The impact of e-marketing on the development of banking services A case study of the Bank of Agriculture and Rural Development BADR and the National Bank of Algeria BNA in Tlemcen - Algeria – 2021-2023

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Abstract:

Marketing is a crucial function in various institutions, including banks . Due to technological developments , Banks have adopted e-marketing for its services to meet customers desires and market needs.The study analyzes the impact of e-marketing on the development of banking services.We used a descriptive and analytical approach , examining bank data related to electronic services from 2021 to 2023 . Additionally , a study field was conducted at Bank of Agriculture and Rural Development; And the National Bank of Algeria Tlemcen to compare the two banks and explain the relationship of marketing and bank profitability . The findings reveal that e-marketing positively affects the development of banking services. IT opens doors to local and foreign markets, which contributes to improving Bank performance . However , this is crucial on spreading awareness and reinforcing the use digitization in daily and practical life.

Keywords: Banks, Digital Marketing, Banking services , Payment Methods, BADR Bank, BNA Bank.

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1. Introduction:

The global economy is undergoing significant changesled by technological , and informational development. Information technology has transformed many economies around the world, taking advantage of speed and efficiency (Jessurun, 2023). Business and management of marketing activities, especially after the evolving use of computers and information technology in the management of economic activities as well as the increasing value of information, information has become increasingly reliable, as it dependence on property has become a major driver in financial and business sectors (Ashikuzzaman, 2025). In the light of this, electronic services have developed and included all investment services. It includes banking services, securities management, communication with international financial and banking institutions, and marketing their services through many electronic systems (worldbank, 2017).

- **The problem of the study:**

Based on all of the above, the problem of this research can be raised in the following main question: What is the role of e-marketing in improving banking performance?

- **Objectives of the study:**
  - Emphasizing the indispensable nature of digital marketing for banks to interact effectively with their surroundings and simplify electronic transactions, ensuring optimal convenience and time efficiency for customers.
  - Emphasizing the correlation between the promotion of banking services and the advancement of information and communication technology in banking operations, resulting an improvement ofefficiency and performance of services . Thus , in order to enhance their banking operations, commercial banks join the global banking sector and international organizations, and adhere to international standards.
  - A key aspect of this improvement involves urging traditional banks to adopt e-marketing and implement quality measures.

- **Research Design :**We used the descriptive approach in the theoretical sectionto present a set of definitions and foundations on e-marketing and banking services.Additionally , the analytical approach is used to interpret statistics related to banking services and their marketing,plus a field study at

the Bank of Agriculture and Rural Development and the National Bank of Algeria Tlemcen, with an interview with the head of the marketing department in the bank's department.

2. the theoretical framework:

2.1.Definition of banking services

There are several definitions off the banking services , each have its own interpretation .One of the main definitions define banking services as an untouchable products, which are represented in the performance provided by the bank to its customers for the purpose of satisfying their financial needs (Al-Nazl, 2012) - Kotler and Armstrong define them "as activities, benefits or gratifications provided by one party (seller) to another party (the buyer), which are intangible in nature and their sale does not entail the transfer of ownership of something, and their production and presentation may or may not be related to a tangible physical product." (Nabgha, 2005) - Another definition cautions that: "An activity or group of activities whose essence is intangible, provided by the bank to its customer in order to satisfy his needs and desires, and the production of which may or may not be related to a physical product, and does not result in any transfer of ownership. (Widower, 2012)

2.2. Areas of e-marketing.

The areas of application of electronic methods include all activities, marketing and non-marketing operations, which is the service of target customers, which he referred to as follows: (Sameh Abdul Muttalib, 2012)

2.2.1. Advertising The Internet can be used to: - Advertising the organization (its capital, experience, history, number of workers, number of years of experience). - Advertising the organization's products (number of products, features and specifications for each product).

2.2.2. Selling Online sales can be carried out in the following: - Preparing lists of local and prospective customers and their geographical distributions. - Carrying out promotional offers, and sending sales prices to customers. - Customers send and receive their purchase orders.

2.2.3. Distribution Online sales are one of the forms of distribution, namely: - Direct distribution to sales companies, to the wholesaler and retailer, or to the last consumer.

2.2.4. New products can be relied upon online in:

-Holding conferences, seminars, and meetings to introduce new products.

- Receive ideas for new products from customers, suppliers, inventors, and various sources.
- Obtaining previously published data and statistics that help conduct studies on the design of new products.

2.2.5.Product development can be done through the Internet:

- Obtaining the necessary information and data to make modifications in the packaging Names Brands Service, Warranty.
- Evaluate them in preparation for taking appropriate decisions related to them.

2.2.6. Online purchase can be relied on:

- Obtaining and evaluating offers (receiving quotes from suppliers).
- Contact suppliers to determine the quantity, type and timing of needs.
- Send the sales order to the supplier.
- Follow up the implementation of the supply order with the supplier, and pay the value of purchases from the supplier.

2.2.7. After-sales services The Internet can be relied on in:

- Receiving customer requests and complaints and quickly removing them.
- Recording complaints related to customers, their reasons and what was done in them.
- Advertising after-sales service centers and their means of communication on the Internet.

2.2.8. .Marketing research: Through the Internet: (Al-Haddad, 2004)

- Secondary data on competing companies can be collected and various statistics on the population are used to know their geographical distribution, age and national income.
- Carrying out studies and research in everything related to the product.
- Discuss research presentations and reports through the Internet with clients after receiving their suggestions and comments.
- Organizing group interviews via the Internet. Thus, e-marketing after the Internet has become covered most of our life approaches, the world has become like a small village, characterized by low cost and wide spread, and the possibility of broadcasting information on a large scale, so the good use of e-marketing helps the company to achieve its goals and continuity (Al-Fara, 2007)

2.3.Reasons for using e-banking marketing :

There are many reasons why banks seek to use information and communication technology and strive to upgrade and develop their services, and among those reasons we find the following: (Al-Qaja, 2019)

- The bank's need to get rid of the phenomenon of queues that suffers from, and this of course often affects the performance of the bank's workers in terms of the quantity or quality of services provided, and this is clearly shown if we talk about the cost borne by the bank as a result of this crowding, and beyond that when We talk about the possibility of losing it to its customers.

- The fierce competition witnessed by the banking industry, and the race of banks to strengthen their competitive position using various methods and means, including the weapon of technology, which has become a threat to weak banks, especially since we are in the era of liberalization of services rather than restricting them.

-The change in the needs and desires of customers in response to the transformations taking place in the world in the field of information and communication technology, including the desire of customers to receive banking services remotely and outside the official working hours of the bank. - As long as the banking institution seeks ways or means to help it increase its market share and maximize its profits compared to its competitors, why not use electronic means in marketing its services, especially since they have low costs and speed in completing operations.

2.4. E-banking marketing strategy in banking services :

Due to the high typology of banking services in their content , it was necessary for the banking administration to look for other means and methods through which it can compete and obtain better results, if it is difficult for banking services to be in essence one of the areas of competition and highlight the competitive or comparative advantage

The quality of these services and the method of providing them may have been the only area of competition, and the strategy of e-banking marketing is to provide electronic banking services through the Internet, as a new marketing channel that has its unique characteristics that distinguish it from the rest of the other communication channels, which are characterized by speed and low costs, and the e-marketing strategy has expressed the process of transformation from the spatial market to the satellite market, where the Internet has become a communication tool that allows those interested to enter the targeted sites 24 hours a day, 7 days a week without interruption, in addition to that , e-marketing united the world, by facilitating the process of entering the essence of sale and purchase banking

goods and services, and helped to generate and develop demand for them to reach the last goal of them, by setting a limit for expenses by reducing the cost of its operations. (Abderrazak Brahimi, 2018

3. Previous studies :

- ✓ **Study 1** (Al-Baroudi, 2013)This study is of great importance to commercial banks Iraqi (government – privet) due to the importance of marketing Electronic banking to provide quality service with the necessity of activating the activities of marketing banking and the trend towards the use of electronic channels & to harness the mechanisms & especially the Internet, both in payment & settlement of electronic or completion of Banking operations down to the marketing of banking services to reach to achieve customer satisfaction & the satisfaction of desires& upgrading the quality of banking services in the Iraqi banking sector.
- ✓ **Study 2** (Ghezali fatima, 2019)This study aimed to know the role of digital marketing (advertising, email, website and social networking sites) in achieving the marketing leadership in all its dimensions (Innovation, risk, the initiative and seize opportunities).On this basis, a field study was conducted on a group of staff members of banks operating in the state of Bechar. Sample size (73 individuals) from banks of study, where the data were collected through a questionnaire design, the first part is dedicated to personal data, the second part of the digital marketing tools and the third part of the dimensions of leadership. For this purpose, the statistical program SPSS was used (coefficient of determination, the unilateral pillars), and pointed out the most important results: where the knowledge of the extent and degree of vulnerability of the interrelation of all the methods of digital marketing in achieving marketing leadership.
- ✓ **Study 3** (BENDJIMA Omar, 2020)The study aimed tointended to investigatthe reality of e-marketing services for the banking and the challenges faced in Algeria. The research also links this issue with customer's satisfaction. A survey was administered to (07) customers when the analysis was performed using the statistical analysis program Spss . The most important conclusion reached was the necessity of re-engineering the managerial work in the banks under study and training the bank employees in Algeria and abroad.
- ✓ **Study 4 :** (ayseer Mohammad Afaishat, 2025) This study aimed to identify the impact of the e-marketing mix on brand equity in the Jordanian banking sector. This study used a descriptive analysis approach. The study population consisted of all (13) commercial banks in Jordan listed on the

Amman Stock Exchange. A random sample of administrative personnel at commercial banks was selected, including administrators and department heads. It was distributed electronically via Google Forms, and 293 questionnaires (79.1%) from the total study sample were re- trieved. The SPSS program version 26 was used to examine the collected data. The results showed that there is a statistically significant effect at the level ($\alpha \geq 0.05$) of e-marketing on brand equity in the Jordanian banking sector. It was found that there is a positive correlation between e-marketing and the three dimensions of brand equity (brand loy- alty, perceived quality, and brand image). Moreover, a positive brand image should be maintained through the consistent delivery of promises, excellent customer service, and a strong online reputation. Cultivating brand loyalty among customers can be achieved through personalized services, exclusive rewards, and tailored promotions. By integrating these strategies into their e-marketing efforts, banks can effectively engage with customers, differentiate themselves from competitors, and build long-term relationship.

- ✓ **Study 5** (Kushurova Ainel, 2025)This study aimed to explores the development of digital bank marketing in Kazakhstan, examining its current state and future prospects. The research aims to identify key trends in digital banking strategies and their role in enhancing customer engagement. The findings indicate that the adoption of artificial intelligence, open banking, and social media marketing has significantly transformed banking services, improving personalization and customer loyalty. An analysis of second-tier banks' social media performance reveals disparities in engagement levels, emphasizing the need for optimized digital communication strategies. A major gap identified is the lack of a standardized approach to integrating digital marketing tools, limiting the efficiency of customer outreach. The study underscores the necessity for banks to develop comprehensive digital strategies that align with evolving consumer behavior and regulatory frameworks. Comparative analysis with global digital banking trends suggests that Kazakhstan's financial sector can benefit from increased investment in AI-driven analytics and data security measures. The implications of this research highlight the importance of strategic digital transformation in maintaining competitiveness. Future research should focus on refining digital marketing frameworks and assessing the long-term effects of digital banking innovations on customer satisfaction and financial performance.

4. the applied framework

3.1. Statistics on electronic services in the Bank of Agriculture and Rural Development in Tlemcen

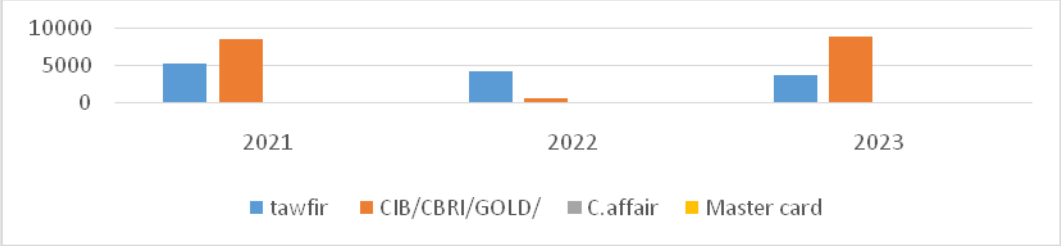
Figure 01: Bank cards required



Source: Prepared by the researchers based on documents from Agency No. 013 of the Bank of Agriculture and Rural Development in Tlemcen

Figure 01 shows the evolution of the number of bank cards required for the years 2021/2022/2023, where we notice: An increase in the number of required cards: The past three years have witnessed a significant increase in the number of cards required, from 1624 in 2021 to 2107 in 2022, an increase of 30%, and the number increased further in 2023 to reach 3497, an increase of 66% over 2021, this increase indicates an increase in demand for agricultural financing, which indicates the increasing interest of farmers in developing their businesses and investments. It also reflects farmers' confidence in the programs and services of the Bank of Agriculture and Rural Development. This growth can also contribute to enhancing agricultural productivity and achieving food security. It may also contribute to the creation of new jobs in the agricultural sector. In addition, this growth may drive the development of the rural economy in general.

Figure 02: Circulating cards

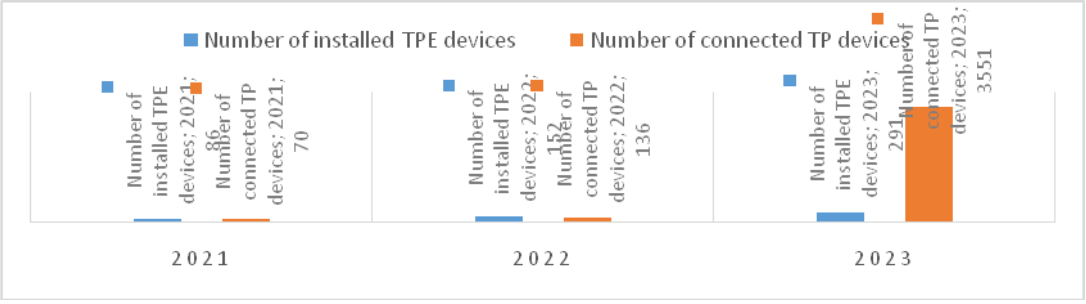


Source: Prepared by the researchers based on documents from Agency No. 013 of the Bank of Agriculture and Rural Development in Tlemcen

Figure 02 shows the evolution of the number of electronic payment cards in the Bank of Agriculture and Rural Development of the wilaya of Tlemcen from 2021 to 2023, as the number of holders of classic, gold and rechargeable bank

cards witnessed a decline in 2021, as we find 8535 This decline is explained by the spread of the Corona pandemic in the country, during which this period was the beginning of the imposition of quarantine by the government, and therefore Corona severely affected the bank, and this explains the bank's inability to confront The danger of this crisis until its inception and the lack of precautions for such crises, as well as the lack of reluctance of customers to go to this type of card on the eve of the spread of the virus when going to banks. While the circulating cards maintained the stability of their circulation during 2022 until 2023, and this is because the card is the only way out for customers in light of the cessation of all activities in the national economy, which led the agency customers to return to their savings and exploit them, as we find a large demand for bank cards, including gold and others, in 2022 about 9542 requests, but in 2023 we find the demand for bank cards increasing about 8998, but not in the large number, and we also find other cards that have entered the banking service Including Master Cart with 115 applications, and another card with 122 applications, and this constitutes a success in the Bank of Agriculture and Rural Development in terms of the numbers it provided.

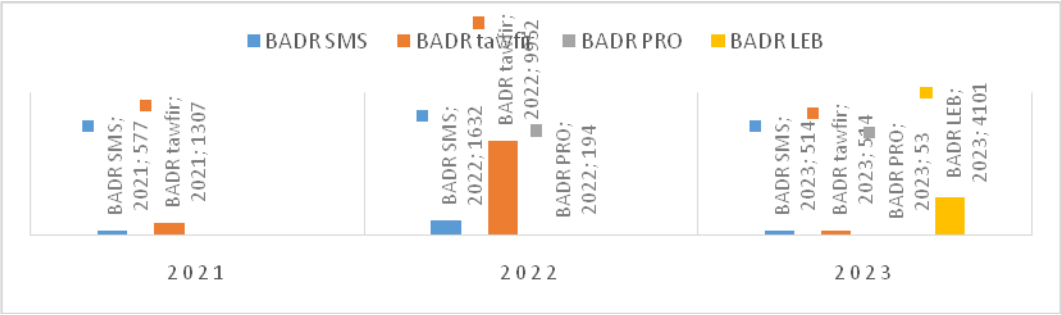
Figure 03: The TPE electronic payment device shows



Source: Prepared by the researchers based on documents from Agency No. 013 of the Bank of Agriculture and Rural Development in Tlemcen

We can see from Figure 03 that the Tlemcen 013 Agency in 2021 reached 86 installed devices, while connected 70, which is a weak number, and in 2022 there were 12 installed, of which 136 were connected, and this is due to the fact that the Bank of Agriculture and Rural Development Badr and Tlemcen Agency increased the number of installed and connected devices, in 2023 we found a huge increase in the number of devices, as we find 29 installed devices, and 3551 connected devices.

Figure 4: Shows BADR SMS



Source: Prepared by the researchers based on documents from Agency No. 013 of the Bank of Agriculture and Rural Development in Tlemcen.

We note from Figure 04 that the messaging service launched by the Bank of Agriculture and Rural Development in the Tlemcen Agency 013 that in 2021 there were 577 subscribers, during which the subscription of customers was very low compared to the year 2022, as we find subscription to 1632, which is a huge number, and BADR TAWFIR estimated at 9952 subscribers, as we find a decrease in the BADR SMS service in 2023 with 514 subscribers, while the BADR service was estimated at 4101, while BAR PRO we find 53 subscriptions.

E-marketing methods in the interest of customers At the Bank of Agriculture and Rural Development The Bank of Agriculture and Rural Development relies on a comprehensive marketing mix to attract customers and promote the use of its bank cards throughout Algeria, through

Understanding customer needs Market Studies: Studies are conducted to understandcustomer needs and expectations in relation to banking, focusing on specific groups such as farmers, small entrepreneurs and individuals Data Analysis: Analyze existing customer data to understand their behaviors, spending patterns and preferences.

Design competitive offers Card Diversity: Offering a variety of cards to meet the needs of different categories, such as debit cards, credit cards, prepaid cards, and gold cards. Attractive features offer competitive advantages including: - Low interest rates. - Bonuses on purchases. - Access to online and mobile accounts. - Free cash withdrawal from ATMs. - Travel insurance or purchase protection insurance. - Exclusive promotions and discounts.

- ✓ Use multiple marketing channels(**appendix 1)**: Advertising: TV, radio, print and digital advertisements that effectively target the target audience.
  - ✓ Digital Marketing**(appendix 2)**: Using social media, paid search, content marketing, and email marketing to reach customers online
  - ✓ Direct marketing: Communicate with potential customers via phone, direct mail o SMS
  - ✓ Public Relations: Participate in events and conferences, and build relationships with local institutions and companies
  - ✓ Points of sale: Collaborate with stores and shops to display bank cards and provide exclusive offers to cardholders.
  - ✓ Branch Staff Training Providing intensive training programs for branch employees to familiarize them with all the bank's card products and services, and the skills of dealing with customers, answering their questions and advising them professionally.
  - ✓ Digital Banking **(appendix 3)**: Develop user-friendly mobile applications and websites that allow customers to manage their accounts, make transactions, pay bills, and get online support.
- ✓ Loyalty and Rewards Programs: Reward customers for using their cards through loyalty programs that offer redeemed points, gifts or discounts. Influencer Marketing Collaborate with social media influencers to promote
- ✓ the bank's cards and boost customer confidence in products and services. Sponsorship of events: Sponsoring sports, cultural and community events to raise awareness of the Bank of Agriculture and Rural Development brand and enhance its positive image.
- ✓ Distinguished customer service Providing distinguished customer service through all available communication channels to respond to customer inquiries and solve their problems efficiently and quickly.
- ✓ Monitoring and evaluation: Monitoring the results of marketing campaigns periodically and evaluating their effectiveness to make the necessary adjustments and improve performance Subchapter II GAB: Cash Automated Window This agency does not market it Third Branch DAB: It is the cash distributor This agency does not market.

4.2. Marketing of the TPE service at the Rural Development Bank Agency No. 013 of the Bank of Agriculture and Rural Development of Tlemcen relies on a comprehensive marketing strategy that includes:

A. Live channels:

- Bank branches: Distributing informational brochures and posters explaining the benefits of the TPE device and the steps to obtain it.
- Customer Service Centers **(Figure 08)**: Provide a detailed explanation of the TPE process and answer all customer questions.
- Website: Customize a comprehensive web page on the BADR website that explains all the information related to the TPE,
- including: Device features: ease of use, security, speed, reduced risk of dealing with cash.
- Steps to obtain the device: application conditions, required papers, cost of the device. After-sales services: technical support, problem solving, updates.
- Email communication: Send promotional emails to existing and potential customers explaining the benefits of TPE and encouraging its use.

B. Indirect channels:

- Exhibitions and conferences: Participation in exhibitions and conferences related to the agricultural and rural sector to display the TPE device and explain its benefits to farmers and rural entrepreneurs
- Partnerships with farmers' associations: Cooperation with farmers' associations and rural development to organize seminars and workshops on the use of the TPE device and its benefits

- Advertising **(appendix 4)**: Publishing advertisements in newspapers and magazines specialized in the agricultural and rural sector
- Digital marketing **(appendix5)**: Using social media platforms such as: Facebook, Twitter and YouTube to publish promotional content for the TPE, and launching targeted electronic advertising campaigns.

- Rewards Programs: Offering exclusive offers and discounts to customers Additional Marketing Features at BADR Understanding customer needs: BADR focuses on understanding the needs of customers in the agricultural and rural sector and designing marketing campaigns that suit their needs. Reliable reputation: BADR has a good reputation in the agricultural and rural sector, which increases customer confidence in the TPE device and its services

4.3. Electronic services at the National Bank of Algeria in Tlemcen

The bank provides a variety of services to meet the needs of its customers of different categories and segments, all in accordance with the bills of the Central Bank of Algeria The diversity of electronic services provided by the National Bank of Algeria is due to the progress of technologies and the development of communications, which allowed customers to benefit from these services that will be offered*:*

(Appendix 6) represents a platform consisting of a comprehensive set of banking services that can be accessed remotely via the channel «e-Banking» and the mobile banking channel «BN@Tic Remote banking services are offered in packages as follows:

- Package Net: Intended for customers and professionals consists of:
    - View balances and history of account balances for 23 months View account transactions Search for transactions on the account Download account statements and edit account statements for a year in different formats Issuing bank identification statement data View cards and affiliation service operations (request, card objection, cheque book request... etc) SMS Service (Bank Messages) Net Pack: Directed to enterprises consists of Net Pack services in addition to the following services: One-time transfer from an account to the same customer's account. Transfer to beneficiaries who are

nationals of the agencies of the National Bank of Algeria and other banks. Multiple EDI conversions. Multiple discounts on customers of the National Bank of Algeria and other banks (creditors) who are domiciled in the agencies of the National Bank of Algeria and other banks in terms of pricing Net Pack is billed for 100HT/DA per month while Netpack is billed at 200HT/DA per month.

Bn@Tic Service To benefit from this service, the customer must be a real subscriber to the electronic banking service and have a smartphone type of phone equipped with the system (IPhone) (OS) or (Android) and the application can be downloaded for free, recharged, allowing customers: Access account balances and balance history. View banking transactions. Follow up the exchange rate. To be in constant contact with his bank. Consult with the Bank Identification Number (RIB). Search for transactions in the account statement. Contain transfers from account to account for beneficiaries. See all our agencies on the map (geographical location of agencies.(

A. SMS service is an easy and simple way where the customer can use the mobile phone can stay informed on his account and is divided into two types of services. Automatic Messaging Services (SMS Puch): Enables customers to receive instant alerts about changes in their account balance such as withdrawal and deposit details. Customized Messaging Services (SMS Pull): By requesting pre-defined details, customers can get quick responses to various products and services through SMS such as account balance, last deposit date for withdrawal... Etc.

B. BNA Online service is an electronic portal in which the electronic services of the bank are displayed, and this service allows customers to be able to manage their bank accounts by phone or computer instead of secret interaction, and this is done by entering the BNAnet website and following the required steps: When entering the site, we WWW.bna.dz find the home page, which allows the customer to carry out a range of banking operations: Application Form: When the customer enters the site for the first time, he can request a free subscription, and he must fill in his personal data and follow the prescribed steps: to ensure the security of information and not tampered with. Proof of identity: This

allows the subscriber to access his account by entering the subscription number in the field designated for that Change password: This service allows changing the password, in order to ensure confidentiality and security when entering the account and the customer is obligated to change the password from the other side Account consultation: This service allows customers to view their current account, search for transactions related to their account, download their transaction files, and the service is divided into a set of stages

- View the balance: This service allows the customer to view his current and savings accounts without the need to go to the bank Search for transactions: Customers can search for transactions related to their accounts, which are carried out by filling in the required data Download Transactions: This service allows the customer to download his transactions on the computer, and he can also get all transactions in DDP format File Conversion: This service is dedicated to commercial customers and allows: Send transfer and tax files Sign payments Upload received files: After making withdrawals from the bank, the file is sent to him by the bank you deal with and allows you to impose the status of download orders Through all these advantages, we can say that the National Bank of Algeria, through all its agencies, seeks to provide electronic services aimed at attracting customers and working to achieve their satisfaction.

(appendix 7) represents an application launched by Bana Bank that allows paying various purchases and bills simply and quickly via a mobile smartphone, a service that uses to scan (scan) the QR code for individuals, institutions and professionals by downloading it via the Play store or App store, which allows individuals, merchants and professionals to make payments through QR codes (QR-code) and make transfers to WIMPAY-BNA users, share consumption bills (e.g. restaurant), manage the budget and view the balance, view List of completed transactions, view the list of funds transfer requests (received/sent) and allows organizations to accept payments made by means of QR codes.

So the WIMPAY BNA application is a contactless payment only remotely which can be used by all banks who subscribe to BNA Net or BNA Net+, whether individuals, professionals with current accounts, merchants and companies

(appendix 8)"Terminal Patement Electronique" is a commercial factor that allows accepting and processing financial payments securely, it reads the bank card through the magnetic stripe It is enough to pass the card on the credit card electronic reader and connected directly to the central computer of the bank concerned, which in turn confirms the adequacy of the balance and deducts the value from the customer's private balance A secret number of his own known as a secret identification number (PIN) allows to verify the identity of the cardholder after that The central computer adds the value to the balance of the store account, and all this is done in a fraction of a second.

The electronic payment device is directed to the category of merchants, institutions and businessmen, and allows cardholders to pay for their purchases and pay their bills quickly and with complete protection at each transaction, and also provides customers with several facilities, which we mention as follows: Settlement of their various transactions through CIB Payment guarantee during the settlement of their transactions The TPE device has several advantages: Speed: One of its advantages is that it reduces time, so in just a few seconds you can process various operations Ease: So that it is an easy-to-use device Security and protection: its features solve the problems of money transfer and contribute to protection from the risk of money manipulation, as it avoids errors and counterfeit banknotes.

Bank cards in the agency Credit cards are one of the banking services that have a major role in the banking sector, which has become one of the main needs of customers in their transactions, and these cards are present at almost all banks in order to facilitate banking operations between people.

CIB Savings Card **(appendix 9)**: The Interbank Savings Card is allocated to any natural person with a savings account, as it gives its holder the possibility to make withdrawals at all ATMs of the North African Bank, other banks and the Algerian Post

Prepaid card(**appendix 10)** It is an interbank debit and payment card intended for natural persons, using pre-loaded funds that the customer has already replenished before using them, and the account holder can allocate many prepaid cards as he wants and for anyone he specifies (command memory or other), his strengths are: Allowing the holder to carry out electronic banking operations on the account.

Prepayment within savings or reload limits allows you to improve your family's budget management by allocating an amount to the maximum number of cardholders as he wishes, for example: "one card for his wife for the local budget management and another for the pocket money for his child student". Many services available (payment/withdrawal). Permanent and secure access to your money anywhere on the soil of the homeland. Flexibility in card customization. Maximum security thanks to bank card technology

Interbank payment card CIB **(appendix 11)**: It is a debit and payment card between banks within the territory of the country that is identified by its symbol CIB and in the name of the leading bank that includes an electronic loan that guarantees the security of the payment and payment process at various merchants, and this card is made by SATIM company in standard sizes and its owner can use it in the cash windows of Algerian banks

Classic Interbank Payment Card: It is a local card linked to the bank account that provides bank withdrawal and payment services, provided to the bank's customers according to the specified conditions such as the customer's income and importance, to obtain this card, a contract is concluded between the bank and the customer, this contract is a set of conditions and specifications The validity period of this card is two years and enables the customer to parts of the withdrawal and payment process safely 24/24 hours a day and within 07 days on 07 days. CBI Gold Interbank Payment Card: It is linked to the bank account, and has a specific withdrawal limit valid for use for two years only in Algeria, this card is intended for bank customers whose income exceeds 10 million centimes.

4.4. Statistics on electronic banking services at Banque Leumi Algiers

Table 01: Represents SMS developments

BNA (SMS)				
Subscriber of 2021	Subscriber of 2021	Subscriber of 2022	Subscriber of 2021	
12%	11%	620	500	Tlemcen
10%	8%	460	320	Remchi
22%	19%	1080	820	Total

Source: Prepared by the researchers based on documents provided by BNA bank.

We note in Table 01 that the SMS service launched by the National Bank of Algeria agency has been developed in Tlemcen and Remchi, where in 2021 there were 320 subscribers and thus achieved 8%, while in 2022 there were 450 participations, which achieved 11%, and therefore there is a development in the number of participations, and this is due to the impact of digitization, customer response to this service, saving effort and time, and limited distance.

Table 02: Represents the evolution of the number of bank cards in the agency at 31/12/2021 and 31/12/2022

Number of cards		Card Type
2022/12/31	**2021/12/31**	
236	**180**	CIB
370	**328**	Participants
49	**85**	Affairs Card
655	**589**	Total

Source: Prepared by the authors based on documents provided by BNA Bank

Table 02 shows the evolution of the number of electronic payment cards in the agency of the National Bank of Algeria and the agency of Ramchi in 2021 and 2022, as the number of cards represented by the CIB card, gold and prepayment ... etc., it witnessed remarkable progress after the year 2021 was estimated at 589 cards, while in 2022 it reached 655 cards, and therefore we explain this progress to the development of information and technology and the emergence of digitization in services and with receiving great acceptance by customers due to the faltering of their mentalities and keeping pace with technology.

Table 03 Represents the evolution of the TPE device

2022			**2021**			
N° DE TPE deconcté	**N° DE TPE concté**	**N° DE TPE instalé**	**N° DE TPE deconcté**	**N° DE TPE concté**	**N° DE TPE instalé**	Sampl e
0	**40**	**45**	**0**	**32**	**30**	Eyelash
3	**60**	**53**	**0**	**45**	**30**	Tlemcen
3	**100**	**98**	**4**	**77**	**80**	Total

Source: Prepared by the authors based on documents provided by BNA Bank We note through Table 03 the developments of the TPE device in 2021, the number reached 80, of which 75 were connected and 4 were disconnected, but in 2022, their number became 9 installed, 100 connected and 3 disconnected, we explain this progress as due to the dealers' acquaintance with the secret of this TPE machine and gives an opportunity for customers to deal with it because it saves effort and time for the customer and the employee Digitization in the loan department Financing through loans makes economic activity subject to more guidance and encouragement, in addition to the ability to monitor it with regard to the management of the project, and the most important service or function performed by the agency of the National Bank of Algeria is grants because they represent the largest part of the assets in addition to the return generated by loans, which represents its most important revenue. Bank loans have been defined as financial advances to invest in production and consumption, and it is based on two basic elements: "trust and duration", which is a statement of the confidence that the bank gives to its customer and makes available a debit amount of money to be used in a specific offer during a specific period of time and is repaid under certain conditions in exchange for an agreed financial return.It has developed policies that ensure the safety of the bank's funds on the one hand and ensure a return consistent with the size of the risks resulting from each loan on the other hand, and it is known that the loan, even if granted according to sound banking foundations, but it involves the element of risk, but with the emergence of information and digital technology and sought all banking services, especially the service of granting loans. The National Bank of Algeria has worked on: Developing digitization and introducing it into all banking services, including the loan service, which enables the bank to process loan files electronically and in a short period of time, as well as avoid paperwork, and the platform allows the loan holder to track his files through his own number and obtained by the bank. It eliminates the hassle of moving to the bank's agencies for inquiries just enter the platform of the National Bank of Algeria and find everything he wants to understand and know and can also reach it over the phone if there is an inquiry. This process is part of economic development and expanded investments. Focus on digitization and transparency. It has developed policies that ensure the safety of the bank's funds on the one hand and ensure a return consistent with the size of the risks resulting from each loan on the other hand, and it is known that the loan, even if granted according to sound banking foundations, but it involves the element of risk, but with the emergence of information and digital technology and sought all banking services, especially the service of granting loans. The National Bank of Algeria has worked on: Developing digitization and introducing it into all banking services, including the loan service, which enables the bank to process loan files electronically and in a short period of time, as well as avoid paperwork,

and the platform allows the loan holder to track his files through his own number and obtained by the bank. It eliminates the hassle of moving to the bank's agencies for inquiries just enter the platform of the National Bank of Algeria and find everything he wants to understand and know and can also reach it over the phone if there is an inquiry. This process is part of economic development and expanded investments. Focus on digitization and transparency.

Table 04: Number of achievements (developments) Employment status Loans in 2022 and 2023.

2023	2022	samples
11252276	11158615	Jobs by Medium- and Long-Term Funds
8545268	8144674	A. Private and Medium-Term Jobs
2188001	24788634	Regular CMT
834526	89444	ANGEM
5067444	4383330	Mortgage Loans
182153	167429	Consumer Loans
247971	279123	CNAC Loans
2707008	3013941	B. Medium-Term Jobs and General Long-Term Terms
2707008	3013941	Investments
5294645	5324521	Signature Jobs
2341889	2410843	Special Signature Jobs
2952755	2913678	General Signature Jobs
1656920	16483136	Total Private and General Jobs

Source: Prepared by the authors based on documents from the BNA Bank

Table 04 shows the developments and achievements of the employment situation (types of loans), where we touched on some types of loans, as in 2022 the mortgage loan was 4383330, in 2023 it reached 5067444, while the consumer loan in 2022 reached 167429 and in 2023 it became 182153. Thus, we noticed that in the total job achievements, there was a development, which in 2022 was estimated at 16483136, while in 2023 it became 1,656,700, and this is due to the introduction of a digital platform to follow up loans. Although there has been little progress, it is distinguished because it is still considered good, and the agency of the National Bank of Algeria 530 is still working on developing and expanding digitization in this area and bringing it to an excellent stage.

Digitization of the clearing service Télécom pensation is a department responsible for the transfer of cheques and discounts issued by the bank or received. Previously, banks provided this service in a traditional way, and with the emergence of technology and financial globalization, banking services witnessed development and progress in the field of allowing the achievement of banking clearing operations remotely, and thus highlighting the importance of digitization in this service dispensing with traditional means due to the high cost and length of time during which it is carried out, unlike modern means, what it shows to the customer in terms of earning money and effort and shortening time, and this is what drives to dispense with the traditional paper method and the orientation of the electronic method and dealing with Customers.

- Clearing is a department responsible for transferring cheques and discounts issued by the bank or received from colleagues. It is existing transactions in the service. Cheques are received at the office level i.e. a cheque transfer whether deposited at the branch office or mailed with a voucher that includes support at this level The agent fulfills all necessary investigations related to the voucher and cheques that constitute the authentication to the preparation of the transfer. At the end of the verification process, the agent gives a release of receipt to the customer, immediately after that, the agent enters the cmc7 sugar number and displays the data related to the beneficiary and the check, then the agent enters the amount, the date of creation, and finally the data related to the discount will be implemented automatically. Materiality checks are carried out at the office level, consisting of the

conversion of supporting materials into electronic supports in order to carry out, exchange and store processing.

- ✓ Processing the remittance to materialize it: consists of preparing checks in order to remove the material from the removal of everything, can overlap the scanner who picks up the checks and puts the checks in himself and after the completion of the preparation of the checks in order to remove the physical character, the payments of checks accompanied by the voucher are sent to the department responsible for dematerialization at the office level. Dematerialization: At this level, cheques are cancelled by the Barberousse app. Barberousse is a software that allows the complete removal of material from exchanges by product, digitization of checks and data generation. This dematerialization process is completely secure through the electronic signature process that ensures the authenticity of the images allows:

Receive checks from the front and back. Digital cheque data recording (captures bank data and manages each cheque except for manually entered amounts).(**appendix 12)**Before scanning cheques, the clerk (post office) must ensure that the physical stamp is removed. The scanner is on. Connect to the Barberousse app and enter your user code and password. The date the file was received. Once all the cheques have been organized to be scanned via a device, the user will do so and use the scan window. New. Regular checks. Then it places the regular checks in the scanner (shown in the picture) in the image in the same direction and then fills in the table that is displayed on the screen. Identification card. RIB : Patron The beneficiary name is displayed automatically: the number of documents required to be scanned. Total amount Nature of the transaction: Presentation/representation. Validate it.

At the end of the examination the agent will enter: The amount of the check. Date of release. Check. Discount validation.

Table 05 The number of cheques allowed in 2021-2022 (i.e. receipt of the amount to a customer's account)

2022	2021	Years
850	430	Number of checks allowed
362.784.505,26	236.083.934,21	Total amount

Source: Prepared by the researchers based on documents from the bank

We noticed in Table 05 that in the year 2021, the number of used checks was estimated at 430 checks, and its total amount for the population was estimated at 236,083,934,21 DZD, and the number of checks in 2022 became: 850 checks and the total amount reached 362,784,505,26 DZD, and therefore we notice a tremendous development in the use of the evolution of checks, and this is due to people's confidence in digitization, which saved them time.

Table 06: Evolution of the number of transfers from the bank customer to the other beneficiary

2022	2021	Years
520	380	Number of checks allowed
39.832.453,53	40.744.997,47	Total amount

Source: Prepared by the researchers based on documents from the bank

Table 06 showed the evolution of the number of transfers: in the year 2022 with 520, which was in 2021, there were 380 accounts, and this is due to the development of information technology, working electronically, and saving time profit in transfers that used to take place in a month that take place in two days. As for the decrease in the amount and number of checks, it is due to the amounts transferred from customers. It is necessary for all banks, including the agency of the National Bank of Algeria, the agency of Ramchi, which sought to develop and improve its services and facilitate their access to beneficiaries, not only means the application of technology within the bank, but it is a complete comprehensive program that touches the institution and touches the way and method of its work internally and externally.

It has become more urgent than what is the meaning of banks digitally, due to the development of the participant in the use of information technology tools in all aspects of informatics in all aspects, as banks are moving to digitization and taking advantage of artificial intelligence and smart applications in order to: facilitate and accelerate banking operations. It aims to upgrade the level of digital banking services. Raising the turnout for them. Reducing the scope of bank transactions by modifying products and customer service communication strategies, so banks can no longer upgrade traditional services, but must continue to develop to keep pace with the requirements of their customers. It was found

that digitization was established to develop the agency of the Algerian National Bank and enhance its effectiveness by providing a range of digital services to customers, including:

Electronic clearing service, which has become a saving effort and time or any separation of its traditional methods. Encouraging the replacement of direct cash operations with electronic payment methods, and this can be activated by reducing service fees if implemented, and the service of the loan department, in which its files were processed electronically and in a short period of time. All this with the aim of modernizing and maintaining its competitiveness and value creation, as the effectiveness of digital transformation in the National Bank of Algeria is due to the diversification of services provided by digital platforms such as account opening services, attracting new customers, completing payments and transactions via the Internet, and to facilitate the work of these platforms, it sought to find new applications that help citizens such as the WIMPAY application and others, and the goal of the National Bank of Algeria's endeavor to provide its digital electronic services is to keep pace with the tremendous and rapid developments and improve its functionality and leverage. of its efficiency, increased profitability and entering the market as a strong competitor.

4.5. Interview with the official of the marketing department in the regional directorate 013 of the Bank of Agriculture and Rural Development in Tlemcen

We conducted the interview on 18/04/2024 at 14:00 at noon, where we asked him a set of questions and the answers were as follows:

- The Directorate relies on a combination of traditional marketing such as advertisements and events, and e-marketing such as website, social media and newsletters, in order to reach its customers and achieve its marketing goals. What are the main market segments on which the marketing efforts of the Bank of Agriculture and Rural Development focus? The main market segments are farmers, as this segment is the most important for the Bank of Agriculture and Rural Development, as the bank offers a wide range of products and services tailored to meet the needs of farmers such as agricultural finance, crop insurance, mobile banking, as well as owners of small and medium enterprises: this segment is also important for the bank, as it provides products and services designed to support entrepreneurs such as small business loans, financial advisory and

business account management services, and the bank also offers a range of Products and services designed for individuals such as current accounts, savings accounts, housing loans and credit cards.

What are the electronic services available at the level of the Directorate (Regional Directorate 013)? The agency provides a wide range of electronic services to make money management easier represented in cards and electronic payment machines, as well as ATMs and text messages What are the traditional services at the level of the directorate (regional directorate 013)? The traditional services available in the Directorate are: Accounts (current accounts: an ideal option for daily use, as it allows customers to deposit and withdraw money, write checks and use debit cards, Savings accounts: suitable for individuals who want to save their money, Corporate accounts: specially designed for companies as it allows them to manage their money efficiently) Loans

- Money transfers, foreign exchange, insurance services... What is the marketing mix used at the directorate level (Regional Directorate 013)? The Directorate follows a comprehensive approach to marketing that combines traditional and digital marketing channels to achieve its marketing objectives and this combination consists of the following elements: pricing, product, promotion (communication) and distribution Are there shopping services and other services that do not shop? All services are marketed in one way except for ATMs, these machines do not market Is there a special platform for e-marketing for banking services in the Bank of Agriculture and Rural Development? Currently, there is no platform for e-marketing for banking services, how do you convince the merchant, for example, to use an electronic payment device? We offer him a special feature that attracts him to use the device, which is to rent the device free of charge with the provision of a SIM card paid by the bank.

  What marketing channels does the Bank of Agriculture and Rural Development use to reach its customers? The bank advertises its services in local media, festivals to promote its services and communicate with potential customers, as well as through its website and social media such as Facebook, Twitter and Instagram, as well as by sending offers and

newsletters. What are the strategic marketing objectives of the Bank of Agriculture and Rural Development? These objectives are: Increase brand awareness as the bank seeks to increase customer knowledge of its products, services and reputation Attract new customers from all target market segments Increase market share in banking services Improve customer satisfaction with its products, services and banking experience in general Enhance the loyalty of existing customers and encourage them to continue to do business with the bank Increase its profits by increasing sales and improving the efficiency of operations.

After conducting this interview and analyzing the data provided by the official of the marketing department in the regional directorate 013 of the Bank of Agriculture and Rural Development of the wilaya of Tlemcen, we tried to link e-marketing with the bank's profitability, as it is based on the banking exploitation group, banking operating costs and the overall result of the operation.

5. Conclusion :

In the long evolving landscape of the banking industry, institutions operate in a highly dynamic environment primarily due to advances in information and communication technology, which have revolutionized banking practices. As a result, new trends have emerged in banking marketing that include various services provided to customers, such as credit cards and innovative distribution methods through ATMs, mobile phones, and the Internet. The Internet in particular plays a crucial role in promoting these services, which led to the emergence of the phenomenon of e-marketing. In our time, e-marketing has become a basic requirement for banks due to its great impact and indispensable

Through the use of different channels it is possible to reduce customer pressure and eliminate the need for often fearsome queues that have become mere decorations for the bank, moreover this approach allows a wider presence in other areas Customer demand for convenient and cost-effective banking services is met through various channels, including ATMs, mobile phones and the Internet. These services meet their needs for remote banking services, allowing them to access their accounts outside normal working hours even on weekends, and enable customers to obtain detailed information about their financial transactions and make withdrawals and deposits, which meets their constant desire for comprehensive financial services. The following results were reached:

Banking services in Algerian banks keep pace with recent developments, but we have noticed the lack of banking awareness among customers. Banks are trying to develop electronic payment tools to expand competition locally and internationally The Bank of Agriculture and Rural Development stands out as one of the most important public banks that strive to develop electronic banking services, this service allows customers to check their accounts electronically, which represents a turning point in the level of service provision and solving many problems. E-marketing has contributed to alleviating the work pressures associated with the traditional system, such as the large number of papers, the narrowness of workplaces and the difficulty of obtaining information. Thanks to the facilities and advantages provided by information technology, these difficulties can be avoided, leading to improved performance. Bank staff use a variety of methods, including distributing brochures, to promote their products. One important issue is the limited technological knowledge among bank patrons, especially the elderly. The Bank of Agriculture and Rural Development does not only serve farmers because it serves a wide range of customer categories.

The Directorate has been intact without any significant renovation, whether in the external appearance or interior decoration, for about 40 years. The central location of the directorate suffers from a weakness in the distribution of banking services, due to the lack of ATMs and poor banking awareness among customers, which burdens employees and affects their performance. Evaluating the performance of public banks is linked to several indicators, where we noticed an increase and decrease in some of them, and since e-marketing is one of the most important challenges of the bank to improve its services and effectiveness, it has a positive and direct impact on the banking performance of the Bank of Agriculture and Rural Development and public banks as well. We found that the bank was able to some extent to improve and develop the performance of employees and banking in general by applying digitization mechanisms in some of the services and operations that make up the activities of this bank, as the latter has a good modern material and technological potential used by employees in their various jobs, services and activities, in addition to having frameworks with the ability to keep pace with everything new by virtue of their specializations and scientific

levels, which contributes to increasing the effectiveness of work and thus improving job performance.

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