

***Algerian Islamic banks and their Quest for digital transformation:
Reality and Ambition- A case study of Al Salam Bank Algeria***

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Abstract:

This research aims to identify the conceptual aspects of digital transformation and its motives in Islamic banks, as well as the reality of digital transformation in the Al Salam Bank of Algeria. Additionally, it seeks to identify the challenges facing Algerian Islamic banks and the prospects for transformation into digital banks.

The study found that Al Salam Bank's adoption of digital services and its investment in financial technology reflect its readiness for digital transformation, which is reflected in the rest of Algerian Islamic banks. However, the latter still face many challenges, most notably the development of innovative and Sharia-compliant financial products, the development of their own legislative and regulatory frameworks, and the multiplicity of jurists' opinions regarding digital products. Nevertheless, the prospects remain promising, especially with Algeria's keenness to promote Islamic finance and support the success of digital transformation projects in Islamic banks to promote economic development and global spread.

Keywords: *Islamic banks; digital transformation; digital services; fintech; Al Salam Bank.*

1. INTRODUCTION

The world is currently witnessing a rapid development in the field of technology, digital transformation and artificial intelligence, as some countries have moved from the traditional economy to the digital economy and recorded progress in the digitisation of their various sectors. Financial

institutions and banks are playing a significant role in adapting to these continuous changes. Islamic banks, in particular, are seeking to enhance their services and deliver them in the best possible form, adhering to the principles and requirements of Islamic Sharia. Additionally, there is a growing need to adopt digital technologies and pursue complete digital transformation. In this context, Islamic banks in Algeria are experiencing significant growth due to the rising demand for Sharia-compliant financial services. However, they face numerous obstacles and challenges that necessitate continuous adaptation and modernisation to meet customer needs and provide innovative products aligned with global developments. From this point of view, the research question can be formulated in the following central question: **What is the reality of the use of digital financial services in Al Salam Bank Algeria in its quest for digital transformation, and what are its future strategies to enhance this transformation?**

To answer the main question, the following hypothesis was formulated: **Al Salam Bank adopts digital financial services that reflect its readiness for digital transformation.**

Importance of the study: The significance of the study lies in the importance of:

- The rapid growth of the Islamic banking sector.
- The importance of digital transformation in strengthening the banking sector.
- The challenges and opportunities facing Islamic banks in the digital environment.

Objectives of the study:

- Defining the concept of digital transformation and its importance in the Islamic banking sector.
- Analysing the reality of digital transformation in the Al Salam Bank Algeria in terms of the financial technological services provided, and presenting its future vision in this field.
- Analysing the challenges that hinder the adoption of digitisation and financial technology in Algerian Islamic banks in light of the digital revolution and the Islamic economy.

Methodology of the study: This research relied on the descriptive and analytical approaches by identifying what digital transformation is and its relationship with Islamic banks, and the analytical approach by analysing the reality of customers' use of digital services in Al Salam Bank in the context of its pursuit of digital transformation and anticipating its future goals in this regard.

2. General information about Islamic banks:

2.1 The concept of Islamic banks:

They are financial institutions that operate according to the Islamic approach, focusing on transactions within the real economy, which relates to the production of goods and services, rather than the monetary economy that serves the real economy. (BenZakoua, 2020, p. 62) They perform banking and financial services, and these institutions engage in financing and investment in various fields in light of the rules and provisions of the Islamic religion, to contribute to the inculcation of Islamic values, ideals and ethics in the field of transactions. (Hamza, 2024, p. 242) They work to attract monetary resources from members of society and employ them effectively to ensure their maximisation and growth within the framework of the established rules of Islamic law and in a way that serves the individuals and peoples of the nation and works to develop their economies. (EL Sablani, 2012, p. 84) Islamic banks are sometimes called participatory banks because their principle of operation is based on sharing profit and loss, which is considered a legitimate alternative to the theory of usurious interest. (Bouchoucha & Azouza, 2023, p. 17)

2.2 Characteristics of Islamic banks:

Islamic banking is distinguished from conventional banking by many principles and characteristics. These characteristics are as follows:

- The exclusion of dealing with usurious interest.
- Directing the efforts of all Islamic banks towards halal investment.
- Commitment to applying the provisions of Islamic law. (Sabaa, 2021, p. 259)

2.3 Factors for the spread of Islamic banks

Several factors and advantages have made Islamic banks spread rapidly around the world, as they were characterised by the following:

- They can develop Islamic banking tools, mechanisms and products, which led to their rapid spread, and experience indicates that Islamic financing formulas are characterised by great flexibility, which makes it possible to develop them and innovate other formulas suitable for each case of financing.
- More capable and flexible in managing banking risks because the methodology of Islamic banking is based on participation (i.e. risk sharing rather than lending and borrowing).
- Increasing the size of financial surpluses in Islamic countries, whether at the level of individuals or the level of institutions and governments with high efficiency in managing financial crises, which was proven by the recent global economic crisis (2008) that Islamic banks are less affected by shocks due to the nature of the work of Islamic banks in terms of sharing financial risks with their customers, and thus become less exposed to the risks resulting from economic and financial crises.
- The presence of a sizeable Muslim community all over the world, and the rise in the number of Muslims to more than 1.8 billion Muslims, i.e. a quarter (24) of the world's population.

2.4 Islamic banks in Algeria

It is represented by two Islamic banks, namely Al-Baraka Bank Algeria, which was established on 1990/12/02 as the first institution operating by the provisions of Islamic law in Algeria, and Al Salam Bank Algeria, which was opened on 2008/10/20, making it the second Islamic bank in the Algerian banking market, in addition to some traditional private banks opening Islamic windows, such as Gulf Bank - Algeria and Iskan Bank for Trade and Finance. (Khatwi & Benmoussa, 2021, pp. 87-88)

3. Conceptual framework of digital transformation:

3.1. The concept of digital transformation:

It is a holistic transformation process resulting from a combination of three phenomena: automation, dematerialisation, and reorganisation of intermediation patterns, affecting all internal businesses, activities, and processes of an organisation. Digital transformation refers to the process that leads an organisation to integrate technologies into all its activities to

improve its performance. (Tagawa & Bouchama, 2023, p. 422)

3.2 Goals of Digital Transformation

The goals of digital transformation are as follows:

- Promote the development of more innovative and collaborative technological systems and financial culture at the organisational and societal level.
- Changing the education system to provide new skills and future orientation for people so that they can achieve excellence in digital work and society.
- Establish and maintain digital communication infrastructure and ensure its management and accessibility, balancing the quality of service and the costs of providing it.
- Strengthen digital data protection and transparency, ensure independence requirements, and promote trust.
- Improving accessibility and establishing controls, mechanisms and quality of digital services provided to society.

Implementing new and innovative business models, while also improving the regulatory framework and technical standards. (Chaouchi & Khallouf, 2023, p. 19)

3.3 The four stages of digital transformation:

The success of digital transformation does not happen all at once, but goes through sequential and interconnected stages that help organisations gradually transition from traditional methods to an integrated digital architecture. From this logic, the digital transformation journey can be divided into four main stages, which constitute a roadmap towards digital excellence and sustainability:

Digital Foundation: In this initial phase, organisations focus on building a strong digital foundation. This includes setting up the necessary infrastructure, technologies, and capabilities to support digital initiatives, such as establishing a reliable internet connection, implementing basic digital tools, and ensuring appropriate measures are in place to store and protect data. Organisations also begin to raise awareness about the benefits of digital transformation and lay the groundwork for future changes.

Adoption of digitisation: In the second phase, organisations begin to

adopt digital technologies in specific areas or departments. This usually involves digitising processes, systems, and customer interactions. For example, companies may implement CRM systems, use cloud-based solutions, automate manual tasks, or introduce digital communication channels. The goal of this phase is to improve efficiency, reduce costs, and enhance the customer experience through targeted digital initiatives.

Digital Transformation: In this phase, organisations begin to implement a broader transformation that encompasses multiple aspects of their operations. Digital technologies are deeply integrated into core processes and business models, including redesigning workflows, rethinking organisational structures, and leveraging advanced technologies such as artificial intelligence (AI), the Internet of Things (IoT), data analytics, and automation. The goal here is to exploit digital capabilities to drive innovation, enhance agility and create new value propositions.

Digital leadership: In the last phase, organisations are striving to become digital leaders in their industry. They continually evolve and innovate in response to changing customer needs and market dynamics. Digital leadership includes a culture of experimentation, continuous learning, and adoption of emerging technologies. Organisations in this stage proactively disrupt their business models, explore new revenue streams, and create partnerships or ecosystems to stay ahead of the competition. They also prioritise digital innovation and focus heavily on exploiting data to gain insights and make data-driven decisions.

These four stages are a step-by-step framework that enables organisations to build an effective and sustainable digital transformation, with each stage paving the way for the next, ensuring integration of efforts and making the most of digital capabilities. (Boudraa, 2025, p. 64)

3.4 Drivers of Digital Transformation in Islamic Banks

Perhaps one of the most prominent motives for the trend towards digitization for Islamic banks is to reduce the expenses incurred by banks in performing services and establishing branches in new areas, as working in electronic ways allows Islamic banks to take care of a large number of customers and provide good and varied banking services at a lower cost, as

the establishment of an online bank website is not comparable to the cost of establishing a branch with its buildings, equipment, trained labor, documents and maintenance, as through e-banking it is possible to market various banking services and electronic exchange of documents in a short period. The adoption of digitisation is also a great opportunity for Islamic banks to introduce their financial products and the solutions they can provide to customers through their website and various social media sites, especially considering that Islamic banks are now in competition with usury banks to attract customers who refrain from usurious transactions by providing legitimate alternatives that meet their needs. (Takharbin & Bokhros, 2022, p. 159)

3.5. Dimensions of the digital transformation of banking operations:

Bank credit cards: These are divided into non-loan credit cards that are used for immediate payment and loan cards that enable the holder to make future purchases. They may be revolving, allowing the customer to pay the balance of their use over a long period, or non-renewable, which must be repaid within a specified period.

Smart Cards: It is the developed version of credit cards, characterised by its ability to hold a vast amount of information, and it has a massive capacity for memory processing and reprogramming.

Electronic banking services through ATMs: It relies on providing a network of communications linking the branches of all banks in the event of a service from any bank, and the work of these ATMs has evolved, which is represented in:

DAB paper dispenser: It is used through an electronic card that allows the withdrawal of an amount of money without resorting to a bank branch, and it is connected to an electronic monitoring unit that works to read the magnetic orbits of the card, which is recorded without interruption, and in turn contributes to reducing the withdrawal activity from the branches.

GAB Automatic Paperless Window (GAB): A device connected to the bank's central computer that reads the magnetic stripes of the card, which allows the customer to be identified by a PIN, and enables customers to perform several operations such as checking the balance, ordering checks, and making transfers.

Terminal Point of Sale (TPV): This technology is based on a remote connection between the bank's central computer and terminal screens located in the stores, which act as input devices, and the bank's central computer through the telephone network. (Bouchoucha & Azouza, 2023, p. 215)

4. The reality of digital transformation at Banque Salaam Algeria:

4.1. General introduction of Al Salam Bank Algeria

Al Salam bank Algeria is the second Islamic bank established in Algeria with Emirati capital, on 8 June 2006, and was approved by the Bank of Algeria in September 2008 to start operating during October of the same year, established with a subscribed and paid-up capital of 7.2 billion dirhams (approximately 100 million US dollars), then raised to 10 billion dirhams at the end of 2009, then to 15 billion dirhams currently in anticipation of reaching 20 billion dirhams as the minimum required by the current regulations in force. The bank provides modern banking services that stem from the original principles and values established by our people to meet the needs of the market, customers and investors. Its transactions are regulated by a Sharia board consisting of senior scholars specialised in the field of Islamic financial transactions, and the bank aspires to lead in the field of comprehensive banking by conforming to the concepts of Islamic law and by providing innovative services and products approved by the bank's Sharia board. (Nacer, 2022, pp. 65-66)

4.2. Digital transformation measures at Al Salam Bank Algeria:

In 2023, the bank was keen to complete its endeavour to automate operations and move forward to achieve digital transformation through the projects it initiated, the most important of which are:

- Launching local contactless cards.
- Launching the Salam Visa Tasdeer international card for the benefit of exporting companies.
- Developing online payment processes with new e-commerce sites.
- Expanding the ATM network and the network of electronic payment devices by distributing new devices.
- Contributing to the establishment of an interbank telephone payment system at the level of the automated cash pool.

The digital transformation extends to the qualification of the human element, through developing the capabilities of employees, which is one of the main pillars of the sector's work, as multiple training courses were provided to employees in the field of digital banking.

4.3. Major completed projects:

Services provided to support colleagues in the bank: The information systems team provides services that outline operational objectives to be achieved, ensuring the provision of necessary information systems infrastructure. In this regard, the IT sector has provided an electronic interface that contains a range of services that allow colleagues to register their requests and concerns, as we recorded during the previous year: 11396 tickets (4359 incidents and 7037 service requests).

Upgrading the T24 banking system to version 22: In 2023, the T24 banking system upgrade project was implemented, upgrading from version 17 to version 22. This involved changing the database engine to Oracle, enabling the bank to keep pace with its expansion and increase the volume of operations. This project is considered strategic as it represents a comprehensive change in the infrastructure applications of the banking system, while allowing greater flexibility regarding the type of operating systems and servers, as well as the possibility of acquiring and integrating the latest developments by the vendor.

- Standardisation of the Visa card for exporters to enable companies to pay electronically using it.
- Implementation of the commercial paper modeling application: One of the projects of the national banking scene, through which the authorities aim to standardize the forms of bills of exchange and bills of exchange.
- Developing the application of the Treasury's declarations regarding the subsidised profit margin for real estate financing.
- Putting the call centre system into service.

Infrastructure security and compliance: The IT sector has strengthened security systems by completing several projects, the most important of which is the acquisition of storage and synchronization devices between the primary data center and the backup center, and this project will continue until 2024 to enable the synchronization of saved copies of the servers, in addition to

managing the infrastructure capacity to meet the growing needs for data storage and computing capacity, by incorporating new devices, namely the data storage room and physical servers, and the integration of new devices. The Infrastructure Documentation Project aims to document all the details related to the infrastructure architecture and the most important guides that guide engineers when handling various operations.

Re-categorising and monitoring the movement of media equipment in preparation for the implementation of the recommendations of external and internal bodies regarding frameworks and securing various services.

Implement high security measures on all bank computers.

Completing some tasks and notifications.

Restructuring the old data centre.

Monitoring and applying security standards in various protection devices, to increase defence capabilities, closing security gaps, and preventing penetration by dangerous parties through the products and platforms launched by Al Salam Bank for its customers, such as digital banking platforms, phone payments, or even for its employees (using email, browsing the Internet). These systems have been able to detect and intercept several attacks. (Al Salam Bank Algeria, 2023)

4.4. Al Salam Bank's digital financial services:

Digital services:

Remote Banking: For individuals: View your accounts; search account transactions; download account statements; print account statements; print bank account statements; consolidate accounts; follow up on electronic transactions; request a chequebook; follow up on facilities; view time deposits; transfer between accounts; transfer to beneficiaries; request a card.

For organisations: Premium Package, Gold Package (all Premium Package services + account consolidation, electronic clearance of tax dues)

Salam Direct: For all banking operations anywhere and around the clock. (Al Salam Bank Algeria, 2025)

Phone banking app: Salam Smart Banking enables users to check balances and view the latest transactions, scan and organise transactions, simulate financing, convert currencies, and contact the bank via email or phone.

Foreign trade platforms: Pre-settlement platform for imports, 24/24 hours and 7/7 days a week online and a documentary credit platform.

Wimbai scanning payment: "Wimpay is a modern payment method for all merchants and professionals via smartphone.

Bank cards: Payment and withdrawal card (for individuals and companies): The "Amna" card is used at all ATMs bearing the CIB logo, and the "Business" e-card is a debit and payment card dedicated exclusively to professional expenses.

Savings Card: The "Omniiti" savings card is a safe and straightforward way to save.

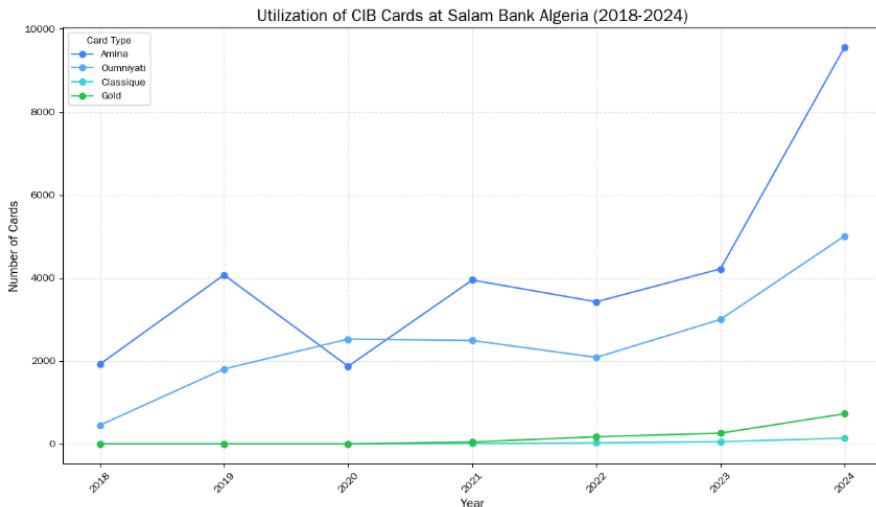
Visa cards: These are international bank cards that include: Prepaid, Classic, Gold, Platinum, and Export. (Al Salam Bank Algeria, 2025)

4.5 Evaluating customers' use of digital banking services:

To understand the reality of the spread of these services and the extent of their adoption by customers, we will analyse the latest statistics on the use of various digital banking services by customers at Salam Bank Algeria from 2018 to 2024.

4.5.1 Use of CIB cards (online banking)

Fig.1. Utilisation of CIB cards



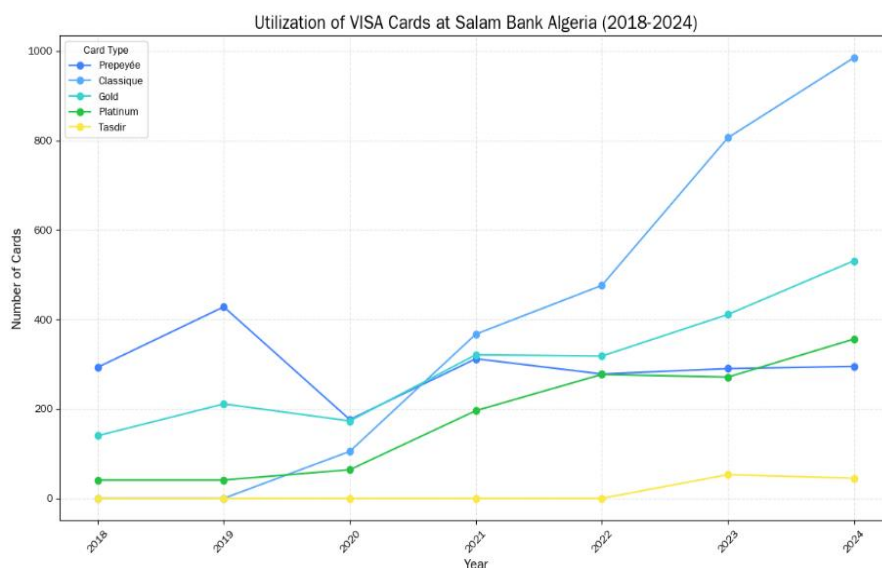
Source: Prepared by the researcher based on Appendix (01)

From the following graph, we can see that the use of CIB cards varies according to the type of category: For the individual category (Umniah and Amniyati), they were launched in 2018, increased in 2019, and their growth

fluctuated until 2023 to increase in 2024 compared to the rest of the types with: 9560 security cards and 5011 Amniyati cards. As for the institutional category (Classic and Gold), they were launched after 2021, experiencing slow growth until 2023, followed by an increase in 2024. The use of Gold cards surpassed that of Classic cards, primarily due to the additional benefits they offer (the total number of cards reached 865).

4.5.2 Use of VISA cards:

Fig.2. Use of VISA cards

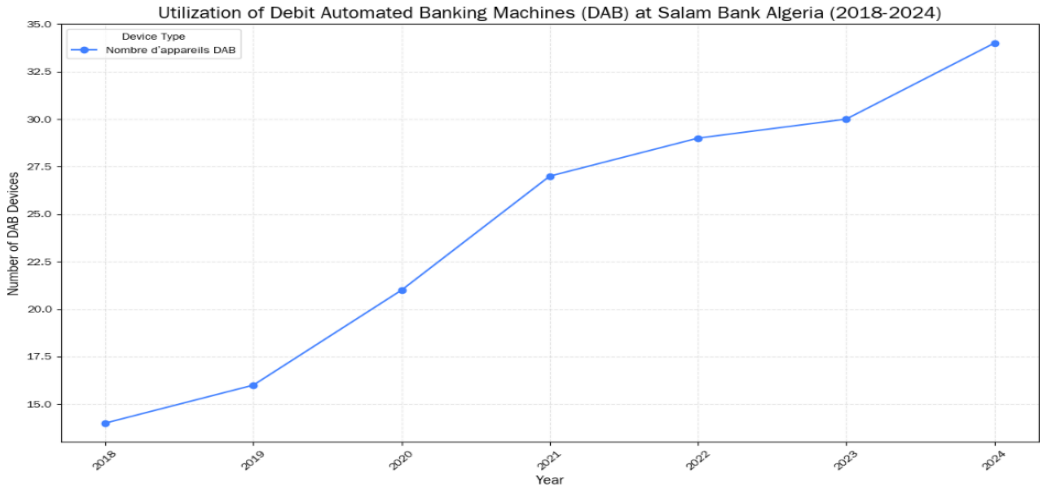


Source: Prepared by the researcher based on Appendix 02.

The graph shows that the use of different VISA cards varies according to the type of card: In the years 2018 to 2019, the use of the Gold Card increased by 211, the prepaid card by 428, and the Platinum Card stabilised. Following the introduction of the Classic Card in 2019, the use of both the Gold Card and the Prepaid Card declined. In 2022, the bank introduced an Export Card as part of a strategy to expand its customer base to include business people and exporters, with a maximum use of all cards in 2024, reflecting the expansion of digital financial services at the bank.

4.5.2 Use of Debit Automated Banking Machines (DAB):

Fig.3. DAB usage

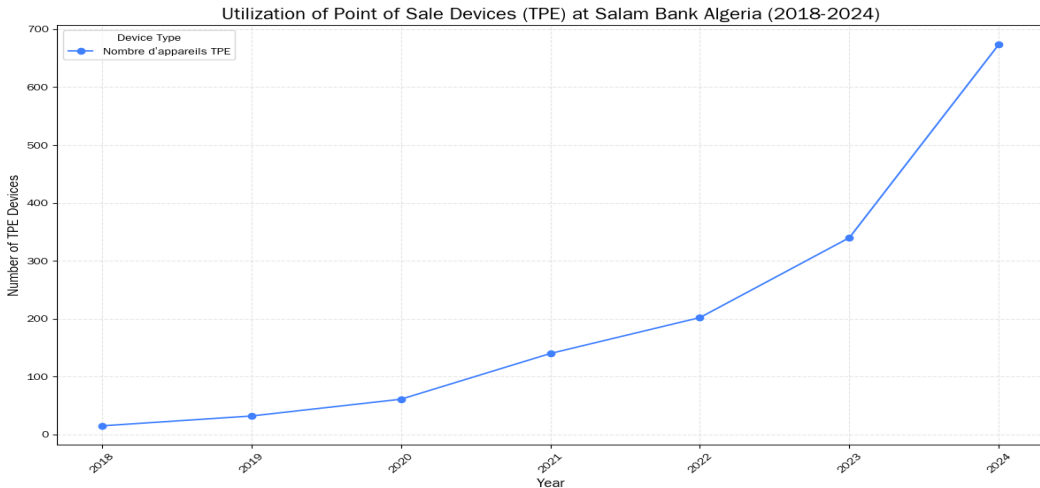


Source: Prepared by the researcher based on Appendix (03)

From the graph, it is clear that the number of ATMs in Al Salam Bank Algeria is continuously increasing as it reached its peak in 2024 with: 34 ATMs after it previously included only 14 devices, which shows the bank's orientation towards the use of digital transactions, which enhances the confidence of customers in such modern self-services, as these devices are essential in the use of the aforementioned bank cards.

4.5.3 The use of point-of-sale devices (TPE):

Fig.4. The use of point-of-sale devices (TPE)



Source: Prepared by the researcher based on Appendix (04).

The graph shows a continuous increase in the number of electronic payment devices in Al Salam Bank Algeria, from 15 devices in 2018 to 674

devices in 2024, confirming the bank's keenness to adopt a wide digital policy.

Results of the analysis: Through the previous studies, we conclude that:

- Al Salam Bank is moving towards complete digital transformation by keeping pace with the requirements of customers, whether individuals or institutions, by ensuring the diversity of digital banking tools and expanding the technical infrastructure.
- The use of CIB electronic payment cards reflects the success in gaining the trust of individuals as well as institutions.
- Al Salam's Bank's success in winning a new category of customers by diversifying its banking products to suit different categories, as shown by the statistics of VISA card usage.
- The success of Al Salam Bank Algeria in digitising and expanding its commercial transactions by adopting DAB ATMs and TPE electronic payment devices.

5. Challenges and prospects:

The most important ones are:

Organizational, regulatory and legislative challenges: Although Islamic banks have been present in Algeria for more than 27 years, they are still operating in a traditional environment as private banks that provide sharia banking, so the challenge of the relationship with the Central Bank that does not take into account their privacy is one of the biggest challenges they face, which makes their openness to financial technology face a regulatory challenge to introduce innovative products, especially since digital financial technologies need special regulations and centralized regulatory support, as many countries have issued laws and frameworks for digital financial technologies and some of them have pilot laboratories for these technologies to provide a favorable environment for deploying technologies to support them.

Challenges of training and human qualifications: Digital financial technologies need special human frames and qualifications that master the use of technology without deviating from its legal restrictions, to avoid misuse of the electronic system, customer errors, the possibility of hacking

the electronic system and fraud attempts from imitation and falsification of information, no matter how successful the technology is, human beings are superior to it. This can be achieved by developing online e-learning platforms that provide training on the basics of Islamic finance, its applications, and innovations.

Sharia challenges: Sharia challenges are considered one of the biggest challenges facing Islamic financial institutions in Algeria, as they do not operate according to a unified organizational system in the matter of Sharia supervision, as each institution has its framework for the Sharia supervisory body, which in most cases are control bodies that carry out periodic final work to approve the final works, provide fatwas, and approve new products before they enter into force, and in the absence of standardization and international standards for Islamic financial technology, these bodies find themselves required more than ever to conduct studies and research and keep pace with modern changes to provide economic tools that are compatible with the provisions of the Islamic financial system. (Samira, Kassahi, & Brani, 2022, p. 195)

As for Al Salam's Bank's future goals in terms of digital transformation, according to Mr. Kamal Ben Damraji, Head of Technology and Innovation Development, Al Salam's Bank's primary goal in this area is

The democratization of the bank (accessible to everyone), and thus the formation of a 100% digital bank that is primarily directed to private individuals rather than companies to facilitate the relationship between the bank and the customer, and in this framework, it now includes the largest workshop, which is the virtual bank, which is working to put it on the market before the end of 2025 as a virtual branch that enables the customer to (open an account, transfer, request a card ...) without moving and making any effort as a parallel bank, if you will, and will start working with individuals first and then companies, which will spare the bank the costs of establishing traditional branches and facilitate and bring the bank closer to the citizen as well as shorten the time and effort.

Taysir is a product that enables individuals to finance the purchase of cars, motorcycles, and household appliances, as well as request and obtain financing through a mobile program. The new version of it will be introduced

before the end of 2025.

In addition to the introduction of artificial intelligence with programs to secure operations in the bank, such as the "Ekawisi" program (customer identification and identity), Mr. Bendemarji notes that the success of digitisation must be within a general framework. (Radio Algeria., 2025)

6. CONCLUSION:

Through this research paper, we aim to shed light on the concept of digital transformation and its relevance to Islamic banks, which are required to adapt to modern changes and offer innovative financial tools that align with Islamic law provisions. Within the framework of the march of Algerian Islamic banks towards digital transformation, and their ability to compete in a financial market characterised by rapid change and technological development, and as an applied study on the reality of digital transformation in an Algerian Islamic bank, Al Salam Bank, we reached the following conclusions.

- The application of digitisation of banking transactions in Algerian Islamic banks is done gradually.
- Al Salam Bank is keen to provide an integrated modern technical infrastructure, including mobile banking applications, electronic payment services, and smart bank cards, to support digital transformation, innovation and security in providing financial services to its loyal customers and keeping pace with global developments.
- The bank offers a variety of digital services to enhance its services.
- The demand for using the bank's digital financial services varies across different categories.
- Al Salam Bank is working hard to improve the customer experience and attract new customers, whether individuals, institutions or those interested in international transactions, within the framework of Islamic Shari'ah regulations.
- Despite the progress made by Al Salam Bank in adopting digital technology, it faces many challenges that hinder the expansion of its services in the digital field.
- The future of financial digitisation in Algerian Islamic banks is auspicious

in light of the increasing demand for their services and the state's orientation towards digitisation and electronic payment through the expansion of digital finance services and the development of its infrastructure, which enhances digital transformation.

Based on the findings, we confirm the validity of the proposed hypothesis. We can say that Al Salam Bank provides digital financial services that reflect its readiness to gradually transform into a digital bank, making it one of the leading Algerian Islamic banks in the field of digital technology.

Suggestions: To pursue digital transformation in Algerian Islamic banks, based on the findings, we propose the following:

- The need to rely on digital strategies to enhance digital skills and complete a successful digital transformation.
- Expanding the adoption of the financial innovation agenda and working to increase technical awareness.
- Work on providing means of protection due to the exposure of this type of (digital) transaction to many cyber issues.
- Call on Islamic banks to increase spending on artificial intelligence to improve their financial services.
- The need to set standards for managing and facilitating digital transformation in Islamic banks.

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Appendices

Annexe 1. CIB cards

Année	Carte CIB Particulier		Carte CIB Affaire		Nombre de carte Total
	Amina	Oumniyati	Classique	Gold	
2011-2017	1912	174	0	0	2086
2018	1920	451	0	0	2371
2019	4072	1805	0	0	5877
2020	1870	2525	0	0	4395
2021	3949	2493	9	46	6497
2022	3425	2085	25	171	5706
2023	4218	2999	53	259	7529
2024	9560	5011	139	726	15436
2025	1666	1121	33	253	3073
Nombre de ca	32 592	18 664	259	1 455	52 970

Appendix 2. VISA cards

Année	Prepeyée	Classique	Gold	Platinum	Tasdir
2018	293	0	140	41	0
2019	428	0	211	41	0
2020	176	105	173	64	0
2021	312	367	321	196	0
2022	278	476	318	277	0
2023	290	806	411	271	53
2024	295	985	531	356	45
2025	52	284	173	138	13
Nombre de carte Total	2 124	3 023	2 278	1 384	111

Appendix 3. DAB ATMs

Year	Number of ATMs
2012	1
2017	9
2018	15
2019	32
2020	61
2021	140
2022	202
2023	340
2024	674
2025	794

Appendix 4. TPE ATMs

Year	Number of DAB Devices
2011	1

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Year	Number of DAB Devices
2012	2
2013	3
2014	4
2015	5
2016	6
2018	14
2019	16
2020	21
2021	27
2022	29
2023	30
2024	34
2025	36