

A Study on the Readiness of Employers To digitize social security services Using the Technology Acceptance Model (TAM) (An Exploratory Study -Medea Agency-)

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Abstract:

This study aims to determine the feasibility and readiness of employers affiliated with the National Social Security Fund for Salaried Workers - Medea Agency - for digitization, based on the dimensions of the Technology Acceptance Model (TAM). The study was conducted on a sample of employers affiliated with the National Social Security Fund for Salaried Workers of the Medea Agency using the SPSS V.26 program. The study found that perceived usefulness, ease of use, technological infrastructure, compliance costs, and government policy and support, as dimensions of the Technology Acceptance Model, have the ability to explain the readiness of employers affiliated with the National Social Security Fund for Salaried Workers - Medea Agency - for digitization.

Keywords :Digitization; National Social Security Fund for Salaried Workers; Technology Acceptance Model

1.INTRODUCTION

Social security today holds immense importance in protecting workers and their families, given its positive impacts on the distribution of national income and the performance of the national economy. This has been a significant regulator throughout its development history, both in Algeria and globally. With the expansion of administrative, commercial, and financial transactions due to the massive technological advancements in the era of the Fourth Industrial Revolution, which fundamentally relies on digital transformation as a modern technological phenomenon affecting various aspects of institutions and their environments, the significance of digitizing the social insurance sector has emerged. This aims to establish values of solidarity through the social security program to live up to the standards of

social security institutions on one hand, and the needs of socially insured individuals on the other.

To keep pace with this phenomenon, the digitization of the insurance sector in general, and the social insurance sector in particular in Algeria, has become an inevitable necessity to ensure the effectiveness and efficiency of this system. The Algerian state has outlined a comprehensive program for modernizing this vital sector for more than a decade, as part of the administrative reform project and the mitigation of financial and administrative malfeasance. Among the pillars of this program, the state has employed a set of modern electronic techniques to enhance the performance levels of public administrations and economic institutions. This has been achieved through the comprehensive development of mechanisms for collecting and spending public funds in alignment with the general policy of the state. From this standpoint, the social insurance system in Algeria has worked to use digital electronic systems in the processes of contribution collection, worker registration, and monthly and annual declarations to achieve the goals of the state's general policy.

1.1Studyproblem

The key question that formulates the problem of this study is as follows:

To what extent are employers willing to adopt the digitization of services provided by the National Social Security Fund for Salaried Workers through the remote declaration portal for contributions at the Medea Agency?

To answer this problem, the relationship between perceived utility, simplicity of usage, technological infrastructure, compliance costs, and government policy and factors that contribute to the endorsement of the Technology Acceptance Model (TAM) and employers' willingness to digitize will be studied. This means formulating the following main hypothesis: The aspects of the Technology Acceptance Model, namely, perceived usefulness and usability, exhibit a robust link, technological infrastructure, compliance costs, and government policy and support, and the willingness of employers affiliated with the National Social Security Fund for Salaried Workers - Medea Agency - to digitize

1.2 Study Objectives

The study primarily aimed to develop an intellectual and practical framework providing a deep understanding of the Technology Acceptance Model by achieving the following objectives:

- Identifying the current state of digitization use in the National Social Security Fund in general and at the Medea Agency in particular.
- Utilizing the Technology Acceptance Model (TAM) to investigate its ability to explain employers' readiness and acceptance of digitization through the remote declaration service.
- Providing a set of recommendations and suggestions to support and enhance the implementation of digitization in the National Social Security Fund - Medea Agency.

2.TheoreticalFrameworkoftheStudy

2.1Concept of SocialSecurity

The Frenchman Simon Bolivar was one of the first to use the term "social security" when he stated his famous phrase, "The most perfect system of governance is the one that provides the greatest amount of welfare, the greatest amount of social security, and the greatest amount of political security." (Hachi, 2020, p. 78). Social security can be defined as a general insurance system that aims to protect individuals socially and economically by providing protection and care to individuals or families from all or some of the social risks specified by International Convention 102 related to social security. Its benefits and sources of funding are determined by law, and these are managed by social security funds funded by the state or through contributions deducted from employers for their workers, from workers' wages, directly from beneficiaries, or borne by the state, ensuring a minimum level of guarantees to achieve the highest degree of welfare and social security to create social balance among various societal groups. (Dif & Ajlan, 2023, p. 229)

2.2ObjectivesofSocialSecurity

The aim of social security is to achieve many essential goals that ensure individuals' comfort and sense of security when facing any risk, including:

- Working to reduce the phenomenon of inequality among different segments of society.

- Providing health and social services to individuals along with suitable living and working conditions.
- Social protection against work injuries and occupational diseases.
- Strengthening the relationship between workers and their employers.
- Contributing to economic and social development.

2.3 Concept of Digitization

Digitization has become imperative to solve many contemporary problems, primarily the routine in completing transactions (Shawkat Al-Lami, 2022, pp. 162-178). The concepts and definitions of digitization vary depending on the context in which it is used: Digitization is defined as the process of transferring documents from a paper format to a digital format, making the document viewable on a computer screen. Additionally, digitization involves converting information sources from their traditional form to a digital form, aiming to provide a greater amount of information sources for a longer duration and to reach a broader range of appropriate information sources for beneficiaries worldwide (Kouadri, 2022, pp. 235-248). UNESCO defines digitization as the creation of digital materials from physical and analog origins using scanning cameras or other electronic devices. Digital content includes the creation, exchange, and access to content in digital forms, such as online journals, videos, libraries, digital texts, games, and applications. The common definition used by the Economic Co-operation and Development Organization (OECD) concentrates its efforts on the information and communications technology (ICT) business, agreed upon in 1998, describes it as "an amalgamation of manufacturing and services sectors that utilize electronic means to capture, transmit, and present data and information." (Neama, Najm, & Ali, 2019, pp. 100-122)

2.4 Benefits of Digitization

Digitization offers multiple benefits across various fields, including: (Shawkat Al-Lami, 2022, p. 165)

- **Economic Benefits:** Digitization can save money, time, and effort, and facilitate transactions between the public and private sectors. It can also create job opportunities in new fields such as data entry, infrastructure operation and maintenance, and information security.

Additionally, it can open new investment channels and activate exchanges and e-commerce.

- **Administrative Benefits:** Digitization can organize production processes, improve job performance, eliminate bureaucracy and routine, and streamline the hierarchical administrative structure in national transactions.
- **Social Benefits:** Digitization helps create an information society capable of handling technical data, keeping pace with the information age, and enhancing social communication speed through various electronic applications.

2.5 Digitization of the Social Security System through the Remote Declaration Service for Contributions at the National Social Security Fund

Digital transformations worldwide have impacted all aspects of life, resulting in numerous gains in productivity and competitiveness. These transformations have reshaped the performance of various productive and service sectors and influenced the operation and performance of macroeconomic policies of countries and governments, including the insurance system. As part of these digital transformations, Algeria has moved towards digitizing social security institutions to develop contribution collection mechanisms, enhance workers' technological skills, and implement a new policy in drug reimbursement through decisions related to reference pricing and reducing bureaucratic administrative practices. The adoption of digitization has also helped change the way work is conducted within social security institutions by providing numerous opportunities to apply technology in their operations, enabling better performance control, reducing human intervention, and minimizing the misuse of power. This strengthens the relationship between sector partners and the administration of social security funds. (Hachi, 2020, p. 143)

2.6 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a dependable and well-regarded approach for elucidating the acceptability of information technology (Abdullah, 2018, p. 145). The model's goal is to explain user behavior towards information systems. It has been widely and intensively

tested on various samples of different sizes and conditions. (Bakir, 2022, p. 27).

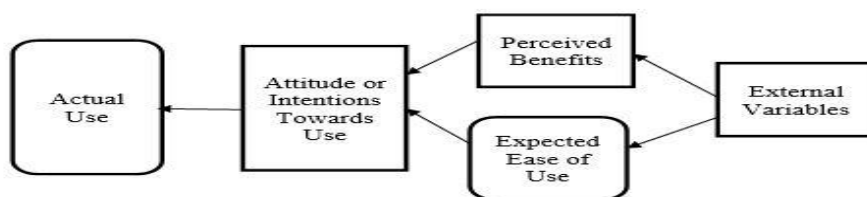
Operationally, it is defined as a model created by Davis that consists of behavioral and external factors helping to measure the effectiveness of supportive technology applications based on adaptive mobile learning for visually impaired individuals. The model, one of the most important theories explaining individuals' behavior towards technology, was created in 1986 and developed in 1989. The objective is to determine the elements that impact the acceptability of computers and general information technology. The model is based on the following factors (Bessaoud & Timawi, 2021, pp. 574-595):

- **Perceived Usefulness:** Perceived work performance improvement resulting from the use of a certain technological system, as assessed by a person.
- **Ease of Use:** The level of an individual's belief in the system's ability to decrease the amount of effort needed to complete necessary activities.
- **The individual's attitude towards utilizing the technology is influenced by their opinion of its utility and simplicity of use.**
- **Behavioral Intention to Use:** The desire, or lack thereof, resulting from the attitude towards using a new technology system.
- **External Variables:** These can be personal (age, gender, educational level, experience), social, organizational, or technological factors related to information technology characteristics that directly influence perceptions.

The model's flexibility allows for adding any set of external variables as required by the study. Therefore, it has gone through three versions, each incorporating modifications to these variables. The second version, TAM2, in 2000 by Venkatesh and Davis, added variables to explain behavioral responses towards technology use while maintaining the main variables of the first version. The third version, TAM3, in 2008 by Venkatesh and Bala, focused on factors that influence how easy people believe technology to be to use and incorporated these into the second version's model, reflecting early user expectations of system ease of use. The figure below presents the

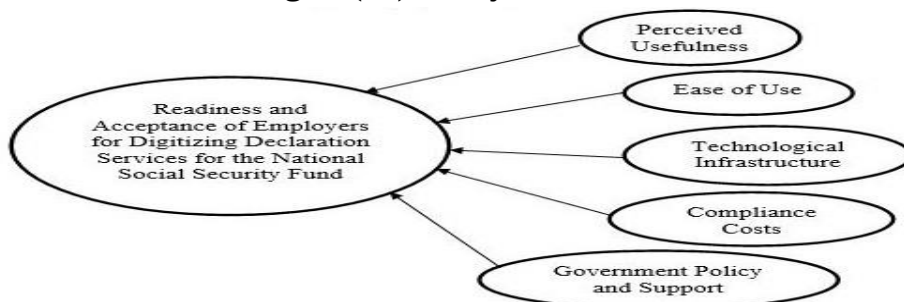
basic form of the Technology Acceptance Model.

Figure (01): The Basic Elements of the Technology Acceptance Model



Source:(Arafa & Meligy, 2017, p. 40)

Figure(02):StudyModel



Source: Prepared by the researcher based on previous studies.

The Sub-Hypotheses of the Study

The sub-hypotheses of the study are clarified through the theoretical model presented above:

- **H1:** There is a strong correlation between perceived usefulness and the readiness and acceptance of employers for digitizing declaration services for the National Social Security Fund.
- **H2:** There exists a significant association between the level of user-friendliness and the state of preparedness and acceptance of employers for digitizing declaration services for the National Social Security Fund.
- **H3:** There is a strong correlation between technological infrastructure and the readiness and acceptance of employers for digitizing declaration services for the National Social Security Fund.
- **H4:** There is a strong correlation between compliance costs and the readiness and acceptance of employers for digitizing declaration services for the National Social Security Fund.
- **H5:** There is a strong correlation between government policy and

support and the readiness and acceptance of employers for digitizing declaration services for the National Social Security Fund.

3. Field Study

3.1 Study Population and Sample

The study sample comprises employers who are associated with the National Social Security Fund - Medea Agency. A total of 100 questionnaires were issued to the previously specified sample, of which 85 were collected. As a result of insufficient responses, 15 questionnaires were excluded, leaving 70 valid questionnaires for analysis, representing a response rate of 70%.

3.2 Study Tool

A questionnaire was used as the primary tool for collecting study data. It was divided into seven sections as follows:

1. **Section One:** Personal information, including gender, age categories, educational qualification, and years of experience.
2. **Section Two:** Employers' readiness for digitization, containing six questions.
3. **Section Three:** Perceived usefulness, containing six questions.
4. **Section Four:** Ease of use, containing five questions.
5. **Section Five:** Technological infrastructure, containing seven questions.
6. **Section Six:** Compliance costs, containing seven questions.
7. **Section Seven:** Government policy and support, containing eight questions.

The researchers employed a five-point Likert scale, with specific codes assigned to each point as seen in the table below:

Table(01):Five-pointLikertscalewithcoding

Scale	StronglyDisagree	Disagree	Neutral	Agree	StronglyAgree
Code	1	2	3	4	5
Mean	[1.00-1.80]	[1.81-2.60]	[2.61-3.40]	[3.41-4.20]	[4.21-5.00]
Evaluation	VeryLow	Low	Moderate	High	VeryHigh

Source:Preparedbytheresearcherbasedonthestudy(Ishtaywi & Masharqa, 2019, p. 132).

3.3 Statistical Methods Used

Considering the goals and assumptions of the study, utilizing statistical

techniques, the information gathered from the survey was examined due to the nature of the variables. Data entry and processing were performed using SPSS V.26, which is an acronym for the Social Sciences Statistical Package.

3.4 Presentation of Study Results

3.4.1 Validity and Reliability of the Questionnaire

Table (02): Validity and Reliability Test of the Questionnaire

ValidityCoefficient	Cronbach'sAlpha	NumberofItems
0.95	0.903	39

Source:PreparedbytheresearchersbasedonSPSSV.26.

From Table (02) above, the Cronbach's Alpha coefficient has a score of 0.903, which suggests that this questionnaire demonstrates a high level of reliability. As for the validity of the questionnaire, all questions exhibit internal consistency, as shown by the square root of the Cronbach's Alpha coefficient, which according to Table (03) is 0.950.

3.4.2 Descriptive Analysis of Personal Data of the Sample

A. Age

Table (03): Distribution of Study Sample by Age Groups

AgeGroup	Frequency	Percentage(%)
Lessthan30years	13	18.6
30to40years	32	45.7
40to50years	17	24.3
Morethan50years	8	11.4
Total	70	100

Source:Prepared by the researchers based on SPSS V.26.

From Table (03), the data clearly indicates that individuals between the ages of 30 and 40 exhibit the highest level of engagement in this study, accounting for 45.7% of the total. Next, the age group ranging from 40 to 50 years constitutes 24.3% of the total, and the age group below 30 years makes up 18.6%. The age group over 50 years, which is the least represented in this study, has a percentage of 11.4%.

B. Educational Level and Professional Experience

Table (04): Distribution of Study Sample by Educational Level and Professional Seniority

E.L	Level	F	P(%)	ProfessionalSeniority	YearsofSeniority	F	P(%)
	HighSchool	14	20		Lessthan5years	15	21.4

	University	50	71.4		5to10years		20	28.6
	Other	6	8.6		10to15years		15	21.4
Total		70	100		Morethan15years		20	28.6
				Total			70	70

F=Frequency,P=Percentage,E.L=EducationalLevel.

Source:Prepared by the student based on SPSS V.26.

Based on Table (04), it is evident that the predominant educational level among the sample is university-level, accounting for 71.4%. This indicates that most of the individuals in the study sample possess a university-level education. Regarding professional seniority, the two categories with professional experience ranging from 5 to 10 years and more than 15 years recorded the highest percentage, equally at 28.6% each. Following these are the categories with less than 5 years and 10 to 15 years of experience, both at 21.4%.

3.4.3 Descriptive Analysis of the Questionnaire Axes

A. Analysis of the Questions (Items) in the Axis of Employers'

Readiness for Digitization

Table (05): Shows the arithmetic mean and standard deviation of the items related to employers' readiness for digitization.

Evaluat ion	S.D	Me an	Employers'ReadinessforDigitizingServicesfortheNationalSocialSe curityFund
Mediu m	0.8 76	3.9 9	(Y1)
Mediu m	0.8 39	4.1 9	(Y2)
Mediu m	0.9 8	3.7 1	(Y3)
Mediu m	0.8 26	3.8 9	(Y4)
Mediu m	1.1 69	2.7 7	(Y5)
Mediu m	1.1 09	2.9 6	(Y6)
Mediu m	0.9 66	3.5 8	Overallvariableforemployers'readinessfordigitizingservicesfortheN ationalSocialSecurityFund.

SD=StandardDeviation

Source:Prepared by the researchers using SPSS V.26.

From **Table (05)**, the average arithmetic mean for the elements pertaining to employers' preparedness for digitization is **3.58**, with a standard deviation

of **0.966**. This mean falls within the medium range, indicating that most responses from the sample tend to be neutral (Che saruji S, Nadiah A, Rozilah S, & Othman R, 2023). The second item in this variable has the highest arithmetic mean of **4.19** with a standard deviation of **0.839**.

B. Analysis of the Questions (Items) in the Perceived Benefit Axis

According to **Table (06)** below, all items of this variable have achieved arithmetic means within the very high range, indicating that all responses tend to agree. The first and second items of this variable have the highest arithmetic mean, both with a value of **4.41**. The dataset's mean is **4.32**, and its standard deviation is **0.638**.

Table (06): Shows the arithmetic mean and standard deviation of the items related to the perceived benefit.

Evaluation	S.D	Mean	PerceivedBenefit
VeryHigh	0.577	4.41	(X1)
VeryHigh	0.625	4.41	(X2)
VeryHigh	0.674	4.26	(X3)
VeryHigh	0.7	4.27	(X4)
VeryHigh	0.607	4.33	(X5)
VeryHigh	0.64	4.29	(X6)
VeryHigh	0.638	4.32	Overallvariableforperceivedbenefit.

SD=StandardDeviation

Source: Prepared by the researchers using SPSS V.26.

C. Analysis of the Questions (Items) in the Ease-of-Use Axis

Table (07): Shows the arithmetic mean and standard deviation of the items related to ease of use.

Evaluation	S.D	Mean	EaseofUse
Medium	0.593	3.9	(X7)
Medium	0.873	3.61	(X8)
Medium	0.766	3.77	(X9)
Medium	0.806	3.76	(X10)
Medium	0.983	3.7	(X11)
Medium	0.804	3.74	Overallvariableforperceivedcontroloverbehavior.

SD=StandardDeviation

Source: Prepared by the researchers using SPSS V.26.

The variable "Ease of Use" achieved an overall arithmetic mean of **3.74**, which falls within the medium range, meaning that the opinions of the sample members tend to be neutral. The first item ranks first with an arithmetic mean of **3.90**.

D. Analysis of the Questions in the Technology Infrastructure Axis

Table (08): Shows the arithmetic mean and standard deviation of the items related to technology infrastructure.

Evaluation	S.D	Mean	TechnologyInfrastructure
Medium	1.026	3.39	(X12)
High	0.822	3.86	(X13)
High	0.843	3.69	(X14)
Medium	0.964	3.36	(X15)
High	0.864	3.51	(X16)
High	0.82	3.63	(X17)
High	0.814	3.66	(X18)
High	0.879	3.59	Overallvariablefortechnologyinfrastructure.

SD=StandardDeviation

Source: Prepared by the researchers using SPSS V.26.

According to **Table (08)**, the overall arithmetic mean for the technology infrastructure variable falls within the high range, with a value of **3.59**. This suggests that the replies of the individuals in the sample tend to align or concur with each other. The second item recorded the highest arithmetic mean of **3.86**.

E. Analysis of the Questions (Items) in the Compliance Costs Axis

Table (09): Shows the arithmetic mean and standard deviation of the items related to compliance costs.

Evaluation	S.D	Mean	ComplianceCosts
High	0.593	4.1	(X19)
VeryHigh	0.587	4.34	(X20)
VeryHigh	0.751	4.24	(X21)
High	0.692	4.11	(X22)
High	0.992	3.83	(X23)
High	0.857	3.93	(X24)
High	0.988	3.46	(X25)
High	0.78	4.01	Overallvariableforcompliancecosts.

SD=StandardDeviation

Source: Prepared by the researchers using SPSS V.26.

According to **Table (09)**, the overall arithmetic mean for the compliance costs variable is **4.10**, placing it within the high range. This indicates that the participants in the sample generally had similar replies to the questions on this characteristic.

F. Analysis of the Questions (Items) in the Government Policy and

Support Axis

According to **Table (10)** below, all items of this variable have achieved arithmetic means falling between the high and very high range, with the dataset's mean value being **4.21** and the standard deviation being **0.802**, suggesting a high level of agreement among all replies.

Table (10): Shows the arithmetic mean and standard deviation of the items related to government policy and support.

Evaluation	S.D	Mean	GovernmentPolicyandSupport
VeryHigh	0.756	4.33	(X26)
VeryHigh	0.6	4.4	(X27)
VeryHigh	0.672	4.43	(X28)
VeryHigh	0.731	4.29	(X29)
VeryHigh	0.731	4.24	(X30)
High	0.822	4.19	(X31)
High	0.917	4	(X32)
High	1.191	3.83	(X33)
VeryHigh	0.802	4.21	Overallvariableforgovernmentpolicyandsupport.

SD=StandardDeviation

Source: Prepared by the researchers using SPSS V.26.

3.5 Analysis of Hypothesis Testing Results

3.5.1 Study of the Correlation between Study Variables

Table (11): Pearson Correlation Coefficient between Employers' Readiness for Digitization and the Other Variables.

Variables	CorrelationCoefficient	StatisticalSignificance
Perceived Benefit & Employers' Readiness for Digitization	**0.527	0
Ease of Use & Employers' Readiness for Digitization	**0.433	0
Technology Infrastructure & Employers' Readiness for Digitization	**0.525	0
Compliance Costs & Employers' Readiness for Digitization	**0.372	0
Government Policy and Support & Employers' Readiness for Digitization	**0.487	0

Correlationatasignificancelevelof0.05(two-tailed)

Source: Prepared by the researchers using SPSS V.26.

To ascertain the presence of a link between perceived utility, simplicity of use, technology infrastructure, compliance costs, and government policy

and support as independent factors, while the preparation for digitization of the sample is considered as the dependent variable, Pearson's correlation matrix was used (Che saruji S, Nadiah A, Rozilah S, & Othman R, 2023). The results of the partial hypothesis tests were as follows:

A. Testing the First Partial Hypothesis:

(There is a strong correlation between perceived usefulness and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.)

- **H0:** There is little association between perceived usefulness and the preparedness of companies associated with the National Social Security Fund for Wage Earners - Medea Agency - to adopt digitization.
- **H1:** There is a significant association between perceived utility and the willingness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - to adopt digitization.

Based on **Table (11)**, the variable of employers' readiness for digitization is correlated with perceived usefulness by **0.527**. Furthermore, the p-value (sig) for all variables was **0.000**, demonstrating a degree of statistical significance less than **0.05**. This shows a correlation that is statistically significant at a significance level of **0.05**. Consequently, the alternative hypothesis is accepted, and given the rejection of the null hypothesis, there is a substantial correlation between perceived usefulness and the willingness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.

B. Testing the Second Partial Hypothesis:

(There is a strong correlation between ease of use and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.)

H0: There is no strong correlation between ease of use and the readiness of employers affiliated with the Medea Agency for digitizing the National Social Security Fund for Wage Earners.

H1: There is a strong correlation between ease of use and the preparedness of employers associated with the National Social Security Fund for Wage

Earners - Medea Agency - for the process of digitization.

Based on the results of the correlation matrix between the user-friendliness independent variable and the dependent variable employers' preparedness associated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization, as shown in **Table (11)**, there is a significant association between the convenience of use and the readiness of the sample for digitization, with a correlation coefficient of **0.433** and a significance level (p-value) of **0.000**, which is less than the **0.05** criterion for significance. This shows a correlation that is statistically significant at a significance level of **0.05**. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating a significant association between the simplicity of use and the preparedness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.

C. Testing the Third Partial Hypothesis:

(There is a strong correlation between technology infrastructure and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.)

- **H0:** There is little association between the technical infrastructure and the preparedness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.
- **H1:** There exists a significant association between the technological infrastructure and the preparedness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - for the process of digitization.

Based on **Table (11)**, the test findings indicate a substantial association between the technological infrastructure variable and the preparedness of the sample between the two variables, reaching **0.525**. The significance criterion of **0.05** is not met by the p-value (sig), which is **0.000**. As a result, the null hypothesis is rejected, and the alternative hypothesis is accepted, which maintains that there is a direct link between technology infrastructure and employers connected to the National Social Security Fund for Wage Earners (Medea Agency) being prepared for digitization. This suggests a

statistically significant correlation at a significance level of **0.05**.

D. Testing the Fourth Partial Hypothesis:

(There is a strong correlation between compliance costs and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.)

- **H0:** There is no strong correlation between compliance costs and the readiness of employers affiliated with the Medea Agency for digitizing the National Social Security Fund for Wage Earners.
- **H1:** There is a strong correlation between compliance costs and the readiness of employers affiliated with the Medea Agency for digitizing the National Social Security Fund for Wage Earners.

From **Table (11)**, the relationship between the fluctuating costs of compliance and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization was recorded at **0.372**, indicating a strong relationship between the two variables. Furthermore, at a threshold below **0.05**, the p-value (sig) was **0.000**, demonstrating statistical significance. This suggests that the association is statistically significant at **0.05**. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating a significant association between compliance costs and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.

E. Testing the Fifth Partial Hypothesis:

(There is a strong correlation between government policy and support and the readiness of employers affiliated with the National Social Security Fund for Wage Earners - Medea Agency - for digitization.)

- **H0:** There is little association between government policy and assistance and the willingness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - to adopt digitalization.
- **H1:** There exists a significant association between government policy and support and the willingness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - to use digital technology.

According to **Table (11)**, it is clear that the National Social Security Fund

for Wage Earners' digitalization is dependent on employers' level of preparedness, namely the Medea Agency, and is strongly associated with government policy and receives a significant level of support, with a correlation coefficient of **0.487**. In addition, for every variable, the p-value (sig) was **0.000**, indicating a degree of significance lower than **0.05**. At a significance level of **0.05**, this suggests a statistically significant link, hence disproving the null hypothesis and supporting the alternative, which holds that there is a significant relationship between the preparedness of firms connected to the Medea Agency and government support and policy on digitizing the National Social Security Fund for Wage Earners.

4. Discussion of the Results

The study revealed a noteworthy correlation between the variables of perceived usefulness, simplicity of use, technology infrastructure, compliance costs, and government policy and support as factors influencing the preparedness of employers associated with the National Social Security Fund for Wage Earners - Medea Agency - to adopt digitalization. This indicates how well the Technology Acceptance Model works to explain how ready and open the sample population is to digitization.

5. CONCLUSION

Through the programs and procedures outlined by the Algerian state aimed at modernizing the insurance sector in general, and specifically the social insurance sector for wage earners, it has become necessary to develop, enhance, and encourage initiatives that support the digitization of this sector. This reflects the new direction of the state, which necessitates abandoning the traditional paper-based system and adopting electronic systems in administrations as an essential first step toward realizing digital transformation. Therefore, this study was conducted to address the issue of examining the readiness of employers affiliated with the Medea Agency, which is responsible for digitizing the National Social Security Fund for Wage Earners. The correlation between the factors of the Technology Acceptance Model and the readiness of employers affiliated with the digitalization of the National Social Security Fund for Wage Earners—Medea Agency—was subjected to testing, yielding several conclusions:

- A study on digitization by employers connected to the Medea Agency of the National Social Security Fund for Wage Earners revealed a strong correlation between perceived usefulness and

readiness, with the perceived utility variable serving as a proxy for the study sample's level of digitization readiness.

- There is a significant association between user-friendliness and the preparedness of employers associated with the National Social Security Fund for Wage Earners—Medea Agency—for the process of digitalization, implying that the ease-of-use variable can explain the readiness of employers affiliated with the Medea Agency responsible for digitizing the National Social Security Fund for Wage Earners.
- There is a strong correlation between technology infrastructure and the readiness of employers affiliated with the National Social Security Fund for Wage Earners—Medea Agency—for digitization, suggesting that the technology infrastructure variable can explain the readiness of employers affiliated with the National Social Security Fund for Wage Earners—Medea Agency—for digitization.
- There is a strong correlation between compliance costs and the preparedness of employers associated with the National Social Security Fund for Wage Earners—Medea Agency—for the process of digitalization, indicating that the compliance costs variable can explain the readiness of employers affiliated with the National Social Security Fund for Wage Earners—Medea Agency—for digitization.
- There is a strong correlation between government policy and support and the readiness of employers affiliated with the National Social Security Fund for Wage Earners—Medea Agency—for digitalization, suggesting that the willingness of employers linked with the National Social Security Fund for Wage Earners—Medea Agency—for digitalization may be explained by government policy and support factors.
- The Technology Acceptance Model has demonstrated its efficacy in elucidating the preparedness of employers associated with the National Social Security Fund for Wage Earners—Medea Agency—for digitization, indicating its potential to enhance digital transformation in the social security sector.

5.1Recommendations

The results make the following recommendations clear:

- Expand studies to include other variables and models to understand the effects of digitization on employees in economic institutions and public administration employees.
- Conduct awareness campaigns about the importance of digitization within the functional environment of public administrations and bodies to avoid resistance to change towards digitization.
- Intensify training courses to equip employees and all economic actors with the skills to manage digital technology programs and techniques.
- The state should provide various logistical means to ensure a smooth digital transformation for public administrations and bodies, including social security bodies.
- It is necessary to employ qualified staff in the social security funds for wage earners to implement the digital transformation strategy.

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