

The impact of applying banking governance on the performance of employees in public banks case study: BNA- BADR- BEA

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Abstract:

This study aimed to investigate the most important effects of implementing banking governance on marketing performance in Algerian public banks, and to determine whether there is actual implementation of governance mechanisms and the extent to which marketing performance is affected by this implementation, considering it an important element for achieving desired objectives. To achieve the objectives of this study, a questionnaire was designed to collect data, which was distributed to a sample of employees from some public banks estimated at 40 individuals using random sampling method, including all levels of employees in these banks in Tébessa province and Bir El Ater city. Statistical processing of the obtained data was conducted using SPSS statistical package software. After data analysis, the current study concluded that there is a positive impact of implementing banking governance on employees' marketing performance with varying proportions according to the nature and rank of each employee. The study also recommended the necessity of adhering to governance principles and improving marketing performance.

Keywords: Banking governance; Bank performance; Basel Committee; Employee performance; Governance principles; Marketing performance.

1) INTRODUCTION

The topic of banking governance has garnered significant attention given that the banking system represents the backbone of nations' economic life, as its strength is reflected in the development of their economies. Banking activity is characterized by higher risks compared to other economic activities, and to ensure the safety and stability of this system, it requires reliance on implementing and adopting governance principles. The concept of governance crystallized as a result of numerous financial and economic crises and financial corruption scandals that affected many countries and major global corporations recently, most notably the 2008 banking crisis in the United States and several major international companies such as Enron and WorldCom, which served as the final straw that made banking governance a fundamental requirement for addressing the problem of separating management from ownership.

Adopting governance principles, particularly those resulting from the Basel III Committee, contributes to defining ownership, management, and performance oversight, and determining the levels, responsibilities, and tasks of each bank employee. To ensure an adequate degree of banking supervision, it has become an inevitable necessity for banks to increase commitment to classifying standards and principles related to the concept of governance and monitoring marketing performance and the extent of its alignment with organizational objectives and goals.

Based on the above, the study problem centers around answering the following question: To what extent can banking governance affect marketing performance in public banks?

Under this main question falls a set of sub-questions:

- Does the application of governance principles contribute to improving the performance of public banks?
- Does employee performance affect improving the bank's image?
- Does the application of banking governance affect employee behaviours and effectiveness?

1. Study Hypotheses : To answer the main question, the following main hypothesis was formulated:

There is a statistically significant relationship at the significance level ($\alpha \leq 0.05$) between banking governance and employee performance.

Under the main hypothesis fall the following sub-hypotheses:

- There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of implementing governance principles on improving public bank performance.
- There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) between employees' marketing performance and the bank's market share.
- There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) between governance implementation and employee behaviours and effectiveness.

2. Study Importance:

The importance of the study lies in the following points:

- Banking governance principles contribute to improving the performance of Algerian public banks.
- Highlighting the importance of governance in the banking sector.
- Implementing governance principles in the banking sector helps improve bank performance and stimulate economic activity.

3. Study Objectives:

- To identify the principles and mechanisms of governance following the Basel III Committee to understand the actual framework within which each bank employee operates.
- To determine the impact of organizational marketing performance that can affect the performance of the organization as a whole.
- To demonstrate the effects of implementing banking governance on marketing performance and the extent of its alignment with organizational objectives.

4. Study Methodology and Tools:

The study relied on the descriptive approach in presenting concepts related to banking governance and marketing performance. The analytical approach was employed in the field study conducted on a sample of Algerian public banks through distributing questionnaires to the research sample, extracting data, and processing it to reveal results. Additionally, a

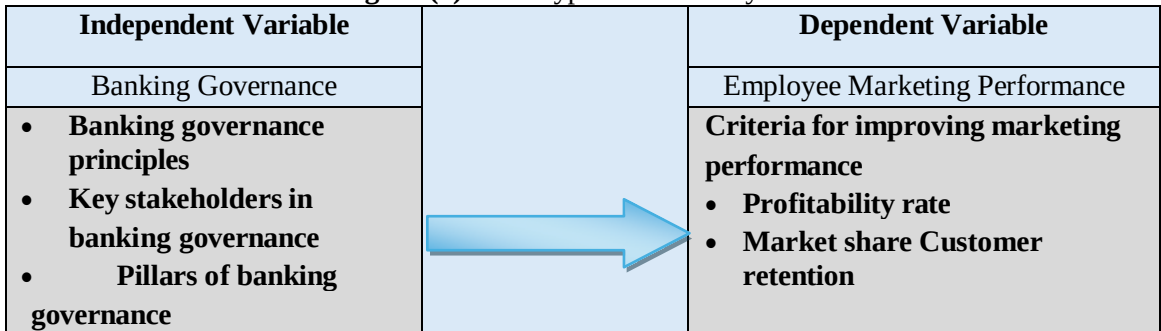
comprehensive review was conducted of books, scientific articles, and studies related to the research topic.

5. Distinctive Features of the Current Study Compared to Previous Studies:

The current study differs from previous studies in that it identified the existence of systemic imbalances in the banking sector, the primary cause of which is the marketing performance of bank employees, which reflects the state of Algeria's banking sector when compared to the development of international banks. Furthermore, it opens avenues for future research within this framework.

6. Proposed Study Model:

Figure (1): The Hypothetical Study Model



The source: Based on study hypotheses.

2) Theoretical Framework of Banking Governance:

Interest in implementing banking governance in banks is increasing, especially after the crises experienced by the banking sector in many countries around the world, most notably the 2008 crisis, which affected numerous global companies such as Enron and WorldCom in the United States. This served as the main reason for renewed attention and expanding the scope of thinking about governance in general and bank governance in particular.

1. The Concept of Banking Governance:

As a result of rapid developments in the banking sector following the financial crises at the beginning of the twenty-first century, interest in banking governance increased in order to find an integrated system aimed at organizing all relationships between depositors, shareholders, the board of

directors, and all interested stakeholders to avoid the recurrence of those crises that swept through the banking sector.

1.1. Definition of Banking Governance

The Bank for International Settlements defines governance in banks as "the methods by which banks are managed through the board of directors and senior management, which determine how to set the bank's objectives, operations, and protect the interests of shareholders and stakeholders while committing to work in accordance with prevailing laws and regulations in a manner that achieves protection of depositors' interests".

According to the Basel Committee, corporate governance at the bank level refers to the manner in which the bank's business, issues, and transactions are managed by the board of directors, managers, and senior management, and this is also reflected through:

- Setting the bank's objectives and performing its daily activities.
- Fulfilling accountability obligations toward shareholders and taking into consideration the interests of other stakeholders.
- Protecting depositors' interests.
- Placing the bank's activities and behaviour alongside its expectations and outlined objectives, which will work in a sound, solid, and safe manner to achieve that (Supervision, 2006, p. 04).

There are those who define it as "the way the bank's business is managed, including setting institutional objectives and the bank's risk profile, and creating correlation and consistency between institutional activities and behaviours on one hand, and expecting management to work in a safe and sound manner on the other hand, and managing daily operations within a defined risk profile framework, while simultaneously protecting the interests of depositors and other shareholders. Corporate governance defines a set of relationships between bank management, its board of directors, shareholders, and other concerned interested parties" (Al-Aal, 2005, p. 418).

1.2. Objectives of Banking Governance:

The implementation of institutional governance in banks helps achieve a set of objectives, the most important of which are as follows: (Omar, 2009, pp. 6-7)

- 1.2.1.** Maintaining the stability of the financial and banking system: This includes two basic points:
 - a. Avoiding bank bankruptcy risks through supervising the practices of banking institutions, ensuring they do not default, and protecting the banking system and the financial system as a whole.
 - b. Establishing rules and instructions for asset and liability management in banks, whether for domestic or international operations.
- 1.2.2.** Ensuring the efficiency of the banking system operation: This is achieved through:
 - a. Examining accounts and documents related to banks to ensure asset quality and avoid exposure to risks.
 - b. Evaluating internal operations in banks, analysing key financial elements, and ensuring bank operations comply with the general frameworks of established laws.
 - c. Assessing the financial position of banks to ensure their ability to meet their obligations, with the aim of maintaining financing for some economic activities and vital and important institutions that the private sector cannot fully finance.
- 1.2.3.** Protecting depositors: This is achieved through the intervention of supervisory authorities to impose control and take appropriate measures to avoid potential risks that funds may face in case affiliate institutions fail to fulfil their obligations toward depositors, especially those related to asset safety. In addition to: (Nassman, 2009, p. 20)
- 1.2.4.** Determining the necessary structure and various means and methods used to achieve the bank's objectives.
- 1.2.5.** Distributing supervisory responsibility between the board of directors and shareholders represented by the bank's general assembly to ensure good follow-up of all amendments to the laws governing its affairs.
- 1.2.6.** Separating and distinguishing between the tasks and responsibilities of executive managers and board of directors' members.

- 1.2.7. Evaluating senior management performance, enhancing accountability, and increasing the degree of trust.
- 1.2.8. Providing shareholders, employees, creditors, and lenders the opportunity to participate in monitoring the bank's performance.

2. Banking Governance Principles According to the Basel Committee

The success of governance in the banking system is not only linked to establishing supervisory rules but also requires their proper implementation. This depends on the central bank and its supervision on one hand, and on the concerned bank and its management on the other hand. Sound governance practices generally lead to supporting and maintaining the integrity of the banking system through the principles established by the "Basel Committee" for banking supervision and regulation of the banking industry.

The Basel Committee issued a report on enhancing governance in banks in 1999, then issued a revised version in 2005, and in February 2006 issued an updated version titled "Enhancing Corporate Governance for Banking Organizations." This includes banking governance principles, which are represented in: (Basel Committee, 2006, pp. 5, 8).

- 2.1. First Principle: Board members must be fully qualified for their positions and have complete knowledge of governance and the ability to manage the bank's operations. Board members are fully responsible for the bank's performance, the integrity of its financial position, formulating the bank's business strategy and risk policy, and avoiding conflicts of interest.
- 2.2. Second Principle: The board of directors must monitor the bank's strategic objectives, values, and business standards, taking into account the interests of shareholders and depositors, and ensure these values are implemented within the bank.
- 2.3. Third Principle: The board of directors must establish clear boundaries for responsibilities and accountability in the bank for senior management, managers, and employees, and establish an administrative structure that encourages accountability and defines responsibilities.
- 2.4. Fourth Principle: The board of directors must ensure the existence of principles and concepts for executive management that align with board

policy, ensure bank officials possess the necessary skills to manage bank operations, and that activities are conducted according to policies and systems established by the board of directors under an effective internal control system.

- 2.5. Fifth Principle: It is important that the board of directors recognizes the independence of auditors and internal control functions as essential to banking governance, for the purpose of achieving several control functions and confirming information obtained from management about the bank's operations and performance.
- 2.6. Sixth Principle: Ensuring that salary and bonus policies are consistent with the bank's culture, objectives, and long-term strategy, and that senior management and executive managers' incentives are linked to the bank's long-term objectives.
- 2.7. Seventh Principle: Working and proceeding with corporate governance in banks in a transparent manner and style.
- 2.8. Eighth Principle: Board members and senior management must understand the bank's operational structure, the regulatory environment in which it operates, and maintain the bank's reputation.

3) Theoretical Framework of Marketing Performance in Banks:

Enter the results of the study in the same format (font, size, dimension between lines). A summary of the collected data should be presented in the proportions or totals form, then review the analysis conducted on the collected data using both text and illustrative means (Tables and shapes) in accordance with the method and tools reviewed above. After presenting the results, their contents can be evaluated and interpreted statistically in the light of the hypotheses and compared with previous studies results.

Marketing management is considered one of the most important departments in an organization, given its reliance on achieving objectives, survival, and gaining competitive advantage in markets. Management constantly seeks to develop its marketing performance to face competitive challenges and strives to achieve the highest levels of marketing performance. Therefore, we must refer to the concept of marketing performance and its most important indicators.

1. The Concept of Marketing Performance

Marketing performance is considered, according to most researchers, a fundamental concept in management literature, and it is a reflective mirror of marketing management in the organization. It has garnered most of the attention of marketing professionals, especially in the banking sector.

1.1. Definition of Marketing Performance

Kotler and Armstrong defined marketing performance as representing a comparison of the company's performance with that of its competitors to identify its strengths and enhance them and identify its weaknesses for the purpose of reducing them (Al-Taweel & Al-Adi, 2016, p. 116).

In addition to the definition provided by Al-Tai, who defined it as the organization's ability to achieve its marketing objectives in winning customers, understanding their preferences, and maintaining them, due to its reflection on customer satisfaction, marketing innovation, market share, and increasing growth and survival rates (Al-Barawri & Al-Naqshabandi, 2013, p. 230).

It can also be defined as a term used by marketing specialists to describe, analyse, and evaluate the effectiveness of the marketing process. This is done through harmonizing the outputs of marketing activities and strategies with the required objectives for those activities and strategies (Al-Dulaimi, 2014, p. 113).

Marketing performance is also a system used by management to determine the extent of implementing any targeted strategy when compared to expected objectives and the validity of the targeted strategy for the current situation. It is a system that leads people to learning and helps develop marketing decisions after measuring and evaluating marketing activities and any organization's performance. Therefore, marketing performance measurement is reflected through demonstrating the role of directing business leadership and innovation in key marketing activities within organizations (Al-Tarawneh, 2012, p. 6).

From the above varying definitions of marketing performance, it can be said that it is a system used by the organization to determine the extent of implementing its strategy and measuring the overall success rate of its performance through sales volume, market share, and number of customers.

1.2. Importance of Marketing Performance

Marketing performance is considered the real probe that gives a clear picture of the organization's business operations, policies, and programs. Its importance is manifested in the following:

- 1.2.1. Marketing performance is what achieves the strategic position for the organization not only at the internal environment level but also at the external environment level through the organization's reputation and position (Juthair & Al-Qaisi, 2012, p. 206).
- 1.2.2. Identifying the extent of achievement of the organization's objectives through monitoring and measuring its marketing performance.
- 1.2.3. Providing information to various management levels for planning, control, and decision-making purposes based on scientific and realistic facts.
- 1.2.4. Marketing performance leads to discovering efficient, experienced, and skilled elements and placing them in important and suitable positions for them and the organization, as well as elements that need support and development to improve performance to serve the organization's objectives.
- 1.2.5. Diagnosing errors and critical preferences in the process and taking necessary steps to address and pay attention to them.
- 1.2.6. Marketing performance helps achieve comprehensiveness and rationality in the planning and decision-making process (Al-Rabiaawi & Al-Shuwaili, 2014, p. 20).

1.3. Objectives of Marketing Performance

Marketing performance aims to achieve a set of objectives, summarize as follows:

- 1.3.1. Achieving maximum profitability and high sales levels, and achieving growth, survival, and continuity in the market.
- 1.3.2. Achieving mental impressions among customers and the external environment as a whole, such as the organization's fame or

reputation among its current or expected customers that is more positive than its competitors in the market (Al-Najjar, 1999, p. 35).

1.3.3. Evaluating marketing activities, preparing new marketing research, and using marketing information that is more flexible and profitable.

1.3.4. Determining marketing information, skills, and expected needs and necessary modifications in communications and marketing incentives and reviewing the marketing mix to select the most suitable for the organization (Bakoush, 2013, p. 42).

2. Requirements for Improving Marketing Performance

Marketing activity requires human resources with knowledge, competence, experience, desire, and motivation for development, and possessing the keys to excellence in performing its work efficiently. In addition to possessing innovation, creativity, and the ability to develop oneself and excel in mastery and quality to improve performance.

2.1. Possessing Marketing Knowledge and Skills: Marketing knowledge refers to technical and scientific information that concerns marketing activity and the organization as a whole, which contributes to solving organizational problems, especially those related to marketing activity. Knowledge allows continuous feeding and enrichment of creative capabilities to create expressive competitive advantages. Hence, we find there is a significant magnification of the role of human resources in achieving competitive excellence through market share growth. Marketing knowledge includes all information related to marketing, the marketing environment, and how to manage marketing activity (Hamdawi, 2004, p. 100).

2.2. Possessing Competitive and Creative Capability: Competitive capability is the skill or distinctive resource that enables the institution to produce values and benefits for customers that exceed what competitors offer. Competitive capabilities allow organizations to achieve important results represented in creating new marketing opportunities that enable them to penetrate new competitive fields. Here comes the role of creativity in searching for new methods and techniques to meet customer needs, as creativity is the axis of the

marketing process. This confirms the necessity of investing toward the customer, and it is not sufficient for them to be satisfied, but rather searching for the degree of loyalty (Hassan R., 2003, p. 244).

2.3. Training and Motivation: Training contributes to improving marketing performance to reach organizational objectives, as marketing activity is the vital activity upon which the organization's success depends. The effectiveness of training marketing personnel appears in reducing the time for performing marketing activities, which helps achieve customer satisfaction. In addition to the motivation process that stimulates working individuals to perform their work better by fulfilling their desires that they constantly strive to achieve (Abdul Baqi, 2001, p. 148).

2.4. Organization and Planning: Organization is closely linked to the process of improving and developing marketing performance due to the periodic and continuous changes it creates inside and outside the organization. Planning contributes to improving marketing performance for marketing personnel by providing a view beyond what merely happens or working to build a temporal plan aligned with all activities within the organization to identify the extent of emergency deviations in their time for correction (Zaidan,2003,p. 10).

4) Field Study

To achieve the study objectives and provide added value that enriches the topic, we conducted a field study targeting employees of the National Bank of Algeria BNA - Bir El Ater Branch, the Agriculture and Rural Development Bank BADR - Bir El Ater Branch, and the External Bank of Algeria BEA - Tébessa Branch by analysing collected data to extract results.

1. Study Tool

To collect and analyse field data, a questionnaire was designed and adopted for information collection. It was directed and distributed to the study sample and consists of two sections:

1.1. First Section: Consists of socio-demographic characteristics of the study sample.

1.2. Second Section: Addresses the application of banking governance and marketing performance of interviewed employees.

2. Study Population and Sample

The study population consists of all employees of Algerian public banks. Due to the large size of the study population, a random sample was relied upon, represented by employees of 3 public banks as illustrated in the following table:

Table (01): Sample Banks Under Study

BANK NAME	NUMBER OF QUESTIONNAIRES DISTRIBUTED	RETURNED QUESTIONNAIRES
NATIONAL BANK OF ALGERIA BNA - BIR EL ATER BRANCH	18	14
AGRICULTURE AND RURAL DEVELOPMENT BANK BADR - BIR EL ATER BRANCH	17	13
EXTERNAL BANK OF ALGERIA BEA - TEBESSA BRANCH	20	14
TOTAL	55	41

The source: Prepared by researchers based on SPSS outputs.

As shown in the table, 55 questionnaires were distributed and 41 were retrieved. One questionnaire was excluded due to not meeting the required response conditions, resulting in 40 questionnaires subject to the study.

3. Testing the Validity and Reliability of the Study Tool

SPSS 27 software was used to calculate Cronbach's alpha coefficient for reliability, and the results are shown in the next table:

Table (02): Questionnaire Reliability and Validity Coefficients

Axis	Number of Statements	Cronbach's Alpha Coefficient	Validity Coefficient
Banking Governance	7	0.904	0.932
Employee Performance	7	0.852	0.915
Impact of Banking Governance on Employee Performance	6	0.861	0.881
Questionnaire as a Whole	20	0.871	0.894

The source: Prepared by researchers based on SPSS outputs

The table above shows that the reliability coefficient for all questionnaire items is high, reaching 0.944, which is a high and acceptable

reliability rate, meaning that the questionnaire is suitable for use in conducting the study.

The validity coefficient value reached (0.894), indicating good construct validity for the questionnaire tool. All sub-dimensions showed positive and statistically significant correlation (at significance level 0.05 or less), indicating that these dimensions measure the variables they belong to well. This enhances the reliability of the measuring tool and confirms that it enjoys good construct validity that allows relying on its results in analysing relationships between the studied variables.

4. Characteristics of Study Sample Units

The results related to the demographic data of the study sample units will be presented and analysed according to the elements presented in the first part of the questionnaire as follows:

Table (03): Study Sample Characteristics by Personal Data

Variable	Options	Frequencies	Percentage
Gender	Male	27	67.5%
	Female	13	32.5%
Experience	Less than 10 years	14	35%
	10 to 20 years	17	42.5%
	More than 20 years	09	22.5%
Educational Qualification	Professional certificate	07	10.5%
	University degree	30	75%
	Specialized graduate studies	03	14.5%

The source: Prepared by researchers based on SPSS outputs.

The table shows that the percentage of male respondents is almost double that of female respondents due to the nature of bank work and the nature of the region. Respondents with considerable experience were deliberately selected, representing 65% when combining those with 10-20 years of experience with those working for more than 20 years, which helps obtain answers that contribute to achieving the study objectives. Most sample members have university and specialized degrees at a rate of 89.5%, which indicates and adds greater transparency in answering the questionnaire.

5. Presentation and Analysis of Study Results

5.1. Presentation and Analysis of Results Related to the First Axis

The extent of banking governance implementation in banks and the degree to which marketing performance of employees working in the study sample banks is affected by those principles and methods of their presentation by the board of directors and direct bank officials. The results are summarized in the following table:

Table (05): Arithmetic Means and Standard Deviations for First Axis Items Related to Banking Governance

Nº	Statements	Arithmetic Mean	Standard Deviation	Agreement Rate	Evaluation	Rank
1	The bank respects regulations and laws that observe governance principles and achieve integrity and transparency	3.57	0.743	73%	Moderate	3
2	The bank distributes tasks and responsibilities according to each person's position and scientific and training qualifications to ensure smooth and flexible bank services	3.71	0.748	84%	Moderate	1
3	Governance principles allow achieving justice and combating financial corruption by imposing effective oversight on all bank departments	3.25	0.523	66%	Moderate	6
4	The bank seeks to attract competent individuals to provide a suitable work environment ensuring the bank's proper functioning	3.65	0.703	75%	Moderate	2
5	The bank reviews all transactions and services with board members and executive managers to determine their compliance with planning	3.42	0.681	71%	Moderate	4
6	The board of directors works to achieve bank and shareholder interests within a planned strategy and comprehensive approach	3.35	0.612	67%	Moderate	5
7	The board committee and executive managers perform their assigned roles with full effectiveness and transparency	3.19	0.581	59%	Moderate	7

The source: Prepared by researchers based on SPSS outputs

Table (05) above shows that arithmetic means range from moderate to high, while standard deviations are high and moderate in varying degrees, reflecting notable dispersion in sample responses. This explains that a considerable percentage of bank employees do not pay much attention to implementing governance rules and could not confirm the existence of governance, resulting in some management problems within banks with some avoiding responsibility.

5.2. Presentation and Analysis of Results Related to the Second Axis

The results related to employee performance are summarized in the table:

Table (06): Arithmetic Means and Standard Deviations for 2nd Axis Items Related to Employee Performance

N°	Statements	Arithmetic Mean	Standard Deviation	Agreement Rate	Evaluation	Rank
1	The bank has experienced, and competent employees qualified to provide services in a satisfactory manner at a pace synchronized with adopted plans and strategies	3.57	0.741	81%	Moderate	2
2	The bank listens to employee problems and seeks to find solutions as an incentive to satisfy customers	3.71	0.603	75%	Moderate	3
3	Bank management has achieved a distinguished position among other banks by achieving significant profit	3.25	0.522	70%	Moderate	6
4	Employees care about serving customers as partners in the organization and one of the bank's success factors, increasing the bank's market share	3.65	0.712	86%	Moderate	1
5	Customers feel they belong to the bank through their interactions with employees to achieve their desires	3.42	0.571	69%	Moderate	7
6	The monitoring and auditing committee identifies deviations resulting from employee practices, discusses them, and corrects them with management	3.35	0.583	73%	Moderate	5
7	The bank grants bonuses to board members, managers, and all employees in return for their efforts in improving the bank's position	3.19	0.614	74%	Moderate	4

The source: Prepared by researchers based on SPSS outputs.

Table (06) above shows the arithmetic means, standard deviations, and agreement percentages for employee marketing performance statements. We notice that arithmetic means range from high to remarkably high, and standard deviations are incredibly low, reflecting non-dispersion of sample responses. This indicates sample trends toward exhibiting expected marketing performance more than what was perceived, explaining the competence and professionalism of each employee within the organization.

5.3. Presentation and Analysis of Related Results

The following table summarizes the extent to which bank employees' marketing performance is affected by implementing banking governance principles within the bank.

Table (07): Arithmetic Mean and Standard Deviation for Governance Implementation Items and Their Impact on Employee Performance

Nº	Statements	Arithmetic Mean	Standard Deviation	Agreement Rate	Evaluation	Rank
1	The bank complies with local and international laws and legislation that call for all individuals in the banking system including employees, customers, shareholders, board of directors...	3.84	0.321	91%	High	1
2	Governance principles allow the board of directors to deal fairly with stakeholders, employees, and customers	3.76	0.365	89%	High	2
3	The board of directors works to develop ethical culture among managers, bank employees, and current customers	3.48	0.474	86%	High	4
4	The bank focuses on managers' interest in implementing governance principles, improving employee marketing performance, and enhancing the bank's image	3.65	0.463	87%	High	3
5	There are mechanisms that enable employees to convey their opinions and suggestions that work to improve bank performance and create wealth	3.38	0.602	79%	High	6
6	The bank has a website or dedicated phone to receive customer complaints to fulfil their desires	3.47	0.591	81%	High	5

The source: Prepared by researchers based on SPSS outputs.

Table (07) above shows that arithmetic means are the highest values compared to the two previous tables with a total value estimated at (5.56), where sample responses tend toward the existence of a direct impact of banking governance on employee marketing performance. Meanwhile, we find that standard deviations are the lowest with a total value estimated at 0.501, reflecting convergence of sample responses and certainty about marketing performance being affected by banking governance.

6. Testing Study Hypotheses

This will be done by measuring the degree of correlation between study variables to answer the study problem through Pearson's correlation coefficient.

6.1. Testing the Main Hypothesis

Which states that there is a statistically significant relationship at the significance level ($\alpha \leq 0.05$) between implementing banking governance principles and employee performance.

Table (08): Results of Correlation Coefficient Test Between Banking Governance and Employee Performance

Correlation Variables		Pearson's Correlation Coefficient		Interpretation
		Correlation Degree	Significance Level at 0.05	Strong positive correlation
Banking Governance	Employee Performance	0.576	0.000	

The source: Prepared by researchers based on SPSS outputs.

From Table (08), we notice that Pearson's correlation coefficient R between study variables equals 0.576 at significance level 0.000, indicating the existence of a positive and strong relationship. The interpretation is that banking governance affects employee performance. Therefore, we accept the main hypothesis stating the existence of a statistically significant correlation relationship at significance level ($\alpha \leq 0.05$) between the two study variables.

6.2. Testing the First Sub-Hypothesis

Which states that there is a statistically significant relationship between the contribution and implementation of governance principles and profitability rate at significance level ($\alpha \leq 0.05$).

Table(09): Results of Correlation Coefficient Test Between Implementing Governance Principles and Profitability Rate

Correlation Variables		Pearson's Correlation Coefficient		Interpretation
		Correlation Degree	Significance Level at 0.05	Moderate positive correlation
Governance Principles	Employee Performance (Profitability Rate)	0.482	0.000	

The source: Prepared by researchers based on SPSS outputs.

From Table (09), we notice that Pearson's correlation coefficient R between the first sub-hypothesis variables equals 0.482 at significance level

0.000, indicating the existence of a moderate positive relationship. Therefore, we accept the hypothesis stating the existence of a statistically significant correlation relationship at significance level ($\alpha \leq 0.05$) between governance principles and profitability rate.

6.3. Testing the Second Sub-Hypothesis

Which states that there is a statistically significant relationship between marketing performance and market share in the bank at significance level ($\alpha \leq 0.05$).

Table (10): Results of Pearson's Correlation Coefficient Test Between Marketing Performance and Bank Market Share

Correlation Variables		Pearson's Correlation Coefficient		Interpretation
		Correlation Degree	Significance Level at 0.05	
Marketing Performance	Bank Market Share	0.613	0.000	Strong positive correlation

The source: Prepared by researchers based on SPSS outputs.

From Table (10), we notice that Pearson's correlation coefficient R between the second sub-hypothesis variables equals 0.613 at significance level 0.000, indicating the existence of a strong positive relationship. The interpretation is that bank employees' marketing performance contributes to raising its market share. Therefore, we accept the hypothesis stating the existence of a statistically significant correlation relationship at significance level ($\alpha \leq 0.05$) between marketing performance and bank market share.

6.4. Testing the Third Sub-Hypothesis

Which states that there is a statistically significant relationship between governance implementation and employee behaviours and effectiveness at significance level ($\alpha \leq 0.05$).

Table (11): Results of Pearson's Correlation Coefficient Test Between Governance Implementation and Employee Behaviours and Effectiveness

Correlation Variables		Pearson's Correlation Coefficient		Interpretation
		Correlation Degree	Significance Level at 0.05	
Governance Implementation	Employee Behaviours and Effectiveness	0.565	0.000	Strong positive correlation

The source: Prepared by researchers based on SPSS outputs.

From Table (11), we notice that Pearson's correlation coefficient R between the third sub-hypothesis variables equals 0.565 at significance

level 0.000, indicating the existence of a positive relationship between governance implementation and employee behaviours and effectiveness. Therefore, we accept the hypothesis stating the existence of a statistically significant correlation relationship at significance level ($\alpha \leq 0.05$) between governance implementation and employee behaviours and effectiveness.

5) Study Results

In this research, we studied the relationship between banking governance and employee performance and concluded that there exists a strong relationship between them that helps achieve commitment to the responsibility placed on each employee according to their position in the organization. Algerian public banks respect the rights of all organizational stakeholders despite the lack of mechanisms that enable reaching their ultimate goal of profit maximization due to several obstacles, most notably strong competition between them and the lack of expansion in areas of benefiting from financial operations in banks, particularly private investments.

We also concluded that bank operations are restricted by the Bank of Algeria, which kills expanded prospects as the bank is not responsible for creating investment opportunities to serve the system and the economy. We also conclude that the board of directors has a prominent role in implementing banking governance principles and its role in achieving sustainable development.

6) Conclusion

Banking governance is of paramount importance in public banks, as these institutions work to implement its principles, upon which the management of relationships governing the parties working in banks is based, and enhance customer trust to improve the image and performance of banks in general and the performance of employees working in them in particular.

From here arises the relationship between implementing banking governance and employee performance to give a good image of the bank to the public and customers, which helps increase its market share. A strong factor clearly appears between implementing banking governance and performance in general, meaning that banking governance contributes to improving employee performance and bank performance overall.

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