Digital Banking Services and Their Financial Impact on Entrepreneurs and Business Owners in The Desert Tourism Sector in Algeria

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***Abstract**:*

This study examines the impact of digital banking applications—also referred to as digital banking services—on the performance of entrepreneurs and project owners operating in the desert tourism sector in Algeria. The study targeted a purposive sample of 20 individuals based in the provinces of El Oued and Ghardaia, specifically those engaged in promoting and marketing desert tourism. A descriptive approach was adopted for the theoretical component, while the applied component relied on an analytical approach. The findings demonstrated a clear and consistent agreement among the project owners included in the sample regarding the necessity and importance of adopting and implementing digital banking services, as well as the positive influence these services exert on their performance in the tourism sector. This was particularly evident in the relevance of utilizing digital tools provided by banks and financial institutions, which facilitate the use of these services in transfer, payment, and financing processes more broadly. The study also identified a statistically significant positive effect between the two research variables, with a correlation exceeding 70%. In addition, the study recommended the need to ensure adequate and periodic protection for the information systems and databases used by banks and financial institutions, given the multiplicity and interconnected nature of risks primarily associated with the use of digital technologies and financial innovations in the banking and financial sectors. Strengthening this protection would enable all stakeholders to benefit from these technologies in ways that support performance improvement and contribute to raising levels of gross domestic product.

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1. INTRODUCTION

Banks and financial institutions are recognized as the cornerstone and primary source of capital accumulation, liquidity, and refinancing within national economies, including Algeria. This role is fulfilled through their effective function in financial intermediation, mobilizing funds and financial deposits, and reallocating them in the form of financing loans that contribute to expanding various investment activities, including those undertaken by operators in the desert tourism sector. As a result, these institutions generate added value that directly supports financing processes and contributes to advancing economic development.

In addition, banks provide several banking and financial services that accompany their core financing function, such as feasibility studies, currency market operations, transfers, account monitoring, and other services. They also offer suitable payment mechanisms for various types of transactions across different social groups and work to attract additional segments through the advantages embedded in newly introduced services, particularly those associated with supporting electronic commerce and digital transactions.

The essence of banking activity lies in strengthening competitive advantage in the financial and banking market, especially given the intense competition among these institutions. Based on this principle, banks continue to develop and utilize modern technologies as tools for empowerment and differentiation from competitors. This provides entrepreneurs and project owners with a broader margin and expanded opportunities to facilitate interactions with customers and associated institutions within the desert tourism sector.

Digital banking has become one of the most significant factors contributing to the growth and expansion of service activities, including desert tourism, due to its capacity to achieve high levels of operational efficiency and

accelerate transaction processes with external parties.

1.1. Research Problem:

Accordingly, the following question is posed:

– What is the extent of the impact of modern digital banking services on supporting and improving the performance of entrepreneurs and project owners in the field of desert tourism in Algeria?

1.2. Research Hypothesis:

– There is no impact relationship between digital banking services and the performance of project owners in the desert tourism sector in Algeria.

1.3. Study Importance:

The importance of this study lies in identifying the extent to which the diversity of digital banking and financial services offered by the banking and financial sector contributes to supporting, accompanying, and financing business owners and project operators in their investments within the field of desert tourism. These services also assist them in expanding their activities to contribute to diversifying financial sources, creating added value, and generating employment opportunities that enhance growth rates outside the hydrocarbons sector, thereby contributing to increasing national income growth in Algeria.

1.4. Study Objectives:

• To clarify the basic concepts related to digital banking services and desert tourism;

• To highlight the importance of digital banking services for society and the economy;

• To measure the extent of the impact of the development of digital banking

and financial service usage on the performance of business owners and project operators in the field of desert tourism in Algeria.

2. Theoretical Framework of Digital Banking Services:

Digital banking services—or digital banking—constitute one of the most widely used banking technologies today, particularly in light of ongoing developments in technological and digital fields. The most commonly used academic and practical term in Algeria is electronic banking (E-Banking), which is fundamentally intended to improve service quality, enhance accuracy and speed levels, and strengthen the competitiveness of banks and financial institutions. Accordingly, this theoretical framework addresses the basic concepts related to digital banking services or digital "electronic" banking.

2.1. The Concept of Digital Banking Services or Digital Banking:

There are several definitions of digital banking services or digital and electronic banking, including:

– Digital banking is defined as "the provision of banking services through digital means, whether at home or in the office, or by using landline or mobile phones, and other advanced digital tools." (Bouras & Brika, 2014, p. 99)

– Digital or electronic banking is also defined as "all financial transactions conducted between banking institutions on one side and individuals, commercial companies, and governmental entities on the other, where these transactions are settled by relying on technology and innovation as tools for offering modern and diversified banking services." (Abd Al-Aal Hammad, 2000, p. 141)

– The Bank for International Settlements defines it as "the provision of various banking services remotely or online through electronic channels and platforms, whether for residents or non-residents." (Abdeli, 2017, p. 386)

– Electronic or digital banks are defined as "the use of information and communication technology and multiple electronic tools by banks for the

purpose of carrying out banking and financial transactions and establishing interaction with different customers." (SELMAN & KASHIF, 2010, p. 7)

Accordingly, it can be stated that digital banking services—or digital or electronic banking—represent various banking and financial transactions conducted between banks and financial institutions on one side and different economic units on the other. These services fundamentally rely on modern digital technologies for offering and providing such services and ensuring their smooth flow among stakeholders. This aims to improve the quality of services provided and to facilitate, accelerate, and enhance the performance of banking and financial operations through online systems, without requiring the customer to physically visit the bank.

2.2. The Importance of Digital Banking Services

The importance of digital banking, according to proponents of e-banking, lies in the assertion that it is faster than traditional transactions. There is also a widely circulated saying among customers that electronic or digital banking represents "anything, anytime, anywhere." (Cédric, 2008, p. 34) Accordingly, its importance can be summarized in the following points: (Massaad & Boudbouda, 2021, p. 256)

– Digital banking services simplify and facilitate interactions between banks and financial institutions, thereby establishing direct relationships among various actors in the banking and financial fields. They also help create opportunities for work and investment, contributing to stability and growth in the banking market;

– They enhance the performance of banks and financial institutions within traditional and electronic commerce and digital transactions, based on the transition from their traditional role as a financial intermediary to a role as a third-party commercial intermediary between seller and buyer;

Given the role of commercial banks as a third-party intermediary in commerce, this strengthens their position in the economic sphere and within

the interactive sectors that shape the economy. This obliges them to develop their performance and improve the efficiency of their activities and services. To align with this emerging strategic role and to sustain the position assigned to them in the new economic reality, these aspects also include the following: (Al-Hilali, Abdel Fattah, Al-Alfi, Ghanem, & Al-Alfi, 2010, pp. 11–15)

– Banks and financial institutions work on creating and establishing websites and platforms on the internet that enable their followers and clients to access various services. These platforms also facilitate electronic commercial exchanges between economic institutions by providing the necessary information online in an accurate and rapid manner;

– Providing electronic billing and payment services, meaning the settlement and collection of invoices and required payments on behalf of clients in a digital form. The bank undertakes the task of electronically distributing these invoices into the accounts of clients for review and payment, while the bank or financial institution collects these invoices electronically through the available channels and provides the necessary electronic documents related to the transaction to clients;

– Supporting and accompanying small and medium-sized enterprises in establishing internet websites to enhance digital transactions and electronic commerce on one hand, and providing the financing required for successful projects on the other. This contributes to generating and accumulating added value that supports social welfare and increases gross output;

– Directly contributing to expanding the scope of transactions and applications of electronic commerce by integrating the internet network, the official bank website, and ATMs, enabling customers to participate more widely in electronic commerce;

– Electronic banking represents a fundamental support and a vital component for the success of electronic commerce. The increasing number of banks using digital banking contributes to the expanded use of electronic tools and media, thereby encouraging electronic commerce directly;

– Digital and electronic banking enables banks to attract a wider segment of clients, since electronic banks—or banks utilizing digital technologies—possess a stronger ability to reach customers without restrictions related to time or location.

– The use of digital banking helps reduce and limit administrative and communication expenses incurred by the bank. This is due to the relatively low cost of establishing an electronic banking website compared to establishing a new physical branch, which requires substantial expenses related to buildings, equipment, specialized human resources, and other requirements;

– It rationalizes decision-making by both sellers and buyers, owing to the flow of information between them in an appropriate timeframe and in a coordinated and accurate manner;

– The bank's promotion of its available services through its website and various digital media contributes to improving the quality of presented banking services, securing a competitive advantage that strengthens its position in the banking market.

In addition, it provides essential protection for clients when conducting electronic commerce, safeguarding them from fraud risks through verification services that authenticate the identity of account holders in other banks.

2.3 Characteristics of Digital Banking Services:

There are several characteristics specific to digital banking services or digital banking, which can be presented in the following main points: (Halaili & Ben Bouziane, 2022, pp. 103–105)

– They are not restricted by time or place, meaning they reduce time and distance. They allow clients to request services and information at any time and from any location, with the added feature of confidentiality in exchanged

information, which strengthens customer trust in the bank;

– They are easy and simple to access through the use of the internet, telephone, and various available channels used by clients to obtain services quickly and receive the required responses through automated response systems offered by the bank. This enables the bank to benefit from feedback and assess banking market indicators;

– They allow the presentation of integrated, high-quality banking services through the use of technology to improve bank performance, such as issuing electronic newsletters, enabling balance verification online, clarifying available payment methods, managing financial portfolios, conducting electronic money transfers, and more;

– They reduce costs through the use of newly introduced electronic channels instead of manual labor, which requires extensive human and material resources and administrative equipment;

– They provide speed and accuracy in completing various banking and financial operations and activities;

– They enable rapid updating of available information through the modification and renewal of data collected and accumulated from customer and institutional transactions with the bank or financial institution, enhancing the efficiency and effectiveness of databases and achieving a very high level of accuracy and reliability.

2.4 Factors Supporting the Emergence and Application of Digital Banking:

It is noteworthy that electronic banks—also known as internet banks—began their activities in the mid-1990s, with the United States being the first to adopt and host the world's initial electronic bank. Several factors contributed to the emergence and increasing necessity of expanding the use of electronic banking and the strong integration of digital applications into the financial sector, leading to the widespread diffusion of electronic banking operations.

The most important of these factors include: (Jalalia & Ben Abdelfattah, 2019, pp. 254–255)

• The relative decline in the effectiveness of traditional payment methods used in banks, resulting in increased costs, reduced security levels, and the requirement to use such methods in specific places and times, in contrast to electronic operations available online;

• The emergence and expansion of internet usage is one of the key and essential factors accompanying the growth of digital banking activity. Through the smooth and cost-effective transmission of information and services, it became a priority for banking and financial operations to adopt and utilize the internet across all levels of the banking industry, thereby strengthening the bank's position and competitive power amid intense competition in the banking market;

• The gradual move toward materializing the concept of electronic commerce, supported by the positive and complementary relationship between digital banking and electronic commerce, as electronic commerce is considered an extension of digital banking. The development of electronic commerce indicates the availability and diversity of electronic payment methods, confirming the strong interconnection between electronic commerce and digital banking services.

2.5 The Reality of Digital Banking in the Algerian Banking System

The implementation of digital banking services and the expansion of their use represent one of the main indicators of a country's progress toward economic growth, given their wide and direct contributions to meeting essential societal needs and supporting investment and development. One of the principal measures of societal advancement and development is the performance and efficiency of its banking and financial system, along with the level and quality of financial products provided.

With the emergence of the concept of the digital economy, the shift toward

technological integration, and the growing requirements of electronic commerce, these factors positively influenced banks and encouraged their integration into the digital industry by developing available services, improving their quality, and benefiting extensively from the advantages offered by modern technologies. These advancements were mainly reflected in the widespread use of electronic payment methods. (Neqmari, 2013, p. 12)

Most Algerian banks established official websites, although what is most required and essential is the provision of practical and rapid solutions such as direct electronic payment, online transfers, and electronic banking cards—services that were indeed implemented in several public banks before expanding to a wider range of banking operations.

3. Theoretical Framework of Desert Tourism in Algeria

3.1. Definition and Advantages of Desert Tourism:

Desert tourism is considered one of the most significant forms of environmental tourism. In general, deserts—and Arab deserts in particular—have begun attracting tourists seeking exploration, tranquility, bird watching, agriculture, sand skiing, desert racing, and other activities. (Majdoub & Touaiti, 2019, p. 554)
Desert tourism refers to any stay or permanence in a desert area or environment, based primarily on exploiting the natural, historical, and cultural features and resources of the region, accompanied by recreational, athletic, and exploratory activities. It offers numerous advantages, the most important of which are: (Haif Si Haif & Berkan, 2013, p. 73)

– Contributing directly to providing hard currency, thereby supporting foreign exchange reserves;

– Creating direct and indirect employment opportunities, thus reducing unemployment rates;

– Raising the growth rates of gross output and national income through the economic multiplier effect, since investment in desert tourism leads to and

supports additional investments across several related sectors;

– Encouraging and opening avenues for national capital investment and diversifying its uses;

– Attracting foreign capital into domestic tourism—including desert tourism—which strengthens financial capacity;

– Developing other service sectors such as banking, financial institutions, transportation, and others;

– Enhancing cultural exchange and harmony among peoples, and strengthening social cohesion within the same country or increasing respect and cultural exchange between the host country and others;

– Preserving customs, traditions, historical heritage, and fostering the society's connection with its past, historical roots, and religious identity;

– Promoting traditional industries and handicrafts, particularly for small and medium enterprises and investors in this field.

3.2. Cultural Components of the Algerian Desert:

Desert tourism relies on various elements, which can be summarized as follows: (Gacemi, 2019, p. 189)

✓ The presence of numerous historical landmarks and ancient palaces such as religious monuments, old mosques, the Tin Hinan monument in Tamanrasset, the old palace in El Menea, Roman ruins in Biskra, rock engravings in the Hoggar and Tassili regions, and traditional architectural styles such as those in Ghardaia and the domed structures of El Oued, along with other heritage sites;

✓ The diversity of natural areas, including palm oases in Ouargla, El Oued, and Biskra; sand dunes such as the eastern and western erg; various valleys, lakes, and therapeutic hot springs such as the Red Oasis in Timimoun;

✓ The cultural output, which includes all types of drums, tambourines, traditional musical instruments, gunpowder traditions, and Tindi music used in local celebrations;

✓ The diversity of traditional industries such as gold and silver craftsmanship, various types of jewelry, leatherwork, pottery and clay utensils, as well as rugs and traditional garments. Each province organizes an annual desert tourism festival to showcase these different crafts.

4. Applied Framework of the Study

4.1. Study Methodology and Procedures

A. Study Population and Sample

The study population consists of a sample of project owners, entrepreneurs, and small enterprises. The questionnaire was prepared and randomly distributed to a group of 23 project owners in the provinces of El Oued and Ghardaia who operate in the field of desert tourism. A total of 22 questionnaires were retrieved, and after examination, 02 forms were excluded due to their unsuitability for statistical analysis, resulting in 20 valid questionnaires that constituted the final sample of the study.

B. Study Instrument

The study relied on the questionnaire as the primary tool for collecting field data. It was divided into two parts as follows:

– **Part One:** Dedicated to the personal information of the study sample;

– **Part Two:** Designed to measure the impact of digital banking services on the performance of entrepreneurs and project owners included in the study.

The five-point Likert scale was used in the respondents' answers, where:

(1) = Strongly Disagree, (2) = Disagree, (3) = Neutral, (4) = Agree, (5) = Strongly Agree.

To interpret the results, the following scale was used:

If the mean falls within]1–1.79] → Strongly Disagree, Within]1.80–2.59] → Disagree, Within]2.60–3.39] → Neutral, Within]3.40–4.19] → Agree,Within]4.20–5] → Strongly Agree

C. Validity and Reliability of the Study Instrument

– **Face Validity:** The questionnaire was reviewed by a group of experts and researchers in the field, and their feedback and remarks were incorporated into revising the questionnaire items.

– **Reliability of the Instrument:** Cronbach's Alpha was used to measure the internal consistency of the scale.

Table No. 01: Cronbach's Alpha Reliability Test Results

Questionnaire Dimensions	**Number of Items**	**Cronbach's Alpha**
Digital Banking Services	4	0.822
Performance of Project Owners and Entrepreneurs	4	0.782

Source: (SPSS 21 Output.)

The results shown in the table above indicate that the Cronbach's Alpha coefficients for all dimensions of the questionnaire reached 0.782 and 0.822 respectively, which exceed the statistically accepted threshold of 0.60. This confirms that the study instrument has high reliability and that the questionnaire is suitable for analyzing and interpreting the results of this study.

4.2. Hypothesis Testing and Presentation and Discussion of Study Results

A. Descriptive Statistical Results of the Personal Variables of the Study

Age Variable			**Experience Variable**			**Educational Level**		
Age	**Frequency**	**Percentage**	**Experience**	**Frequency**	**Percentage**	**Educational**	**Frequency**	**Percentage**
Less than 25 years	04	20.00	Less than 5 years	06	30.00	Senior Technician	3	15.00
25–35 years	12	60.00	5–10 years	13	65.00	Bachelor's Degree	11	55.00
More than 35 years	04	20.00	More than 10 years	01	5.00	Master's Degree	6	30.00
						Other	0	0
Total	**20**	**100%**	**Total**	**20**	**100%**	**Total**	**20**	**100%**

Sample

Table No. 02: Sample Characteristics According to Personal Data

Source: (SPSS 21 Output.)

By examining the results of Table (02), it becomes evident that the highest percentage of entrepreneurs in the study sample are aged between 25 and 35 years. The results also indicate that those holding university degrees (Bachelor and Master) represent a substantial proportion exceeding 80%. Regarding years of experience, the results show that 70% of entrepreneurs and project owners working and interested in desert tourism have between 5 and 10 years of experience.

B. Presentation and Discussion of Results

Before presenting the results, it is necessary to test the normality of the data distribution.

– Normality Test of Data Distribution

It must be determined whether the data of the study variables follow a normal distribution. In this case, the Kolmogorov-Smirnov test was used. The data are considered normally distributed if the significance value (Sig) is greater than 0.05. The results are shown in the following table:

Table No. 03: Kolmogorov-Smirnov Test Results

Test	**Kolmogorov-Smirnov**		
	Statistiques	ddl	Sig
Sample	.788	71	**.604**

Source: (SPSS 21 Output.)

The table shows that the significance level (Sig) is greater than 0.05 according to the Kolmogorov-Smirnov test. Therefore, the study data follow a normal distribution, and consequently, parametric statistical tools are used to analyze the data, answer the research question, and test the hypothesis.

– Descriptive Analysis of Digital Banking Services and Their Impact on the Performance of Project Owners in the Desert Tourism Sector

Arithmetic means and standard deviations were used to test the validity of the hypothesis. The results are presented in the following table:

Table No. 04: Measurement Results of Items Related to the Use of Digital Banking Services and Desert Tourism

No.	**Item**	**Mean**	**Standard Deviation**	**Response Direction**

Axis One: Digital Banking Services				
01	Technological services contribute to accelerating the pace of financing	4.34	0.756	Strongly Agree
02	Clarity of digital banking service procedures	3.64	0.613	Agree
03	Diversity of available digital banking services	4.81	0.815	Strongly Agree
04	Digital banking services are characterized by the required speed and accuracy	3.61	0.611	Agree
Axis Two: Performance of Project Owners in Desert Tourism				
05	Activities are expanded through reliance on bank financing	4.92	0.874	Strongly Agree
06	Banks provide feasibility studies that support the prospects of project success	4.93	0.884	Strongly Agree
07	There is expansion and diversification in activities and investment within the desert tourism sector in Algeria	4.58	0.934	Strongly Agree
08	The desert tourism sector yields satisfactory and upward revenues, thus contributing to the state's gross output	4.54	0.791	Strongly Agree

Source: (SPSS 21 Output.)

T. Testing the Study Hypothesis:

H0: There is no statistically significant effect of digital banking services on the performance of entrepreneurs and project owners in the study sample.

H1: There is a statistically significant effect of digital banking services on the performance of entrepreneurs and project owners in the study sample.

This hypothesis is tested by applying simple linear regression analysis, where the independent variable is digital banking services and the dependent variable is the performance of entrepreneurs and project owners in the desert tourism sector.

Table No. 05: General Model of Digital Banking Services and the Performance of Entrepreneurs and Projects

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.578a	.512	.301	.642
a. Predictors: (Constant), productinnovation				

Source: Prepared by the researchers based on SPSS outputs.

From Table No. 05, it can be observed that there is a medium positive correlation (R = 0.578) between digital banking services and the performance of entrepreneurs and project owners in the study sample. The coefficient of determination (R Square = 0.512) indicates that the independent variable—digital banking services—was able to explain more than 50% of the variation in the performance of entrepreneurs and project owners in the study sample.

Table No. 06: ANOVA Test Results for Digital Banking Services and the Performance of Entrepreneurs and Projects in the Desert Tourism Sector

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	91.634	1	74.358	100.113	.000b
Residual	162.723	22	.429		

Total	355.148	23			
a. Dependent Variable: competitveadvantage					
b. Predictors: (Constant), productinnovation					

Source: Prepared by the researchers based on SPSS outputs.

From Table No. 06, the very high significance level of the F-test (sig = 0.000), which is less than 0.05, confirms the explanatory power of the simple linear regression model from a statistical perspective. Therefore, the null hypothesis stating that there is no statistically significant effect of digital banking services on the performance of entrepreneurs and project owners in the desert tourism sector is rejected.

Table No. 07: Regression Coefficients for Digital Banking Services and the Performance of Entrepreneurs and Projects in the Desert Tourism Sector

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.712	.23		4.542	.000
	productinnovation	2.014	.059	.522	11.287	.000
a. Dependent Variable: competitiveadvantage						

Source: Prepared by the researchers based on SPSS outputs.

From Table No. 07, it is observed that the t-value is (t = 4.542) for digital banking services with a significance level (sig = 0.000), which is less than 0.05. This indicates that digital banking services are statistically significant and contribute to the regression model. Accordingly, the regression equation can be expressed as follows:

y = 0.712x + 2.014

Where:

– **Y** represents the performance variable of entrepreneurs and project owners in the desert tourism sector for the study sample;

– **X** represents the digital banking services variable;

– **2.014** represents the constant value.

5. Conclusion

Logically, in order to develop and transform any idea into an organized and practical activity, the necessary financing and support must be available. This is precisely what project owners and innovators require to turn their concepts into reality. Banks and financial institutions serve as the appropriate intermediaries for financing, offering various traditional and digital services and making them accessible to all clients to enable them to develop and expand their projects.

They support their clients by providing all means of payment, transfers, electronic card services, and other digital financial operations. Entrepreneurs and project owners in the field of desert tourism, in turn, require such financial and material support to enable their projects to grow, increase returns, and generate added value that contributes to enhancing the country's gross output.

Algerian banks have therefore found themselves compelled to develop traditional banking methods into modern systems by adopting digital banking through a set of contemporary digital services that rely on information and communication technologies and computerized systems to improve banking services. This aims to meet customer expectations, support innovators and business owners, and achieve these goals through more modern approaches, lower costs, and higher profitability.

Consequently, the hypothesis stating that there is no effect between the study variables is rejected, and the alternative hypothesis is accepted—there is a statistically significant effect between the diversity of digital banking services and the development of the performance of business owners and entrepreneurs in the desert tourism sector for the study sample.

The study reached several results, as follows:

5.1. Results

– The use of digital tools significantly modernizes and improves banking services and enhances the performance of banking and financial institutions;

– Banks and financial institutions need a larger base of clients and users requesting their services, which the desert tourism sector provides due to its demand for a wide range of available banking services. Thus, there is a complementary relationship between banking services and the improved performance of the tourism sector. There is strong agreement among bank employees in the study that the use of the bank's website contributes to creating an important interactive space between the bank and its clients, enhancing loyalty and satisfaction;

– The expansion in the availability and use of credit cards, smartphones, ATMs, and the simplification of procedures for tourists and visitors—through providing financial transaction services (payment or withdrawal)—attracts a larger number of clients to the bank, especially with the accompanying security and confidentiality. This supports the expansion of activities for agencies and investors in desert tourism;

– There is strong agreement and a significant positive relationship between digital banking services and the improved performance of entrepreneurs in desert tourism, with a correlation exceeding 70% in the study sample;

– The development of banks' performance and the improvement of their digital services enable project owners to expand their activities, creating direct and indirect employment opportunities in the tourism sector. This

increases social welfare and supports growth and development indicators. Moreover, desert tourism and tourism in general constitute non-hydrocarbon service sectors that Algeria seeks to strengthen to increase their contribution to GDP through generating foreign currency and supporting foreign reserves, while gradually shifting away from exclusive reliance on hydrocarbon revenues and attempting to create balance in the national budget through diversifying the state's financial resources.

5.2. Recommendations

– Benefit from the experiences of pioneering banks in the field of digital banking use and management to improve the services of Algerian public and private banks, enhancing performance by introducing digital mechanisms and methods compatible with technological expansion and global standards required by clients and economic actors;

– Direct banks operating according to Islamic finance principles to participate in the state's strategy aimed at reducing exclusive dependence on hydrocarbons by supporting, accompanying, and partnering in wealth-generating and value-added projects;

– Enact laws and regulations consistent with the rapid development of digital technology in banking and financial operations to provide security for all parties involved. It is also necessary to ensure adequate protection for information systems against potential risks associated with the use of digital banking in Algerian banks;

– Support and accompany investors and agencies operating in desert, spa, and general tourism by providing them with the necessary feasibility studies. Encourage and increase financing for entrepreneurs and project owners in desert tourism to promote diversification of financial resources and support national income.

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