# Digitization of the financial system within the framework of financial inclusion and its impact on the digitization of state property

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## Abstract:

According to the digital transformations Algeria has been witnessing in recent years across various sectors such as higher education and education, aimed at improving services for citizens and enhancing economic and administrative performance, these transformations focus on transitioning to a digital economy. The financial sector has benefited from modern technologies, as digitization involves converting information into electronic form using digital tools. This intervention aims to highlight the role of digitization in the Algerian financial sector and how its concepts can be applied to the state property sector. Thus, it examines the legal mechanisms related to digitization and the associated challenges and addresses the reality of digitization in the financial sector and the laws regulating.

**Keywords: Financial Sector, State Property, Digital Economy, Legal Framework**.

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## INTRODUCTION:

In recent years, Algeria has witnessed large-scale digital transformations within a number of sectors such as higher education and education, through which it seeks to improve the level of services provided to citizens and enhance the efficiency of economic and administrative performance. These transformations come within the framework of a global strategy to move to the digital economy, the latter of which is considered one of the most prominent areas that benefited from modern digitization technologies.

The term digitization is a recent one, given that its emergence is linked to the emergence of information and communication technologies, which resulted in a shift in the use of traditional methods of transferring information and knowledge to the use and employment of digital technology for the transfer of information and documents. Accordingly, digitization is defined in the broad sense as the process of transforming sources of information in its various paper forms (documents, documents, books, periodicals, articles, newspapers, administrative correspondence...) into an electronically readable form by computers such as a computer, scanner, phones and smart boards called (Smart Phone ....) .

This intervention addresses the vital role of the digitization of the financial sector in the modernization and development of the state property sector in Algeria, in accordance with the legal texts establishing digitization. The study focuses on analyzing the close relationship between digital transformation in banks, financial institutions and public property management systems. It also addresses the legal framework establishing the digitization of the financial sector, such as the Monetary and Banking Law No. 23-09, which is a pillar in promoting electronic payment and digital currency in the country. The study provides practical recommendations to enhance digital transformation through reforming the legislative structure, investing in infrastructure, and raising awareness and training levels among employees.

This intervention aims to shed light on the role of digitization in the Algerian financial sector on the one hand, and how this experience and the application of its institutional concepts to the state property sector on the other hand through the legal texts establishing digitization, in Algeria. The study is based on a set of research sources that dealt with digital financial inclusion and the challenges it faces. The legal framework establishing digitization in Algeria is also relied upon.

From this standpoint, the problem of my intervention revolves around how to adopt digitization in the state property sector according to the digitization of the financial sector in Algeria?

The importance of this research paper is an employee of both the descriptive approach and the analytical approach in legal studies in order to address its content according to two topics. The first topic dealt with the reality of digitizing the financial sector in Algeria. The second topic includes the legal framework for digitization and the mechanisms of its transition to the state property sector in Algeria, according to the methodology of digital transformation in the financial sector and the process of modernizing the management of state property.

**Theme (1) :Digitization of the financial sector in Algeria between reality and challenges**

The process of digitization in the financial sector is one of the most important modern means to promote financial inclusion and achieve balanced economic development. The financial sector in Algeria has witnessed many initiatives aimed at using digital technologies to expand the scope of financial services, despite the existence of several obstacles that limit the pace of digital transformation.

**The first requirement :The reality of digitizing the financial sector**

Modern communication technologies have achieved a revolution in the field of information and communication, as they network the world through the Internet, satellite

broadcasting, and telephone communications, and a person through his mobile phone with advanced technology can connect to the Internet, and this is what has made today's world an interconnected communication world, based on the information and knowledge provided by various means of communication that transform our world into a knowledge and information society.[1]

Studies indicate that financial technology plays a pivotal role in achieving financial inclusion, as it contributes to the provision of financial services to various groups of society, including low-income and small groups of companies. However, Algeria[2]faces several challenges in this area, the most important of which are related to the development of financial-related technological infrastructure and the need to raise the rate of financial literacy among customers and beneficiaries.[3] Specialists believe that creating an appropriate environment for the adoption of contemporary financial technologies requires a radical reform of regulatory rules, ensuring the formulation of flexible legislation that stimulates competition among actors in the digital space, while providing the necessary legal mechanisms to enhance trust and security among users.

It can be said that the shift towards a knowledge society through modern communication technology has provided the fertile ground for the emergence of financial technology as a strategic tool to promote financial inclusion, which goes beyond the mere provision of banking services to being a link to the digitization of national assets, especially the result of the value of available real estate, whether within national public or private property. However, this path in the Algerian environment faces a double digital gap. On the one hand, there is an urgent need to modernize the technological and legislative infrastructure. On the other hand, the need to upgrade the digital financial culture of actors arises, as the digitization of state property cannot be completed in isolation from an integrated digital financial system that ensures the transparency of financial flows and the traceability of public assets.

The digitization of the financial system represents the "backbone" of the digitization of state property project. Networking technologies contribute to the transition from traditional physical management to the digital management of public assets, which enhances financial governance and limits bureaucracy. Thus, the success of this impact depends on the adoption of a comprehensive regulatory reform that balances stimulating financial innovation with ensuring legal protection for the consumer and the state alike. Digital financial inclusion not only achieves social justice, but is the basic technical guarantee for the inventory and sustainability of state property in an interconnected and complex communication environment.

**First: The Economic and Social Impacts of Digitization**

The positive effects of digitalization in the financial sector are highlighted by the promotion of financial inclusion, as digital technologies open new horizons for access to financial services, allowing lower-income groups to benefit from various banking services at lower costs and higher quality.[4] It also contributes to reducing the cost of services and improving efficiency as modern technologies can simplify procedures and manage transactions more efficiently, which contributes to reducing operational costs and improving the speed of financial transactions.[5] It also works to support entrepreneurship and innovation, as digitization encourages the creation of innovative financial services that contribute to creating new jobs and supporting diverse economic activities. It also helps to enhance the entrepreneurial environment within the country. It also improves transparency and accountability, as the use of digital systems contributes to establishing higher standards of transparency and accountability within the financial system, which reduces the risks of corruption and enhances investor confidence.[6]

**Second: The Requirements for Achieving Digital Transformation in the Financial Sector**

Despite the multiple positives, digital development in the financial sector faces several challenges, including those related to non-integrated infrastructure. Despite the efforts made to develop infrastructure, the logistical density of information and communication technologies in the financial sector is still insufficient to support the full transformation towards digital[7] Digitization also faces low rates of financial literacy as a large part of Algerian society suffers from poor financial literacy, which negatively affects the ability of individuals to absorb and use digital financial services effectively. [8]

There is an urgent need to reformulate regulations and laws in line with the requirements of the digital economy and provide legal protection for consumers, which represents a challenge to existing legislation,[9] and the financial sector's link to oil resources: The analysis of the financial sector indicates that there is a close link between its performance and oil revenues, which complicates the digital transition process in light of oil price fluctuations. Digital transformation requires the allocation of significant amounts in order to provide a very expensive infrastructure, material and technology.[10]

The digitization of the financial sector in Algeria goes beyond mere technical modernization, to become an economic and social lever aimed at enhancing financial inclusion and establishing transparency, which positively reflects on the governance of state property by reducing operational management costs and the speed of asset inventory. However, this path faces challenges such as the behavioral gap resulting

from the decline of financial culture, along with the incomplete logistical density, creates an obstacle to the complete transformation towards digital property management, which requires the transition of the logic of partial digitization to the logic of the integrated digital system.

As a result of the above, it can be said that the effectiveness of the digitization of state property is organically linked to the success of the financial digital transformation. The greater the levels of transparency and accountability in the financial system, the stronger the state's ability to protect its real and moral assets from the risks of corruption and administrative loss. Thus, the fundamental result indicates that the infrastructure and physical is not the only challenge. Rather, reformulating the legislative, regulatory and supervisory framework to suit the requirements of the digital economy is the legal guarantee to transform digitization from a technical option to a sovereign system that protects state property.

## Second Topic :The legal framework for digitization and the mechanisms of its transfer to the state property sector in Algeria

The legal aspect is one of the main pillars that enable digital transformation in various sectors. In Algeria, legislative foundations have been laid for the transition to a digital economy through a set of laws and regulations that seek to reconcile the requirements of the digital age with the need to preserve the traditional order. In this section, we will discuss the legal framework establishing digitization and how to apply it to the state property sector.

### The first requirement: Legal establishment of digitalization of the financial sector in Algeria

The technological development taking place in the digital environment has accompanied the adoption of digital banks, which provide services to customers according to a digital framework based on modern means. This change in the banking system has been followed by the establishment of legal foundations that allow the adoption of digital banks.

#### First: Definition of digital banks:

Digital banks are defined as those banks that provide their banking services through digital channels or platforms based on the use of modern technologies in the establishment of bank accounts, payment and loan. They are also known as banking institutions that allow their customers to manage their accounts and carry out their business related to accounts opened for them by calling a smartphone or computers and the like. The difference between them and electronic banks is that the latter use the Internet and computers, and that digital banks use a smartphone, as the customer dispenses with the use of a computer in order to allow the use of a smartphone in the various financial operations available to the holder of a digital bank account,[11] Digital

banks rely mainly on the digitization of all levels of banking services. There is no need to adopt the establishment of branches of the bank, and many administrative offices to carry out the tasks of customer services, as this has turned into digital transactions that take place online, in addition to responding to the adoption of more modern technologies such as artificial intelligence, big data, blockchain and others to process daily data carried out by employees inside non-digital bank branches.[12]

Algerian law has for the first time adopted the system of digital banks through the provisions of Article 90 of Law No. 23-09 containing the Monetary and Banking Law, where the Monetary and Banking Council authorizes the establishment of investment banks and digital banks. It also indicated that the operations conducted by investment banks and digital banks are subject to a license from the Monetary and Banking Council. [13]As for determining the modalities and conditions for practicing the activities of digital banks, the Algerian legislator referred to the regulation under a system in order to determine the operations they conduct. This regulation has not yet been issued until the date of preparing these courses (until November 1, 2024)**.** As for securing the operations of digital banks, the Algerian Monetary and Banking Council is empowered as a monetary authority in the fields related to the precautionary standards applied to banks and financial institutions, as well as the standards and rules applied to digital banks and payment service providers[14].

**Third: Adoption of an electronic payment system**

The electronic payment system constitutes an innovative system, as it was briefed by the Algerian legislator with a legal system in an effort to achieve an appropriate digital environment in order to protect customers by means of electronic payment.

**A. What is meant by electronic payment technology**

Electronic payment technologies are defined as the provision by banks of various traditional or innovative banking services through digital communication networks in the aspect of payment operations, where the access to them is limited to their participants, in accordance with the membership conditions specified by banks, whether digital or ordinary banks, and through one of the outlets on the network as a means for customers to communicate with the bank concerned. It is also defined as the process of transferring money and money amounts corresponding to the price of a commodity or service in a digital way using computers, smart phones or the like, and sending data by a network or any way to send data.[15]

**B.Legal Framework for Electronic Payment and Electronic Payment Cards**

Through Law No 18-05 of May 10, 2018 on electronic commerce[16], the Algerian legislator adopted a definition of the electronic payment method, considering it to be every licensed payment method in accordance with the applicable legislation that enables

its owner to make payments in close proximity or remotely, through an electronic system.[17]

As for the Algerian legal system, the payment card and the cash withdrawal card are defined in Article 543 bis 23 of Law No. 05-02, [18]which amends and supplements Order No. 75-59 containing the Commercial Code, as it indicated that the payment card is considered every card issued by legally qualified banks and financial bodies and allows its owner to withdraw or transfer funds. Each card is considered a debit card issued by legally qualified banks or financial bodies and allows its holder only to withdraw funds.

The provisions of Article 543 bis 24 of Law No. 05-02 also indicated that the order or obligation to pay given under the payment card is irrevocable, and the payment can only be objected to in the event of the loss or theft of the legally authorized card, a judicial settlement, or the bankruptcy of the beneficiary.

**Fourth: Electronic Payment Methods**

The modern electronic payment system is characterized by the total abandonment of paper-based props, as it differs from the system for traditional or developed electronic payment methods, so that the payment process is carried out entirely through electronic means. Modern electronic means of payment are issued from the beginning on an electronic pillar, and they are also traded through electronic means,[19]where its features appear through smart cards for electronic payment, smart phones and cryptocurrency transfers.

The electronic payment and withdrawal card is every card issued by banks or financial bodies that are legally qualified and allows its owner only to carry out the financial transactions allowed to customers, as it can be described in formal terms as a plastic piece with certain standard dimensions, written on it visual and invisible data, and coupled with the issuance of the card to grant its holder a secret number that works if the card is used in an electronic medium.[20]

This method is summarized in granting individuals cards containing the customer's information and account number registered on a code or magnetic strip. Under this card, the customer can benefit from many services in the commercial fields by banks and accept the granting of credit to the cardholder. Electronic payment cards are one of the most important modern payment methods, which have known a huge spread, as they have been adopted by various countries, and have become activities of banking services provided by banks and reap huge profits. They have also helped millions of customers to acquire their needs of goods and services and withdraw money from ATMs,which operate without interruption for 24 hours. They also provide them with the possibility of dealing through the Internet and paying the financial obligations resulting from this transaction. [21]

In terms of banking, the debit card and electronic payment can be defined as a banking tool to meet obligations widely accepted locally and internationally by

individuals, merchants and banks as an alternative to money to pay the value of the goods and services provided to the cardholder in exchange for his signature to the merchant on a receipt for the value of his obligation arising from his purchase of the commodity or obtaining the service, provided that a merchant collects its value from the bank issuing the card through the bank that authorized him to accept the card as a payment instrument. The settlement process between banks and its parties is called an[22] electronic payment system. The card also allows the withdrawal of funds in cash through an ATM or through the regular window.

**The Second Requirement** :**state property**

Within the framework of digitizing the interests of the General Directorate of National Property, new software has been developed that benefits the state property employee in the first place due to the facilities it provides him to carry out his job to the fullest, and to meet the needs of citizens and economic dealers. This was embodied through the official portal of the Ministry of Finance as the first step taken by the government within the framework of digitizing the finance sector is the launch of the ministry's electronic portal. This website opened the way for citizens and economic dealers to raise their concerns and access all economic information in a quick and exclusive way.[23]

The application of Mahjouzat was also adopted in view of the fact that the seized items are among the tasks of the interests of the security services. Their sale in public auction is programmed by the state property departments in partnership with both the justice and trade departments, where there are goods that are subject to damage or lose their material value. Through the application of Mahjouzat, it is possible to accurately count these resources, which speeds up the process of offering them for sale, which contributes to the protection and preservation of public money.

It has strengthened the application of confiscated property, which is a system that allows the accurate inventory and evaluation of confiscated or recovered property within the framework of corruption cases, where it is kept in a digital file and the dates of sale of saleable property, and the valuation of what is directed to the wheel of contribution to the national economy.[24]

The functional analysis of the operational path of the General Directorate of National Property highlights a strategic transition from classic administrative management to interactive digital governance. The applications developed, such as the official portal, and the application of seizures and confiscated properties, reflect a practical embodiment of open institutional integration between the financial sector and the rest of the sovereign sectors such as justice and security. Thus, the included digitization constitutes an automation tool that allows the automation of procedures in order to facilitate the tasks of employees and accelerate the access of customers to

information. Rather, it represents a proactive control engineering that eliminates bureaucracy, which enhances the principle of transparency and ensures the rapid reintegration of recovered assets into the real estate side, especially for the status of corruption cases within the national economic cycle.

The digitization of state property is the most direct reflection and practical impact of the digitization of the financial system. Technology here is moving from a mere means of preservation and archiving to a sovereign economic tool that ensures the accurate valuation of assets and the protection of public money from waste. This applied path confirms that the modernization of digital infrastructures results in a tight tracking system that allows the financial returns of confiscated auctions and properties to be recycled with high efficiency, which makes digital property management an essential resource to support the public treasury, and proves that financial inclusion and digital transparency are two sides of the same coin aimed at achieving comprehensive economic development.

## CLOSING

The study concluded that digitization is an effective strategic tool to enhance financial inclusion in Algeria and improve the management of state property; evidence has shown that digital transformation in the financial sector has contributed to improving the efficiency of financial services, reducing costs and enhancing transparency. However, this shift is challenged by weak digital infrastructure, low levels of financial literacy, and gaps in the current regulatory framework.

It also turns out that the legal framework established since 2000 forms the basis on which digitization can be applied in other sectors such as state property management. There is a need to modernize legislation, implement effective security mechanisms and integrate systems, as well as the need to adopt strategic partnerships between the public and private sectors in order to exploit successful experiences in the financial sector and apply them to the management of government property.

This study has shown that the digitization of the financial sector in Algeria is no longer just a technical option imposed by global technological developments, but has become a strategic imperative and a key lever for achieving economic and social development. The shift towards the knowledge society has provided a fertile environment for the emergence of financial technology as an effective tool to promote financial inclusion, establish transparency, and reduce bureaucracy. The study also showed that this digital financial transformation represents the backbone and technical guarantee for the success of major national projects, foremost of which is the digitization of administration and the management of state property. However, the path of digital transformation in the Algerian environment still faces complex structural and organizational challenges, oscillating between the fragility of the logistics

infrastructure, the weakness of the digital financial culture, and the linkage of financing these projects to the fluctuations of oil revenues, which necessitates a comprehensive intervention to address these obstacles.

**First: Findings (Results)**

Through the analysis provided, a number of the following substantive results can be recorded:

- **Financial inclusion as a direct impact of digitization:** Financial technology contributes pivotal to the integration of low-income groups and small enterprises within the formal economic cycle, which reduces operational costs and raises the efficiency of services, as it requires strengthening financial culture and modernizing infrastructure to keep pace with digital transformation, which contributes to improving services and reducing costs
- **Legal framework: Legal** texts are an essential starting point to support digital transformation, but there is a need to develop them to include applications of state property management
- **Common challenges:** Digitization in both sectors faces cultural, regulatory and security challenges that require comprehensive strategies to overcome
- The **double digital divide:** The Algerian environment suffers from a double challenge; the first is the lack of logistical density of information technologies (infrastructure), and the second is the "behavioral gap" resulting from the low levels of financial literacy in a wide segment of society.
- **Organic linkage to state property:** Effective digital governance of state property (inventory, valuation and sale) cannot be achieved in isolation from an integrated digital financial system that ensures transparency of financial flows and real-time traceability of public assets.
- **Obstacle of financing and oil dependency:** The close correlation between the performance of the financial sector and hydrocarbon revenues is a weakness that threatens the sustainability of costly digital transformation projects, especially in periods of oil price volatility.
- **Regulatory imperative:** Physical infrastructure alone is insufficient, and the absence of flexible legislation to keep pace with the pace of digital innovation is an obstacle to creating a competitive environment that is safe for investors and consumers.

**Second: Recommendations:**

Based on the previous results, and to overcome the obstacles to the digitization of the financial sector and its positive repercussions, we recommend the following:

- **Modernizing and developing the infrastructure:** Accelerating the pace of investment in telecommunications infrastructure (expanding the fiber optic

network and improving Internet flow) to ensure a logistics environment capable of absorbing digital financial operations with high efficiency.

- **Launching national programs for digital financial culture:** Adopting a national strategy to spread digital financial awareness through the media and educational curricula, to bridge the behavioral gap and enhance citizens' confidence in the use of electronic payment methods.
- **Radical reform of the regulatory and supervisory framework:** Accelerating the enactment and modernization of laws governing the financial digital space, ensuring a balance between encouraging innovation and protecting consumer data and rights, and providing legal cover for modern applications.
- **Diversifying sources of funding for digitization:** Disconnecting digital transformation projects from oil fluctuations by encouraging public-private partnership (PPP), and attracting foreign direct investments in the field of financial technology.
- **Interoperability: Creating an open digital environment (Interoperability) that allows for** real-time and direct linkage between financial sector platforms (banks, treasury) and other sovereign platforms (such as “reserved” and “confiscated property” applications) to ensure maximum transparency and accountability.

In conclusion, it can be said that the need to adopt a comprehensive strategic vision linking the successful experiences of digital transformation in the financial sector and the principles of modern management to be applied to the state property sector has become an effective plan, ensuring financial inclusion and enhancing the efficiency of government performance.

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