

## **Digital Transformation as a Tool to Improve the Quality of Banking Services in Algeria – the Local Development Bank (BDL) as a Model**

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### **Abstract**

This study aims to highlight the role of digital transformation in improving the quality of banking services by shedding light on the various steps and procedures adopted by banks to develop the services provided to their customers. This is in line with the integration of modern technology into the service delivery process and keeping pace with the rapid developments witnessed in the banking sector, which have become an inevitable necessity. The study is further supported by addressing the experience of the Local Development Bank (BDL) with regard to the electronic and digital services it provides, as a public Algerian bank that plays a pivotal role in supporting the national banking system.

Accordingly, the descriptive-analytical approach was adopted by analyzing the situation of the bank under study through presenting the various procedures and steps it follows in order to improve the quality of the services provided, and by seeking to assess the extent to which digital transformation contributes to achieving this improvement. The results of the analysis showed that, despite the efforts made by the bank in this field, there remains a set of challenges that need to be addressed in order to fully achieve the desired objectives.

**Keywords:** Digital transformation; banking services; Local Development Bank (BDL).

### **Introduction**

The digital economy is considered one of the most prominent modern global trends that countries and societies seek to adopt, as it is fundamentally based on leveraging knowledge, information, and human capital instead of the traditional reliance on natural resources and raw materials. This transformation has resulted from the rapid development of information and communication technologies, which has brought about fundamental changes in service delivery methods, whether at the level of citizens or customers.

The banking sector is among the sectors that have benefited the most from the opportunities offered by digital transformation, as banks have accelerated the adoption and integration of a range of modern technologies that have contributed to enhancing their operational efficiency, supporting their innovative capacity, improving the quality of services provided, and facilitating access to these services for a wider segment of customers.

Accordingly, digital transformation has become an inevitable necessity to ensure growth and sustainability in the banking sector, given the multiple advantages it offers, including enhancing credibility through electronic channels, accelerating and facilitating access to customers, and enabling banks to keep pace with and flexibly adapt to modern digital and technological trends.

In this context, Algeria has followed the path of other countries in adopting digitalization across various economic sectors, which has contributed to profound transformations in transaction patterns and the simplification of procedures for obtaining services. The banking sector has received a significant share of this transformation, as it now seeks to provide banking products and services in smoother and more efficient ways, achieving savings in time and effort, enhancing the protection of citizens and the national economy at the lowest possible cost, and contributing to increased productivity, strengthened competitiveness, and attraction of investments.

Based on the above introduction, the research problem addressed by this study can be formulated as follows: To what extent does digital transformation contribute to improving service quality in Algerian banks, with a focus on the Local Development Bank (BDL) as a model?

### **Objectives of the Study**

Through this study, we seek to achieve a set of objectives summarized as follows:

- Providing an overview of digital transformation and banking services as the variables of the study;
- Identifying the main tools and methods adopted by the Local Development Bank (BDL) to enhance the banking services it provides to its customers;
- Determining the extent to which digital transformation contributes to the improvement of banking services at the Local Development Bank (BDL) as the case under study;
- Evaluating the performance of banking services by examining the most important results reached by the study.

## **1. The Concept of Digital Transformation and Its Areas of Application in Banks**

### **1.1 Definition of Digital Transformation**

It is difficult to provide a precise definition that can be unanimously agreed upon for the concept of digital transformation. However, in general, digital transformation is the process by which an organization changes its business model and transforms its operational processes using digital technologies.

Thus, digital transformation refers to accelerating traditional ways of working by leveraging the significant technological advancements to serve customers faster and better. Consequently, digital transformation increases workflow efficiency, reduces errors, and enhances productivity.

Among the most prominent definitions found in the literature is the following: “The process of companies transitioning to business models based on digital technologies to support the development and innovation of products and services offered, and to provide new marketing channels and job opportunities that increase the value of their products, whether goods or services (1).”

It is also defined as:

“The gradual transformation of an organization from a focus solely on tangible aspects to an emphasis on information and knowledge, and the investment of opportunities and capabilities revealed thereby, in order to reach the highest levels of achievement and efficiency (2).”

Digital transformation, denoted as DT (Digital Transformation), refers to transformation in businesses or governments through making radical changes to business models, procedures, and processes. This transformation may involve a complete change in the product or the method of service delivery, and it may be strategic, encompassing all organizational functions—from sales and supply to information technology and the entire value chain (3).

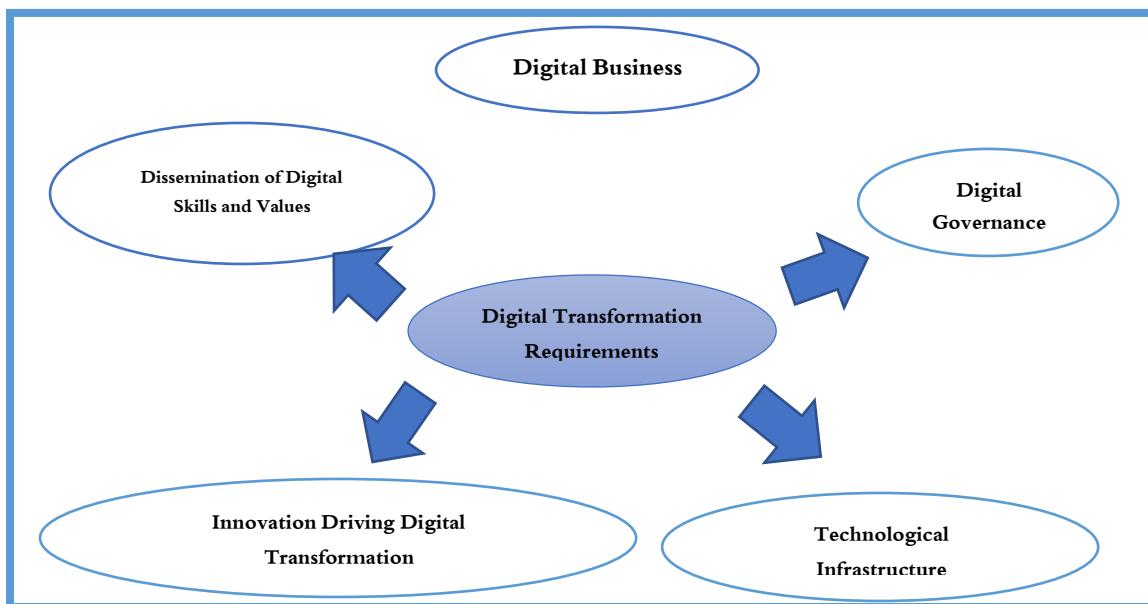
Based on the above definitions, it can be concluded that digital transformation is essentially an investment in thought and a change in behavior to bring about a radical shift in the way work is performed, by benefiting from

major technological advancements to serve beneficiaries faster and better. This provides vast potential for building effective, competitive, and sustainable societies.

### 1.2 Basic Requirements for Transitioning to Digital Transformation

The process of digital transformation is based on five main pillars to achieve the desired objectives, which are summarized in the following figure:

**Figure No. 01: Requirements of Digital Transformation**



**Source:** Abd El-Rahman Mohamed سليمان Rashwan; Zainab Abdel-Hafidh Ahmed, *The Role of Digital Transformation in Raising Banks' Performance Efficiency and Attracting Investments*, paper presented at the First International Conference on Information Technology and Business (ICITB 2020), p. 7.

### 1-3 Technologies for Implementing Digital Transformation in Banks

Bank digital transformation can be viewed as the forefront of the technological revolution, characterized by the rapid deployment and innovation of digital services, an exponential pace of change, and innovative breakthroughs that alter conventional banking practices (4).

Digital transformation processes in banks are carried out through technologies summarized as follows (5):

- **Electronic Banking:**  
Electronic banking includes various financial operations that rely on technology and digitalization as tools for providing innovative and diversified banking services. This is achieved through the use of ATMs and electronic payment devices via debit and payment cards, as well as benefiting from banking services through personal computers or mobile applications provided by banks, which have gained significant importance in many countries.
- **Blockchain:**  
Blockchain technology represents the cornerstone of many successful innovations in the financial sector. It is a special type of distributed ledger based on a dedicated technical foundation, creating an immutable record maintained by a decentralized network. Records are validated by consensus (using algorithms), allowing users to view data (transparency), share it with other parties, track transactions, and complete them quickly and efficiently (cost reduction). This consequently reduces uncertainty and risk in transactions.

- **Cryptocurrencies:**

Cryptocurrencies are a unit of value with no physical existence or tangible material entity. They are not issued by a central bank or monetary authority, nor are they linked to any local or international currency. They can be transferred and stored electronically, and their issuance is carried out through advanced computers. Trading in virtual currencies relies on blockchain technology.

- **Artificial**

**Intelligence**

**(AI):**

Artificial intelligence refers to the intelligence demonstrated by machines and software that simulates human cognitive abilities such as learning, reasoning, and responsiveness. It is the machine's ability to mimic the human mind and its way of working, including thinking, discovery, and benefiting from past experiences. AI can be used in financial services as follows:

- Assessing customers' creditworthiness;
- Communicating with customers through chatbots;
- Evaluating institutional performance.

- **Big**

**Data:**

Big data refers to massive volumes of complex data characterized by high levels of variety, very large data sources, high speed, and significant diversity. Its size exceeds the capacity of traditional software and computers to store, process, and distribute it.

- **Cloud**

**Computing:**

Cloud computing is a technology that transfers data processing and storage from local computers to what is known as the “cloud,” which consists of servers accessed via the internet. Cloud infrastructure relies on advanced data centers that provide large storage capacities to users and offer certain software applications as services.

#### **1-4 Reasons and Motivations for Banks to Adopt Digital Transformation**

Digital transformation usually begins with identifying a clear problem, opportunity, or ambitious goal. Its main drivers can be summarized as follows:

- Technology and the widespread penetration of mobile devices are key elements of digital transformation;
- The profound shift in consumer habits and preferences caused by internet penetration, as consumers have increasingly become accustomed to interacting through digital media to share personal information, conduct transactions with authorities, engage in online marketing, or access new services;
- The new competitive environment and the race for innovation force banks to address digitalization urgently;
- The ecosystem—referring to business ecosystems, social and natural ecosystems, financial globalization, economic and regulatory changes, geopolitical changes, societal transformations, and unexpected events such as natural disasters or even the COVID-19 pandemic—all of which can drive the need for transformation (6).

A research study conducted by **Forrester Consulting** found that the main drivers of digital transformation are (7):

- Profitability;
- Customer satisfaction;
- Increased speed to market.

### 1-5 Benefits of Applying Digital Transformation in the Banking Sector

Digital transformation is a tool for developing the banking sector and enhancing its effectiveness through the availability of a range of digital services for customers, including payment tracking services from initiation to completion, whether domestic or international. It also encourages replacing direct cash transactions with electronic payment methods, which can be promoted by reducing service fees for electronic transactions.

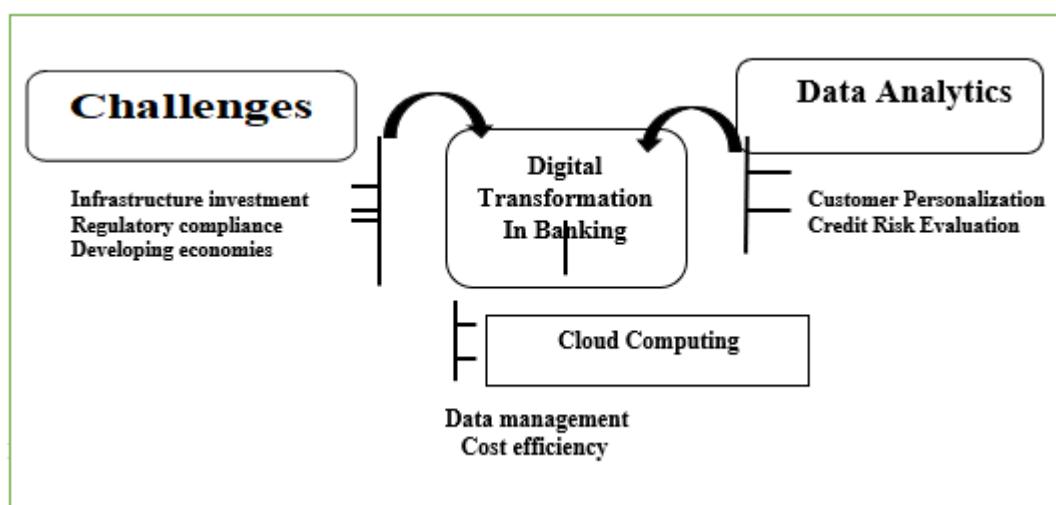
It is observed that advanced technology and artificial intelligence have today replaced many functions, prompting banks to increase spending on digital transformation in order to remain competitive. Banks participate in large-scale digital transformation projects aimed at modernization, maintaining competitiveness, and creating value (8).

The advantages of applying digital transformation can be summarized as follows (9):

- Improving efficiency, reducing costs, and delivering new services quickly and flexibly;
- Achieving a qualitative shift in the services provided to customers;
- Leveraging modern technology to become more agile, adaptive, and capable of forecasting and planning for the future;
- Providing a roadmap to enhance competitiveness, develop advanced work teams, and foster a long-term culture of innovation;
- Replacing traditional processes with digital ones.

For a clearer analysis of the above, the following figure is presented (10):

**Figure 2: Digital Transformation in Banking**



**Munira, M. S. K. (2025) — *Digital Transformation in Banking: A Systematic Review of Trends, Technologies, and Challenges, Strategic Data Management And Innovation* , volume 02, issue n 01 , p 80.**

### 2. Features of Digital Transformation at the Local Development Bank (BDL)

#### 2.1 Presentation of the Local Development Bank (BDL)

The Local Development Bank is a public bank established in 1985. It has a commercial network consisting of 10 commercial branches, 169 windows dedicated to Islamic banking, and 8 branches specialized in mortgage lending. Recently, the bank opened its capital up to a rate of 30%, an operation that was successfully completed, and the bank was listed on the stock exchange in March 2025.

The bank provides a wide range of services, including various types of loans, both traditional and modern monetary products, the opening and management of different types of accounts, savings and deposits, as well as foreign trade services and Islamic banking.

The Local Development Bank (BDL) is undergoing a digital transformation aimed at keeping pace with developments in the banking sector and improving customer experience. This includes services such as the DIGITBDL application, the mobile payment service "WIMPAY BDL", smart transfers, and the international e-commerce platform. These initiatives are part of a broader strategy focused on developing digital innovation, increasing reliance on digital tools in banking transactions and services, and strengthening information security for both employees and customers.

## **2.2 Electronic Payment Methods Provided by the Local Development Bank**

The Local Development Bank offers several payment methods that enable customers to carry out various electronic payment transactions, including (11):

### **2.2.1 Local Bank Cards**

These bank cards provide cash withdrawal services through Automated Teller Machines (ATMs – DAB) and payment or purchase settlement services through Electronic Payment Terminals (TPE). They are issued to customers of the Local Development Bank who hold accounts in the national currency, as the card is directly linked to the customer's account.

BDL bank cards are interbank cards that allow users to carry out daily transactions securely 24 hours a day, 7 days a week. They include:

- **CIB Gold Card**
- **CIB Classic Card**

The bank also offers cards for individuals, companies, and institutions.

### **2.2.2 International Bank Cards**

These are international cards used for payment and cash withdrawal worldwide, according to standards and conditions set by the bank for their users. The bank offers the following card types:

- **VISA** (Classic and Gold)
- **MasterCard** (Titanium and Platinum)

### **2.2.3 Automated Teller Machines (DAB) and Electronic Payment Terminals (TPE)**

To enable the use of electronic payment cards mentioned above and to improve the quality of banking services by making them faster, easier, and accessible without travel, the Local Development Bank has equipped its branches with ATMs for cash withdrawals. In addition, some points of sale have been equipped with electronic payment terminals to settle transactions without the use of cash.

<b>Automated Teller</b>	<b>Machines</b>	<b>(DAB):</b>
These are machines that dispense cash to customers at any time. They are distributed across various locations; in addition to being available in all bank branches, they are also found in well-known commercial areas. These machines operate automatically 24 hours a day, 7 days a week, including holidays.		
<b>Electronic Payment</b>	<b>Terminals</b>	<b>(TPE):</b>
These are devices installed at merchants' premises or in known commercial areas, enabling customers to pay for their purchases electronically rather than in cash. The terminal reads the smart card via the magnetic stripe or PIN, records transactions, communicates with remote authentication servers, and formalizes the transaction through printing. The transaction is then transferred to the merchant's bank, where the merchant is credited and the customer debited through the settlement system.		

Electronic payment terminals are intended for merchants, institutions, and business owners, allowing bank cardholders to pay for their purchases and settle bills quickly and securely.

## **2.3 Online Banking Services Provided by the Local Development Bank**

The bank offers integrated digital services online to its customers, including:

### **2.3.1 WIMPAY BDL Service**

WIMPAY BDL is a mobile payment service affiliated with the **DZ Mobpay** network. It enables fast, easy, and secure transactions via smartphones. Users can transfer money and pay for purchases by scanning a generated QR code.

The service operates through two dedicated applications (12):

- **WIMPAY BDL (Payer):** Designed for individuals to make payments and transfer funds.
- **WIMPAY BDL Caissier (Merchant):** Designed for professionals and companies to record sales and receive payments.

Key features of this service include:

- Money transfers between users;
- Fast and secure QR code payments from customer to merchant;
- Balance tracking and access to transaction history.

### **2.3.2 Online Account Opening Service**

The Local Development Bank allows its customers to open a new financial account online, free of charge and securely, 24/7. This ensures a reliable and cost-free service while saving time and effort and providing a personal and confidential space.

This service allows customers to:

- Deposit and withdraw funds;
- Receive transfer orders;
- Issue and receive checks linked to their accounts;
- Access their funds via the CIB card and mobile banking services (13).

### **2.3.3 DIGITBDL Application (Electronic Banking)**

The Local Development Bank launched a digital platform dedicated to submitting financing requests online, aiming to enhance efficiency, transparency, and flexibility. It is a mobile application exclusively designed for the bank's customers and is available for download on both Google Play and the Apple Store.

The application allows BDL customers to request and carry out banking transactions related to their accounts directly from their smartphones.

This digital platform enables customers—whether individuals, professionals, or companies—to obtain various types of financing easily and quickly via the bank's (14) website or through the **DIGITBDL** mobile application, 24 hours a day, 7 days a week. (15)

### **2.3.4 Online Payment Service**

This is a payment service that allows customers to pay for purchases and bills online in an easy, secure, and fast manner. Any individual or legal entity holding a CIB-BDL card can use online payment services.

The service allows:

- Online purchases from Algerian commercial websites;
- Payment of electricity, water, and gas bills;
- Mobile phone top-ups or topping up another person's phone;
- Payment of online subscriptions;
- Purchase of transportation tickets online;
- Online hotel reservations.

### **2.3.5 E-Commerce Service**

- Electronic Payment:  
The Local Development Bank (BDL) provides a platform for online merchants to receive payments via the internet, with the ability to monitor and track all transactions.
- International E-Commerce:  
As part of the strategic orientations of public authorities aimed at modernizing the financial sector and

supporting the digitalization of the national economy, the Local Development Bank (BDL) announced in 2025 the official launch of its new service, "International E-Commerce," which is the first of its kind in Algeria.

This innovative service targets Algerian enterprises wishing to market their products and services internationally through a secure digital platform that complies with international electronic payment standards. The platform enables Algerian economic operators to access new global markets and strengthen the presence of Algerian offerings on the international stage.

This initiative represents a strategic lever for diversifying the national economy by facilitating access to global e-commerce. Through this service, the Local Development Bank contributes to diversifying national income sources by enhancing the value of local industrial products and encouraging export-oriented entrepreneurial initiatives. The platform thus constitutes a strategic opportunity for any enterprise seeking to expand its activities internationally.

The **International E-Commerce** service relies on an advanced technological infrastructure that ensures secure, fast, and transparent transactions, while enabling enterprises to build a strong digital presence at the global level, in compliance with local and international regulatory requirements.

Through this initiative, the Local Development Bank once again affirms its role as a partner bank for enterprises and its commitment to integrating economic operators into the international digital system. The bank invites all ambitious and innovative enterprises to join this pioneering program.

- Signing of an Agreement between the Local Development Bank and CNAS – An Innovative Service for the Algerian Diaspora Abroad: The Local Development Bank (BDL) and the National Social Insurance Fund for Salaried Workers (CNAS) signed a strategic agreement during an official ceremony aimed at facilitating the payment of social security contributions for Algerians residing abroad.

This cooperation represents an important step toward modernizing public services and expanding financial inclusion for the Algerian diaspora. Through this new service, known as "International E-Commerce," Algerian citizens living abroad will be able to pay their CNAS social contributions online easily and securely using a Visa card, and soon a MasterCard.

This innovative service reflects the shared commitment of BDL and CNAS to making administrative services more accessible, particularly for Algerians living abroad. It also forms part of the digital transformation dynamic led by both institutions to promote social justice and national solidarity.

By facilitating the integration of the diaspora into the Algerian social protection system, this initiative strengthens the connection between citizens abroad and their home country, while responding to the growing demand for digital service delivery.

## **2.4 Projects for Developing Payment Methods at the Local Development Bank**

Within the framework of modernizing payment methods made available to citizens, the competent public authorities have established a roadmap and launched several projects to develop electronic payment. The most important of these include:

- **Deferred Debit Cards (Carte à Débit Différé)** (17);
- **Near Field Communication (NFC) Technology:** A technology that enables electronic payments using smartphones without the need to scan QR codes, among other projects.

## **3. Evaluation of Digital Services at the Local Development Bank (BDL)**

### **3.1 Figures and Statistics on Electronic Services Provided by the Local Development Bank**

The number of electronic payment terminals adopted by the Local Development Bank for the benefit of various economic operators across the national territory currently exceeds **9,000 devices**. Meanwhile, the number of accredited online merchants affiliated with the interbank online payment network amounts to 141 merchants, representing 24% of the total number of accredited merchants in Algeria.

As for electronic payment transactions recorded through payment terminals, approximately 1,000,000 transactions were registered in 2024, placing the bank in first position among all banks for the seventh consecutive year. The number of online payment transactions exceeded 340,000 transactions during the same year (18).

### **3.1.1 Electronic Payment Terminals**

The total number of electronic payment terminals installed by various banks for economic operators currently exceeds 73,000 devices, compared to 5,049 devices in 2016. More than 5.5 million transactions were recorded using these devices, with a value exceeding 44 billion Algerian dinars, compared to more than 3.9 million transactions in 2023 with a value exceeding 31.5 billion dinars.

### **3.1.2 Online Payments**

The number of online merchants affiliated with the interbank online payment network currently stands at 582 merchants. The number of transactions carried out through this service exceeded 18.5 million transactions, with a value of approximately 52 billion Algerian dinars in 2024, compared to more than 15 million transactions with a value exceeding 32 billion dinars in 2023.

### **3.1.3 Bank and Gold Cards**

In 2024, more than 3.3 million new magnetic cards were issued by various banks and Algeria Post, bringing the total number of cards to more than 19.8 million magnetic cards, compared to 16.5 million cards in 2023.

**Table No. 01: Number of Bank and Gold Cards Used at the Local Development Bank**

<b>Year</b>	<b>CIB – Cards for Individuals</b>	<b>CIB – Cards for Businesses</b>	<b>EDAHABIA (Gold Cards)</b>
2023	3,834,219	187,984	12,487,304
2024	4,021,237	217,784	15,605,882

**Source:** Taleb Nawal, *Digital Transformation at the Local Development Bank*, paper presented by the Director of Payment Methods at the Local Development Bank at the National Conference on the Generalization of Electronic Payment in Algeria – Reality and Prospects – April 9, 2025, p. 10.

### **3.1.4 Mobile Payments**

In 2024, the number of mobile payment transactions using QR codes exceeded 58.4 million transactions, with a value exceeding 43 billion Algerian dinars, compared to more than 39 million transactions with a value exceeding 27 billion dinars in the previous period.

## **3.2 Reasons for the Success of the Local Development Bank in the Field of Electronic Payment**

The Local Development Bank is considered a pioneer in the field of electronic payment. In 2016, the bank established a central directorate specialized in the development of electronic payment, which supervises a network of commercial technicians and regional coordinators specialized in electronic payment, distributed across the entire national territory.

The bank also launched an awareness campaign on the importance of electronic payment targeting merchants and citizens, which has continued to this day since May 2017. The campaign was launched in the Wilaya of Ghardaïa and subsequently expanded to include numerous awareness activities organized across various regions of Algeria in different venues, such as shopping centers, schools, universities, vocational training centers, cultural centers, chambers of traditional industry and crafts, and others.

These campaigns contributed to achieving tangible results, strengthening trust in electronic payment methods, and enhancing financial culture among the targeted groups.

In addition, the Local Development Bank carried out intensive awareness and commercial outreach campaigns targeting insurance companies operating in the national market. As a result, more than 500 insurance agencies

benefited from electronic payment terminals installed by the bank and distributed nationwide during 2025, in accordance with the applicable legal provisions.

### **3.3 Difficulties Hindering Banks in the Generalization of Electronic Payment**

Despite the ambitious objectives set by the various stakeholders in the field of electronic payment, several difficulties still hinder the achievement of the desired goals, including:

- Electronic services provided by the Local Development Bank (BDL), such as bank cards of various types, have become common applications that customers are accustomed to, especially since all financial institutions use them. However, the use of these cards often encounters problems such as the lack of cash in many ATMs (DAB), machine breakdowns, or the absence of network coverage. This has led many customers to abandon these cards, even though their renewal is automatic, and to resort to traditional transaction settlement methods, as alternatives remain available.
- Similarly, the use of bank cards to settle transactions through electronic payment terminals is perceived by customers as insufficiently widespread. Such devices are rarely found in retail spaces, and cash-based transactions continue to dominate most operations.
- Lack of financial literacy among citizens and fear of using electronic payment methods;
- The need to strengthen communication with customers and to work on providing rapid solutions to digital problems they encounter when dealing with ATMs, bank cards, or similar issues, through the allocation of specialized staff dedicated specifically to this purpose;
- Internet network coverage in Algeria remains one of the biggest obstacles to accessing the digital world, as many areas still suffer from weak connectivity;
- Merchants' reluctance to use electronic payment methods for several reasons, including tax evasion, fear of transparency, lack of awareness of the advantages offered by these methods, and preference for cash transactions over electronic ones;
- Merchants switching off electronic payment terminals on the pretext of low demand for their use, among other obstacles.

The bank ensures the security of data transmission and transactions during electronic financial operations by contracting specialized cybersecurity companies and keeping pace with the latest developments in this field, in order to provide the highest levels of security for customers when using the bank's electronic services.

Electronic banking services have become an important aspect of banks' effective activities. Their importance has increased with banks' shift toward modern technological and digital tools (ATMs, mobile applications, online digital platforms), which requires banks to demonstrate their ability to transition from a physical market to a digital market and to satisfy customer needs and ensure satisfaction remotely in order to gain their loyalty. Technology and the information revolution have thus contributed to the development of electronic banking services and the improvement of service quality, which has been positively received by bank customers.

### **Conclusion and Study Results**

Digital transformation in Algerian banks represents an indispensable strategic choice to keep pace with global technological developments and improve the performance of the banking sector. This transformation has contributed to improving the quality of banking services, facilitating access to them, enhancing financial inclusion, improving operational efficiency, and reducing costs. However, its success remains contingent upon overcoming several challenges, particularly those related to developing digital infrastructure, strengthening cybersecurity, qualifying human resources, and spreading digital culture among customers.

Accordingly, adopting a comprehensive and well-considered vision for digital transformation would enable Algerian banks to enhance their competitiveness, support economic development, and actively contribute to building a modern national economy based on knowledge and technology.

Ultimately, the convergence of efforts among various societal stakeholders remains a key factor in achieving the effective generalization of electronic payment methods, spreading financial literacy, and consequently changing citizens' behavioral patterns.

Based on this study, several conclusions can be drawn, summarized as follows:

- Digital transformation represents a gateway to investing in intellectual capital and changing behavior in order to bring about a radical transformation in ways of working, by leveraging significant technological advancements to serve beneficiaries faster and better, thereby providing vast potential for building effective, competitive, and sustainable societies.
- Digital transformation begins with the development of a digital strategy and the improvement of the current situation, which cannot be achieved without assessing existing digital capabilities in order to determine optimal future outcomes.
- Digital transformation takes multiple forms and relies on essential technologies necessary to achieve a fully developed digital economy.
- Banks, regardless of their type, seek to improve the quality of their services in order to gain customer satisfaction and loyalty.
- Integrating digital technologies into banking transactions of all kinds facilitates operations, improves service quality, and positively reflects on the scale of banking activities.
- The Local Development Bank has worked to integrate digitalization into its banking transactions by adopting various tools, such as national and international bank cards. The DIGITBDL electronic banking service represents a key milestone in this area.
- The Local Development Bank has kept pace with technological and information developments to enhance service quality, as demonstrated by the recent launch of the WIMPAY BDL application, which enables customers to settle many transactions remotely without visiting bank branches.
- The electronic services provided by the Local Development Bank have been well received by customers and users, particularly as the current era requires such service delivery methods. Nevertheless, these services remain constrained by certain shortcomings that still affect the use of modern digital services.

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