




Management Of Banking Operations and the impact of technology on the future Banks (Case Study Of Algerian Banks)

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Abstract :

The strategic management process enables exploration of future opportunities that can help develop business management in banks and reduce or minimize risks in the future.

This study was conducted on a group of eight (8) Algerian banks: three (3) private banks, and five (5) public banks. The population of the study is the managers {General Director and his staff, department director and some district managers}, and the study sample consisted of 80 individuals, with 10 representatives from each bank. The curriculum that is appropriate for this study involves analytical methods for testing hypotheses, as well as using the descriptive approach in building the theoretical aspect of the study. Data were collected through a questionnaire and analyzed using statistical methods through the program (spss).

The most important result of this study is that Technology is one of the primary elements that demands close attention at the strategic management level due to its important role in bringing about fundamental changes to suit the requirements of the future. The study recommends that Algerian banks must recognize the significance of the relationship between their success and the direction of creativity in hiring technology and investing in the identification of customer preferences, and they must support technology in order to link strategic orientation towards technology and the general strategy of the bank.

Key words: futur bank, Strategic Management, technology, Algeria.

JEL Classification Codes: G21, G24, G32, J54, M12.

Introduction :

Banks in the near future may face significant challenges and severe competitions, which It is now paying to resist it through the review of its policies, and design strategic plans to enable them to develop their resources and increase efficiency in their use, And in this frame, the concept of strategic management is shown, which increases the ability of the banks to adapt to environmental variables , Allowing strategic management control relative in the future, although strategic management enables management of banks to steer their organizations towards starting to change from merely administrative processes and daily routines to a different perspective of the internal and external factors that can cause changes in the environment In order to provide effective guidance for their organizations in the end, to take advantage of past mistakes and recognize the current reality for the future of advanced design.

Management's future success requires a fundamental change that can determine the future. Today, it is implementing a set of strategic directions that will aid in shaping its future image, and the trends of a bank differ based on its strategic objectives and mission.

The Algerian banks are undergoing radical changes by living organizations to cope with the numerous changes experienced by the Algerian economy. The Algerian banking system's update and integration with the future has become a problem, which is a major concern for the public authorities. The aim of the study is to comprehend the role and impact of strategic management as a control mechanism in the future, by estimating future opportunities in management positions for banks in Algeria , as the strategic decision made by senior management at the bank in management occupations in banking is then implemented and evaluated by other administrative levels. Furthermore, identifying the significance of technology in the future direction of the bank in managing the banking operations. The study's problem can be formulated as follows:

How is the management of banking operations in strategic management and future trends banks?

Two principal hypotheses are proposed to solve the previous problem:

-The strategic management of banks and the future management of the banking operations do not have a statistically significant correlation.

-The Algerian banks that are the subject of this study are unaware of their possibilities for the future and what lies ahead in the years to come.

1 - Introduction to the banks of the future:

What awaits banks in the future, and what will be the relationship between the bank and its customers? Questions that confuse many people interested in the administrative domain of the world. Given that there is no clear picture of what the organizations will look like in the future. Starting today, the services provided must be reconsidered due to the challenges faced by contemporary banks , and to use the proper methods to carry out its work, as the success of banks in the future depends on what you will be doing today.

(Althaher N, 2009) defined that Thinking about the future is a crucial aspect in modern times. Where thinking about the future has become a science of its own, the present and his creations usually predict the future.

1-1 - How is the perception of the future's banks?

There are those who believe that the banks of Tomorrow (or Tomorrow's bank) is the bank that (banks of tomorrow, 2001):

- Provide service to all parts of society, not just a small group of powerful individuals.
- Ensure that citizens have equal opportunities to obtain investable resources.
- Financing production rather than consumption.
- Contribute to the promotion of stability, economic growth, and social development.

Based on previous features of future organizations, they also have similarities with some of today's organizations, but his point was that banks in the future must combine all of these qualities to achieve their desired position.

The future's banks are heavily influenced by the surrounding environment, particularly in relation to economic, demographic, legislative, and technological issues, ...(George H , 2004) said that Banks are required to answer the following questions in order to study the future:

- What are the predicted changes to the surroundings of the organization in the next five or ten years?
- In light of these anticipated changes to the environment, what are the predictions from various sectors regarding working in banks?
- What strategies and policies will be implemented in the upcoming years to help the organization's management?
- What is the process of developing relationships between banks and customers in a world where reality and assumption are not always the same? (Stephane D et Valerie G, 2021)

Organizations of the future are searching for new principles that will motivate them to enter the industry, taking into account all its aspects(Bernard L, 2008). Modernizing the organization is necessary due to globalization and the community's diverse needs, the development of new services that are more flexible and generate investment tools with appropriate financial returns is necessary (Rezik K, 2004). The field of activity needs to be expanded. Competition is now a daily occurrence (Dib S, 2007), but updates are not restricted to. but also (Shafi N, 2007) proposes that updating information systems, infrastructure, and other related systems as the update will be at the following levels:

1 - technical infrastructure: In order to stay up-to-date with electronic developments, the technical infrastructure must be developed and modernized to facilitate and speed

up the linking of information both internally and internationally, it is crucial to create networks both locally and externally.

2 - the legal structure: Collateral laws are used by the legislative framework to protect the rights of all dealers in any legal action. The legal infrastructure needs to be updated to keep up with technological developments and e-commerce.

3 - human infrastructure: It is believed by some that investing in human capital is a renewable source of wealth, and to attain this, efficiency must be increased.

1-2 –Overall Civilizational Shift Paradigm:

Due to the limited impact of bank development methods on high achievement in many cases, some suggest overall civilizational shift paradigm, which is a multi-level qualitative change is linked to the future. As it is a continuous process over time and is linked to the external environment of the bank, it begins to shift the cultural comprehensive initiative of the senior management of the bank and that must be enjoyed seeing private information and the ability to transfer that vision of belonging to the network configuration supporters at various administrative levels in the bank. The manager's beliefs, participation, self-commitment, and team spirit are all necessary for everyone to enjoy in new ways both in terms of perception, thinking, and behavior. In light of the positive assumptions about the members of the bank, the most important qualities are love of work, innovation, self-censorship, and risk-reduction. In addition to that, they need external consultants who have accumulated many experiences and a vision of the bank from different angles .

In the future, as a result of the overall civilization shift, based on an accurate diagnosis of the current situation of the bank in terms of its history, and its performance, value, and style of leadership and supervision and job satisfaction and organizational climate and competitive position, ...

And the transition to the future banks requires vision, mission, leadership, strategy, organizational culture, organizational restructuring, operating systems, human resource skills (Alhawary S, 2001).

1-3 - the impact of technology on the future banks:

The elements covered by the overall civilizational shift model must have components or other concepts that emerge from the previous components or are supplemented, which results in the need for availability. In particular, the integration of technological development, particularly in the context of the information revolution era. The growing role of technology and the effort to take advantage of its benefits is one of the most important characteristics of banks' work in this era. The emergence of the information era necessitates that organizations adapt to the environmental changes that surround them, particularly technological change. A permanent and effective change in the management of the bank is required for this adjustment, which involves a series of actions or the adoption of a set of ideas that serve as the foundation for the banks transition from its current state to the future, through the successful emergence of future trends.

Technology represents one of the forces that refers to an era that promotes changes and challenges. Concurrent technological advancements, particularly in the communications sector, have validated the shift from traditional employment to a more inclusive service-oriented profession, and to highlight how crucial information is in enabling new competitors. They also provide the opportunity for advancement in the introduction of new services, which will raise demand for information technology use due to competition (Molino F, 1994).

The world is becoming more dependent on information technology workers who perform better than those who use other traditional means, as evidenced by current and upcoming developments. It is almost universally agreed upon that information technology will play a major role in the economy of the next century (Arab banking, 1997).

The following stages illustrate the six stages that technology use has gone through (Alshamary N, 2008):

1 - Access stage.2- Stage of technology generation.3 – stage of login communications and immediate cost savings for customer support.4- stage of set or manage expenses.5 - the stage of technology as one of the Bank's assets.6 -the stage of the bank's technological operations.

2 - Strategic Management for banks:

Banks have faced, and continue to face, difficulties and Because of this, banks had to figure out how to handle those difficulties either caused the failure, or to surpass and attain stability and success. Banks nowadays are being forced to undergo numerous changes in order to comply with modern trends and methods and deliver services and goods in the best possible form. In order to accomplish short- and long-term objectives, strategic management offers banks a future vision that enables them to adjust to environmental variables and take advantage of market, product, and competitor studies.

2-1 - strategic thinking:

One of the major issues that senior management in any bank faces is strategic thinking, but this issue affects management at all levels. One tool that improves proficiency and excellence in competition is strategic thinking. and the application of strategic thinking to address concerns regarding the bank's long-term perceptions (Alkhafagy N, 2008).

And explains strategic thinking in such a way that he could assist bank officials in transitioning from daily administrative procedures and crisis management to a new understanding of the dynamic internal and external position of the factors to alter their immediate surroundings in order to ultimately accomplish better results for their banks. This creates a new viewpoint that looks to the future without ignoring the past.

As a tool for the future and industry, strategic thinking is one of the most significant modern approaches to organizational management. According to Owen Beck, it is able to predict the future but still merits living (Aldoury Z, 2009).

2-2 - The concept of strategic management:

In order to ensure future strategic success, the organization needs to be able to move in a way that is both activating and controlling. This requires intellectual strategy as well as the necessary capabilities and competencies to make sure that the process of innovation is centered on a permanent, strategic basis, and that strategic choice is made by researching, analyzing, and reducing uncertainties. rivalry in optimization (Alkhafagy N, 2008).

The definition of strategic management is described as "an uninterrupted series of decisions and actions that culminate in the development or configuration of an effective strategy or strategies will aid in the accomplishment of the bank's objectives, and the strategic management process is the means by which objectives and strategic decision-making are ascertained." (Alhosseiny F, 2006)

Otherwise, they are "way related to answering the situation where you want the organization to achieve and how to access those positivism, also mainly related to the future of current decisions with not ignoring the fact that the uncertainty (or uncertainties) must be reduced to the lowest possible level, through reviewing an ongoing planning destruction of the organization and the implementation process (or application)." (Stephane D et Valerie G, 2021)

According to the definitions of the previous management strategy, strategic management is all about the choices and actions made by the bank to accomplish future objectives while taking the bank's surroundings and changes into consideration. It must first select the best strategy before moving forward with its implementation, evaluation and control.

Additionally, the most common divisions within the organization include three levels of strategic management, which are as follows:

1- Corporate Strategy.2- Business Strategy.3- Functional Strategy.

2-3 - Phases of Strategic Management:

The three fundamental phases of strategic management are planning, implementation, and evaluation. Some contend that identifying the bank's nature, mission, and formulating a strategy are more important tasks than segmentation planning (Alshamaa K, 2007).

According to (Idriss & Almorsy, 2007), senior management reviews and analyzes the external environment as part of a series of activities that begin with an environmental analysis and conclude with a performance evaluation to investigate potential risks and opportunities, as well as to examine and assess the internal environment in order to pinpoint strengths and weaknesses. Strategic elements are chosen and subsequently assessed in order to prepare the organization's mission. The selection of the mission, which is done in light of establishing goals and policies that are carried out through programs, budgets, and procedures, is the first stage in formulating the strategy . Ultimately, their performance is assessed, and data that can be used to tighten control, rebalance, and improve the efficacy of regulatory actions is retrieved.

The phases of strategic management can be summed up as follows (Joseph &Sinkey, 2002):

- Strategic Planning. - the strategic implementation of the bank.- Control strategy.

3-The future banks n the middle east and north Africa:

Technology and Innovation are the driving force behind The banks of the middle east and north Africa as follows:

3-1- Statistics of the best banks in the Middle East and their most important strategies used to move towards the future :

Bank	Country	Important Strategy
Arab Bank	<p>Jordan</p> <p>Lebanon</p> <p>Yemen</p>	<p>-Innovation is the driving force behind Arab Bank's success and leadership.</p> <p>-The bank cultivates its digital strategy to improve the customer experience.</p> <p>-To advance its digital collaboration with the fintech sector, the bank's AB Xelerate startling accelerator sponsored an artificial intelligence (AI) boot camp. The camp provided 100 tech entrepreneurs with the opportunity to participate in interactive workshops and gain insight into developing and integrating AI and machine learning solutions for the finance health-care, and e-commerce sectors.</p> <p>-The bank has unveiled notable service improvements in its card-related offerings. Retail customers have new digital payments and funds-transfer offerings with RemitEx, in collaboration with MasterCard, a new cross-border payments service that includes 28 countries; also, Visa Direct enables cross-border transfers with 17 countries. The bank integrated Apple Pay and rolled out tap payment features at merchant point-of-sale (POS) terminals using a customer's mobile phone.</p>

		-The bank offers Arabi Switch, combining debit and credit card features in a single card, with the ability to navigate between the two.
Ahli United Bank	Bahrain	-Effective customer service is critical. The bank has boosted its relationship management capabilities with over 100 digitally automated services to improve the accuracy and efficiency of client inquiries. -The bank has adopted cloud technology to ensure a secure backup environment and enhanced its network protections to prevent cybersecurity threats and data loss.
Qatar National Bank	Irak	-The bank has successfully launched innovative digital services, including more efficient digital client onboarding, advanced contactless solutions, and digital credit cards for use on a customer's smartphone for safe and seamless payment capabilities. (As of the first quarter of 2024, 87% of customer transactions are done digitally across its online and mobile banking channels, up from 77% year-over-year).
National Bank of Kuwait	Kuwait	-The bank holds a competitive advantage in Kuwait as the only bank offering both conventional and Islamic financial products. -The bank is instrumental in bolstering customer retention

		<p>and reaching the goal of 30% market share in the country's youth segment.</p> <p>- in consumer banking, an enhanced mobile banking app added 30 service upgrades, and the bank achieved a first -to-market offering with its launch of Apple Pay.</p> <p>-The bank looks to increase the adoption of digital service channels by upgrading existing IT platform.</p>
Bank Muscat	Oman	<p>-The bank provides Shariah-compliant banking services through its Meethaq Islamic Banking business. This has steadily grown to represent 13% of Muscat's financing portfolio and has captured an impressive 30% of Oman's Islamic banking assets.</p> <p>-The bank's merchant services offer clients additional contactless payment options with a digital wallet for mobile payments at POS terminals and through QR codes.</p>
Qatar Islamic Bank	Qatar	<p>-The bank has aligned its strategy with Qatar's National Vision 2030, centering on fostering customer relationships, engaging with the community, and undergoing a profound digital transformation.</p> <p>(17% increase in mobile banking users, a 28% increase in monthly transactions, and a high digital adoption rate of</p>

		79%).
Saudi Awwal Bank- SAB	Saudi Arabia	<p>-The bank continues to upgrade its services to capture market share in Saudi Arabia and regionally.</p> <p>-Retail and commercial clients benefit from the high functionality and efficiency of SAB's range of digital banking products via its online platforms, including SAB360 and HSBCnet. The bank is also focused on boosting services for SMEs.</p>
Emirates NBD	United Arab Emirates	<p>-The bank incorporates the latest technologies to deliver the largest selection of banking products in the UAE market.</p> <p>Emirates is one of the first banks in the region to integrate the Microsoft Sustainability Manager in its strategy, which will drive efficiencies across its franchise.</p>

Source:(David Sanders, 2024)

3-2- Statistics of the best banks in North Africa and their most important strategies used to move towards the future :

Bank	Country	Important Strategy
Banque Nationale d'Algerie	Algeria	<p>-The state-owned lender, which posted 440,3\$ million in net profits, is battling for a bigger Islamic banking market with four new products.</p> <p>-The bank is pushing growth through regional expansion.</p>

CIB Egypt	Egypt	-The bank has reenergized its SME, affluent and mass-market segments to consolidate its leadership. It boasts 83000 SME clients, whose deposits totaled 1.9\$ billion.
Attijariwafa	Morroco	-The bank has 12 million customers. It has an asset base of 65.6\$ billion and has extended loans totaling 39\$ billion.
Omdurman National Bank	Sudan	-The bank has been forced to migrate most services online and through mobile banking.
Amen Bank	Tunisia	-The bank pursuits its aggressive 2022-2026 strategic plan, which is anchored on attracting new clients and mobilizing deposits.

Source:(David Sanders, 2024)

4 - Applied study:

In order to create a purposive sample, we selected eight (8) Algerian banks: three (3) private banks (Société Generale, BNP Paribas, ABC), and five (5) public banks (BADR, BNA, CNEP, BDL, and CPA). These banks account for forty percent (40%) of all banks in Algeria.

The population of the study is the managers (General Director and his staff, department director and some district managers who would answer to the subject of the study). The study sample consists of 80 individuals, with 10 representatives from each bank. The elite managers, department director, and directors of banks' departments who have consented to participate in the study make up the sample.

As a result, the percentage of questionnaires appropriate for analysis (93.75%) is represented by the number of valid questionnaires (75) out of the total number received (77) and questionnaires distributed (80).

4-1-Test of the first hypothesis:

In order to test this hypothesis, we used the SPSS program to calculate the Pearson correlation coefficient, perform a simple linear regression analysis, and determine the level of significance (F). We then compared the values of the adopted statistical significance levels to determine whether to accept or reject the hypothesis.

Null hypothesis (H0): The strategic management of banks and the future management of the banking operations do not have a statistically significant correlation.

Alternative hypothesis (H1): The strategic management of banks and the future management of the banking operations have a statistically significant correlation.

This hypothesis aims to test the relationship between the independent variable (strategic management of banks) and the dependent variable (The future management of the banking occupations). The following sub-hypotheses are tested in order to evaluate this hypothesis:

1 - The strategic planning and the future management of the banking operations do not have a statistically significant correlation.

Null hypothesis(H0): The strategic planning and the future management of the banking operations do not have a statistically significant correlation.

Alternative hypothesis (H1): The strategic planning and the future management of the banking operations have a statistically significant correlation.

This hypothesis attempts to determine whether having strategic planning available within the bank could contribute to the growth of banking management occupations.

It is evident from table (01) that:

- Strategic planning and future management of the banking operations have a positive statistically significant correlation, but the strength of this relationship is low because of the correlation's low power (0.372).
- Strategic planning, the independent variable, had an impact on the dependent variable of future management of the banking operations, but the effect was small, only reaching 13.9%, while other factors were responsible for 86.1% of the change in management of banking operations.
- Strategic planning and future management of the banking operations have a positive, proportionate relationship.

For this reason, the alternative hypothesis- the strategic planning of banks and the future management of the banking operations have a statistically significant correlation -was accepted and the null hypothesis-The strategic planning of banks and the future management of the banking operations do not have a statistically significant correlation -was rejected.

Table (01): test shows the relationship between strategic planning and the the future management of the banking operations

** : Significant correlation at the significance level (0.01)

Hypothesis	The correlation coefficient (Pearson)		Coefficient of determination	F value		Test result
	The value of the correlation coefficient	P value		The calculated value of F	P value	
The strategic planning of banks and the future management of the banking operations do not have a statistically significant correlation	0,372**	0,01	0,139	11,758	0,01	We reject the hypothesis

Source: prepared by the researcher based on the results of the statistical analysis

2 - The strategic implementation of banks and the future management of the banking operations do not have a statistically significant correlation.

Null hypothesis (H0): The strategic implementation of banks and the future management of the banking operations do not have a statistically significant correlation.

Alternative hypothesis (H1): The strategic implementation of banks and the future management of the banking operations have a statistically significant correlation.

The purpose of this thesis is to determine whether a bank's commitment to implementing strategic management promotes the advancement of the banking industry. The table (02) clearly shows that:

- there is no statistically significant correlation between the two variables. the correlation coefficient between the strategy's implementation and the future management of the banking operations reached (0,218) with a probability value (0.061) higher than the level of statistical significance.

- As a result of its lack of significance, the coefficient of determination for the degree to which the strategy's implementation affected the future management of banking operations came to a very low value of (0,047), making it impossible to create a straight forward linear regression model.

- The type and intensity of the relationship between the strategy's implementation and the management of the banking operations have reached a very weak value of (F) (3,629), and the probability value (0.061) is greater than the statistical significance level (0.05).

In light of the aforementioned, it can be concluded that there is no statistically significant correlation between the implementation of strategic and the management of the future banking operations.

It has been to accept the null hypothesis more than ever (The strategic implementation of banks and the future management of the banking operations do not have a statistically significant correlation), and the alternative hypothesis being rejected (The strategic implementation of banks and the future management of the banking operations have a statistically significant correlation).

Table (02): test shows the relationship between the implementation of the strategy and the future management of the banking operations

Hypothesis	The correlation coefficient (Pearson)		Coefficient of determination	F value		Test result
	The value of the correlation coefficient	P value		The calculated value of F	P value	
The strategic implementation of banks and the future management of the banking operations do not have a statistically significant correlation	0,218	0,061	0,047	3,629	0,01	We accept the hypothesis

Source: prepared by the researcher based on the results of the statistical analysis

3 - The strategic control of banks and the future management of the banking operations do not have a statistically significant correlation.

Null hypothesis (H0): The strategic control of banks and the future management of the banking operations do not have a statistically significant correlation.

Alternative hypothesis (H1): The strategic control of banks and the future management of the banking operations have a statistically significant correlation.

The purpose of this hypothesis is to find out whether strategic control has a relationship with future bank performance management.

It is clear from the table (03) that:

- Strategic control and future management of the banking operations have a positive statistically significant correlation, but the strength of this relationship is low because of the correlation's low power (0,265).

_There is an impact but the impact ratio is very low 7 , which means that 93 of the change in

future banking management is explained by factors other than due to strategic control.

_The presence of a strong positive proportional relationship between strategic control and bank performance management.

And therefore **we reject** the null hypothesis (The strategic control of banks and the future management of the banking operations do not have a statistically significant correlation), And we accept the alternative hypothesis (The strategic control of banks and the future management of the banking operations have a statistically significant correlation).

Table (03): test demonstrates how strategic control and future management of banking operations are related.

Hypothesis	The correlation coefficient (Pearson)		Coefficient of determination	F value		Test result
	The value of the correlation coefficient	P value		The calculated value of F	P value	
The strategic control of banks and the future management of the banking operations do not have a statistically significant correlation	0,265'	0,021	0,070	5,535	0,021	We reject the hypothesis

Source: prepared by the researcher based on the results of the statistical analysis

4 – There is not a statistically significant relationship between the strategic focus of banks' future technological initiatives and the management of the banking operations.

Null hypothesis (H0): There is not a statistically significant correlation between the strategic focus of banks' future technological initiatives and the management of banking operations.

Alternative hypothesis (H1): There is a statistically significant correlation between the strategic focus of banks' future technological initiatives and the management of banking operations.

The purpose of this thesis is to determine if banks' strategic future path toward technology will advance banking operation management.

It is clear from the table (04) that:

- The strategic focus of banks' future technological initiatives and the management of banking operations are positively correlated with a statistical significance.
- Strategic Focus towards the future of technology has an impact on the management of the banking industry. The effect ratio (31.6%) is poor, meaning that other variables account for(68.4%) of the change in managerial jobs in banking.
- The future strategic focus on technology and The management of banking operations are correlated in a proportionate way.

Therefore, the null hypothesis is rejected (There is not a statistically significant correlation between the strategic focus of banks' future technological initiatives and the management of banking operations), and we accept the alternative hypothesis (There is a statistically significant correlation between the strategic focus of banks' future technological initiatives and the management of banking operations).

Table (04): demonstrates the relationship between strategic focus of the future of technology and management of banking operations

Hypothesis	The correlation coefficient (Pearson)		Coefficient of determination	F value		Test result
	The value of the correlation coefficient	P value		The calculated value of F	P value	
There is not a statistically significant correlation between the strategic focus of banks' future technological initiatives and the management of banking operations	0,562**	0,000	0,316	33,766	0,000	We reject the hypothesis

Source: prepared by the researcher based on the results of the statistical analysis

The null hypothesis can be rejected based on the preceding sub's testing hypotheses (The strategic management of banks and the future management of the banking operations do not have a statistically significant correlation), and we accept the alternative hypothesis (The strategic management of banks and the future management of the banking operations have a statistically significant correlation), When the statistical significance of the relationship between the strategic implementation and the management of the banking operations is unclear.

4-2-The second hypothesis test:

Null hypothesis (H0): The Algerian banks that are the subject of this study are unaware of their possibilities for the future and what lies ahead in the years to come.

Alternative hypothesis (H1): The Algerian banks that are the subject of this study are aware of their possibilities for the future and what lies ahead in the years to come.

The purpose of this hypothesis is to determine whether Algerian banks have long-term plans and future possibilities.

All questions on the future prospects of Algerian banks have an overall average value of (3.33), which is greater than the default average (3). (66.6%) a significant percentage gain above the dependable percentage of (60%). We performed a one sample t-test to see if there is a statistically significant difference between the overall average (3.33) and the default average (3). The coefficient variation (22.73%), which is less than the percentage authorized (50%), and this demonstrates the extent to which the managers' responses.

Table (05) indicates that the default average rate and average Answers managers differ significantly, with p value equal to (0,000) being less than (0.05) in all articles pertaining to the future prospects of Algerian banks. As a result, the null hypothesis is rejected (The Algerian banks that are the subject of this study are unaware of their possibilities for the future and what lies ahead in the years to come), and accept the alternative hypothesis (The Algerian banks that are the subject of this study are unaware of their possibilities for the future and what lies ahead in the years to come).

Table (05): shows the one sample t-test for the future prospects of the Algerian banks

	questions	Arithmetic mean	P value	significance
1	Future resource and environmental situations .are of relevance to strategic management	4,57	0,000	Significant
2	The goal of strategic management is to make the best use possible of the bank's resources	4,45	0,000	Significant
3	The Bank is more concerned with the current management than with the management of the future	2,19	0,000	Significant
4	Managing its operations in the future is of great significance to the bank	4,21	0,000	Significant
5	After five (5) years, we anticipate the bank to: - Keep up the same activities	3,16	0,000	Significant
	- Diversification of activities	4,25	0,000	Significant

	-Enter new markets	4,20	0,000	Significant
	- the tendency toward specialization	3,03	0,000	Significant
	- Other	3,11	0,000	Significant
6	- The bank's strategic vision to develop banking services in the future is: - To avoid using the complex financial services	3,83	0,000	Significant
	-- To concentrate on conventional goods	2,95	0,000	Significant
	- There is no specific strategy	2,11	0,000	Significant
7	- What do you think the bank will encounter as its biggest obstacles in the upcoming years? - reduction in client trust in the bank's management	2,09	0,000	Significant
	- Growth in the services offered by non-banking financial organizations	3,95	0,000	Significant
	- growing client expectations for the level of service provided by banks	3,83	0,000	Significant
	- The bank thinks that integration is the key to its future success	3,71	0,000	Significant

Source: prepared by the researcher based on the results of the statistical analysis

- Results:

- The goal of creating the Bank of the Future is to create a vision for the bank that is error-free and aspires to be a genuine, grounded, and comprehensive bank.
- In order for banks to survive and grow into the future, strategic management is crucial and has to be given careful consideration.
- A key component of innovation is strategic management, which also helps with the capacity to create effective long-term plans and forecast the sequence in which things will evolve, develop, and change.
- Technology is one of the primary elements that demands close attention at the strategic management level due to its important role in bringing about fundamental changes to suit the requirements of the future. However, the development of the banks' varied operations has to begin today in order for the future banks to benefit from it.
- Banks must develop management activities within the framework of clear strategies based on the outcomes of technological development in order to serve the desired development. Banks strive for good management of their banking activities at all times, and they use specific policies to enable them to achieve a balance between asset and liability management.

- recommendations:

The following recommendations can be made in light of the study's results:

- Enhancing the connections between strategic planning, control strategy, strategic focus toward technology and management of banking operations requires additional focus.
- In order to overcome these obstacles, banks must recognize the significance of the relationship between their success and the direction of creativity in hiring technology and investing in the identification of customer preferences, and they must support

technology in order to link strategic orientation towards technology and the general strategy of the bank.

- The management of Algerian banks needs to take into account that each employee is a vital component of the strategy and a key factor in the advancement of technology and the banking industry.

- Algerian Bank managers shouldn't view the future as a waste of time, despite what some people may think because they focus more on the practical aspects and value daily manager responsibilities over long-term planning. This is because the time spent on strategic thinking and administration is an investment that could yield greater returns.

- In a competitive market, managing Algerian banks' futures is imperative in order to give their development patterns actual significance. This involves managing the future without ignoring the present.

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