

The impact of e-management on the performance of commercial Banks An exploratory study of the opinions of the managers of the Agricultural Development Rural Bank

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Abstract:

The study aims to analyze the impact of electronic management in its dimensions on the banking performance of commercial banks from the point of view of a sample of managers of the Agriculture and Rural Development Bank BADR, relying on the hypothetical and deductive approach and the questionnaire that was distributed to 30 frames, which was analyzed by using the SPSS statistical program, Various statistical tools. the study concludes that there is a positive correlation between electronic management with its dimensions and the banking performance of the banking agencies of the bank under study. time, and at the lowest cost, thus improving the bank's financial performance and providing high-quality services, which helped maintain the bank's market share.

Keywords: electronic management, banking performance, electronic payment methods,

Jel Classification Codes : G21 ; L86 ; E5.

Introduction

The banking sector is considered one of the most prominent sectors affected by the information and communications revolution, which has been a contributing factor to the development of banking since the early nineties, and in very advanced directions during the eighties and nineties until today. This was accompanied by the emergence of the use of networks and the connection of computers with each other, which enabled the development and advancement of banking work to continue until today.

The use of modern technology has become a necessary element for banking work due to the effectiveness it provides in work, speed of achievement, and abundance of information about customers and markets, and the ability to develop new services and products wherever they are and at any time they want, as a result of the increasing competition in the banking services industry, and

its expansion to become competition on the scale of an open global market, with the least effort and cost.

From this standpoint, the problem of the study crystallizes as follows:

What is the impact of electronic management (bank card, electronic money, electronic check, financial transfers) on banking performance (financial performance, marketing performance, strategic performance) of Algerian commercial banks?

The problem is divided into the following questions:

-Is there a statistical relationship between bank cards and the banking performance of the bank's agencies under study?

-Is there a statistical relationship between electronic money and the banking performance of the bank's agencies under study?

-Is there a statistical relationship between the electronic check and the banking performance of the bank's agencies under study?

-Is there a statistical relationship between financial transfers and the banking performance of the bank's agencies under study?

Study hypotheses: To answer the problem, we formulated the following hypotheses:

Main hypothesis: "There is a statistically significant relationship between electronic management (bank cards, electronic money, electronic check, financial transfers and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$ " and it branches into the following hypotheses:

" -There is a statistically significant relationship between bank cards and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$."

" -There is a statistically significant relationship between electronic money and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$."

" -There is a statistically significant relationship between electronic check and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$."

" -There is a statistically significant relationship between transfers and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$."

Methodology Study: In order to test the hypotheses proposed in the study, we relied in our study on the hypothetical deductive approach, which makes us move from the whole to the part. We also relied on the quantitative approach through statistical analysis of the questionnaire data distributed to collect data and information, as we relied on analyzing its results using the SPSS statistical program, and we showed the nature of the relationship between the variables.

Study objectives: They are as follows:

Illuminating the areas of application of electronic management in the agencies of the bank under study;

Highlighting the importance of using elements of electronic management in improving banking performance in the agencies of the bank under study;

Clarifying the most important obstacles and difficulties facing the agencies of the bank under study in applying electronic management.

Analysis of previous studies:

-Jumana Abdel Wahab Shalabi (2011), "The reality of electronic management at the Islamic University and its impact on organizational development": The researcher aimed to identify the reality of electronic management at the Islamic University and its impact on organizational development. She relied on the questionnaire that was distributed to the upper and middle management. The study concluded that there is awareness among the study community at the university of the advantages of electronic management, such as the speed of completing work, saving effort and cost, and compatibility with technological developments. - Samah Mihoub (2014), "The impact of information and communication technology on the commercial and financial performance of French banks, the case of remote banking activity": The researcher aimed to identify the components of remote banking activity, especially electronic banking activity, and to highlight the motives for the continuous adoption of modern technological developments in the field of information and communication by banks. It also aims to identify the impact of banks' use of information and communication technology and to achieve two goals: improving commercial performance by improving the quality of knowledge service and reducing service costs, and then achieving customer satisfaction, which increases the bank's market share, which is reflected in the bank's profitability and then the return on equity, which is considered the strategic goal of any banking activity. - Khadija Ismail Ahmed Eid (2017), "The role of electronic management in raising the efficiency of Sudanese banks": The researcher aimed to identify the correct and sound foundations in applying electronic management that affect the performance of banks. She followed the descriptive analytical approach and a case study, and reached several results, the most important of which is that electronic management provides a set of elements (devices, networks, knowledge industry) that help the bank raise its efficiency and performance of its work, and its various administrative functions, and that the use of electronic management leads to overcoming many of the problems that hindered the work process in the bank, such as the time factor and information security, barriers of time and place, and others that are positively reflected in raising the efficiency of banks' performance.

-Saih Fatima (2018), "Electronics as a mechanism for developing local public service with reference to the case of Algeria": The research paper aimed to demonstrate the great development in the field of information and communication technology, and analyzed the extension of its impact to all public life, and its effect on a fundamental change in the role of administrations and government agencies, and their relationship with each other. It also showed that the emergence of the concept of electronic administration aimed to improve the relationship between the administration and citizens by facilitating the communication process, and providing electronic public services to them. The study concluded that electronic administration is still in the process of completion in Algeria, and its administrative seed is still growing slowly compared to Arab and foreign countries that were the first to adopt the electronic administration strategy. - What distinguishes the current study from previous studies:

The current study is distinguished from the previously mentioned studies in that it addressed the impact of electronic management on the performance of commercial banks in Algeria by focusing on various electronic payment methods (bank cards, electronic money, electronic checks, financial transfers) considering their use as a way to apply electronic management and the advantages it provides to customers and the bank in terms of increasing profits, providing liquidity, and providing services at the right time, at the lowest cost, and thus improving the performance of banks and

maintaining their market share in the face of fierce competition. To strengthen the relationship between the title and the research problem, the current study surveyed the opinions of managers of bank agencies of an active bank in Algeria and learned their attitudes towards the application of electronic management in Algerian banks. I.1- Electronic administration: Electronic administration began at the beginning of 1960 when IBM invented the term word processor for the activities of its electric printers. The reason for launching this term was to draw the attention of the management in offices to the production of these printers when connected to the computer and using the word processor. The first evidence of the importance of what this company proposed appeared in 1964 when this company produced a device that it introduced in the magnetic tape/the chosen printer device. When writing any message using this printer, the words are stored on the magnetic tape, where this message can be printed after retrieving it from the tape on the printer after we print the name and address of the person to whom it is addressed. This process saved a lot of effort, especially when it requires sending the same message to a large number of recipients. Many technologies have emerged in the administrative field ⁽¹⁾. Through studying administrative thought and administrative schools, it becomes clear that electronic administration is: "A supply for technological development in administration. Technological development began with the machine replacing the worker. Then it developed until it reached the Internet and the business network ⁽²⁾ its emergence came as a result of an objective development extending from the five decades of the last century, and the beginnings of the emergence of electronic administration are represented in the spread of the use of computer systems in business activities since the end of the fifties and sixties, where most institutions found that their use of computers contributed to accelerating the completion of work, and shortening effort and time ⁽³⁾. Electronic administration is defined as: "dispensing with electronic transactions and replacing the electronic office through the widespread use of information technology and converting public services into office procedures and then processing them according to sequential steps implemented in advance" ⁽⁴⁾; That is, it is an administrative process based on the distinctive capabilities of the Internet and business networks in planning, directing and controlling the company's and others' essential resources and capabilities without limits in order to determine the organization's goals ⁽⁵⁾. It is therefore: "the use of electronic means and technologies for everything required by practice, organization, procedures, trade or advertising, and this meaning extends even to non-administrative matters" ⁽⁶⁾. From the previous definitions, it is concluded that e-management is the management of information resources that depend on the Internet and business networks, relying on intellectual capital and information in order to achieve the organization's goals.

Working with e-management means planning and implementing the electronic transformation from an existing traditional business model in the organization to a new business model that runs on Internet resources and knowledge. This transformation requires an integrated combination.

Through it, the most important requirements for the transformation to e-management become clear, which is digital technology, since e-management is linked to e-business activities in all its forms of media, networks and tools. This technology is developing at a high speed and its patterns and generations are constantly diversifying, which provides permanent and open options for management while it is in the process of building e-businesses. As for the electronic processes that arise from transforming physical connections and tasks The aggregated part in the structure of the normal process into a value chain of digital activities designed on the basis of a new flow of information and

operations through the use of information technology and operations through the use and appear in the form of "Internet", "Intranet", "Extranet" and all of this is organized by an electronic strategy that gives the activities of strategic analysis of the business environment represented in the organization and strategic choice and application of the electronic business strategy.

In order for the institution to transform into an electronic institution, it must have a set of systems represented in: "Instant follow-up systems, electronic purchasing systems, integrated service systems, systems for dealing with large-scale data, expert and banking systems, systems for developing the production process, systems for developing the relationship with financial institutions, systems for developing distribution and marketing operations."

I.2- Electronic banking management:

It is defined as: "Linking all daily procedures and operations with information technology, whether internal; i.e. related to operations within the bank or external with customers, by providing all banking services safely and at the lowest cost in the fastest time, and with the least effort for customers, thus achieving efficiency" ⁽⁷⁾. The world today is witnessing a successive revolution in banking work, as there has been a transition from traditional banks that have a physical presence in the form of branches and transactions in which documents, coins and paper money are exchanged to virtual electronic banks that rely on electronic pillars or media. This transition has added new dimensions to banking work, such as working 24 hours a day and 7 days a day without stopping, and extending to every place without great cost and without the need for the customer to move, or the customer to move to the bank, thanks to what modern communication systems provide, thus overcoming all spatial and administrative barriers and restrictions. The characteristics of electronic banking management are evident in the following: ⁽⁸⁾ - The disappearance of paper documents for transactions, as all procedures and correspondence between the two parties to the service are done electronically without using any papers; - Opening the way for small banks to expand their activity scientifically using the Internet without the need to branch out and increase human resources;

-The ability to manage banking operations of banks via the Internet efficiently in any geographical location;

-The inability to determine identity, as the two parties to electronic transactions do not see each other;

-The possibility of providing some services electronically, such as withdrawal and payment operations, and account and balance statements;

-The speed of changing the governing rules in order to keep pace with the rapid development in the field of electronic transactions, which requires speed in formulating the necessary legislation to keep pace with this rapid development.

I.3- Banking Performance:

Performance is defined as: "performing a job or completing an activity or executing a task; meaning doing an action that helps achieve the specified goals" ⁽⁹⁾. Performance is the means that helps the bank measure its results and the extent of its control over costs and achieving goals" ⁽¹⁰⁾. Through the previous definitions, we see that performance is the set of results resulting from the activities and practices carried out by the institution, which are expected to be in return for the set goals. As for banking performance, it is the set of necessary means and various aspects of activity and efforts made

for banks to play their role and implement their functions in light of the surrounding external banking environment in order to provide electronic banking services that achieve the goals.

Banking performance has types that appear through the following aspects: ⁽¹¹⁾

A- Financial performance: It is a reflection of the bank's financial position represented in the paragraphs of each of the balance sheet and the profit and loss account, in addition to the cash flow statement, which depicts a real state of the bank's business for a specific period of time.

B- Job performance: It is the degree of achieving and completing the tasks that make up the job, and consists of knowledge of the job requirements, the type of work, the amount of work, perseverance and dedication to work.

C- Marketing performance: It is the extent of the efficiency and effectiveness of the marketing function; i.e. the extent of its ability to achieve its goals of increasing sales, raising its market share and achieving customer satisfaction through the optimal use of its resources.

D- Commercial performance: It appears through the effectiveness and efficiency of the commercial marketing function in achieving sales goals and customer satisfaction, and it also expresses the turnover, profitability, number of customers, and the rate of purchasing the bank's services.

E- Strategic performance: It is the best tool to make the bank's strategy understood by everyone, starting from the highest level to the lowest level in the organizational structure, by representing this strategy with a set of performance measurement indicators.

Bank performance is also evaluated to measure actual performance, as performance evaluation is defined as: "Measuring actual performance and comparing the results that are required to be achieved, or that can be achieved, in order to have a vivid picture of what actually happened and is happening, and the extent of success in achieving goals and implementing the plans made, as well as ensuring that appropriate measures are taken" ⁽¹²⁾. Bank performance evaluation is measuring actual performance and comparing the results achieved with the planned results. It works to measure the bank's results using a set of indicators in order to issue evaluative judgments that help in decision-making. Bank performance evaluation is a comprehensive process that benefits the bank's management and all monitoring bodies. We use models such as the "Camels" system, the "ROE" return on equity model, and the "EVA" economic value added index.

I.4- Banking performance under electronic management

Banking activity has witnessed a significant development in the field of providing services, especially in light of the presence of electronic management that relies on the use of modern information and communication technology for its benefits, whether related to the internal organization of the bank or in terms of improving the relationship with customers through the diversity of electronic payment methods and their transformation into electronic banks. Electronic payment methods are among the tools of electronic banking that are defined as: "Conducting banking operations electronically; i.e. using information and communication technology, whether related to traditional or new banking activities. Under this pattern, the customer will not have to move to the bank; as he can do the work he wants from his bank anywhere, at any time" ⁽¹³⁾, as a result of the technological developments and the trend towards introducing the electronic network into various banking services, electronic payment methods and distribution channels have emerged, represented by:

A. Bank cards: are defined as: "A special document issued by the bank to a financial company, enabling its holder to obtain goods, services or money from those who accept dealing with this document to collect it from the issuing party, provided that its holder pays its source later the value of the goods, services or money that he obtained" ⁽¹⁴⁾. Bank cards are magnetic cards that its holder can use to purchase most of his needs in exchange for the services he obtains without the need to carry large sums that may be exposed to the risk of theft or loss.

Bank cards are issued by a group of international organizations and financial and commercial institutions, including: ⁽¹⁵⁾

*Visa International Card, which grants the Silver International Visa Card, the Gold Visa Card, and the Visa Electron Card.

*MasterCard International: The card grants licenses to issue three types of its cards: the local MasterCard Electron Card, and the Gold MasterCard Card.

*American Express: It issues cards that suit the type of customer and the size of the facilities provided to him, which are: Green Express, Gold Express, Diamond Express.

*Dieter Club: One of the world's leading credit card institutions, despite the small number of its cardholders, it has achieved profits of up to 16 million dollars. It issues business cards for businessmen, and cooperation cards with major companies such as the airline.

B. Electronic money: After the emergence of bank cards, electronic or digital money appeared as a result of the development of modern methods and the expansion of its use. It is defined as: "That digital concentration and electronic replacement of conventional cash. It is storable, transferable and non-forgery. It expresses a monetary value due from the party that issued it, stored on an electronic device and accepted as a means of payment by parties other than the one that issued it." Electronic money takes the following forms: "Anonymous electronic money, money within the network, money outside the network" ⁽¹⁶⁾. C. Electronic check: It is equivalent to the traditional paper check. It is a secure and authenticated electronic message, bearing an electronic signature sent by the sender of the check to its recipient (the bearer), who presents it to the bank that operates via the Internet, so that the bank transfers the value of the check to the beneficiary's account, and then cancels the check or returns it electronically to be evidence that it has actually been cashed. This enables the beneficiary to ensure that the transfer has been made to his account. Examples of banks that adopt This type of checks is from Boston and Citibank ⁽¹⁷⁾, and the electronic check depends on the FSIC system, which operates with different mechanisms and instructions, such as the certified check and the electronic fee voucher that the customer specifies at the time of making the purchase. It also depends on the electronic check payment system "Cyber Cash", where the check itself is paid and then passed to a processor specializing in electronic payments ⁽¹⁸⁾. D. Electronic wallet and electronic transfers: Electronic wallets are defined as: "an electronic application based on arranging and organizing the mechanism of all financial movements, and it contains all the data used for the card in an encrypted format, and it is installed on a personal computer or stored on a floppy disk to be used via the Internet in all cases of purchase, and it is charged through regular charging machines located in many places or through telephone devices designated for this in exchange for an open account with the issuing party that provided the charging service via telephone or in exchange for amounts paid at the headquarters of the bank or financial institution issuing the card" ⁽¹⁹⁾. As for electronic financial transfer (EFT), it means the system of transferring money using electronic methods; the electronic

automatic transfer in its simple sense is a transfer that takes place between institutions or between institutions and individuals; through the relevant banks with which they deal, as they are the ones that carry the exact meaning of: "EFT", because banks or the banking system transfers and moves money, and all types of payments are either by checks or by electronic methods before the banks adopt the electronic exchange system for financial data known as B: "EDI", and banks have developed four types of electronic financial transfers: "telegraphic transfers, the CHIPS system, the SWIFT system, and the ACH system. The latter is the most common system, as it is a system operated between the Federal Reserve Bank and banks, and its rules, conditions, and correspondence bases are set by the "NATCHA" association, and about 85% of American banks participate in this system Electronic banks are defined as: "The use of information and communication technology and electronic means by banks to complete banking transactions and create interaction with customers; that is, banks provide innovative banking services through

-Communication site: This site allows the communication exchange process between the bank and customers such as e-mail, filling out online applications or forms, and modifying information about restrictions and accounts.

-Exchange site: Through it, the bank can practice its activities in an electronic environment, and the customer can also carry out most of his transactions electronically, such as paying bills, managing cash flows, and performing all information services whether inside or outside the bank.

Also: The functions of electronic banks are evident in the following: ⁽²⁰⁾

*Electronic transfer of funds: Electronic banks operate within an international information network by participating in a computer network that handles the electronic trading of a group of accounting restrictions that take place between the creditor and the debtor in various banks. The electronic transfer of funds system aims to facilitate and expedite payments and their settlement between banks, which results in providing better services to customers, as banks have a competitive advantage in global markets through electronic work that will enable them to settle funds immediately through their current accounts in central banks...etc.

*Card service: Electronic banks provide distinguished services to high-end customers, such as diamond and gold services provided to a specific category of them in the form of credit cards with a special discount. Among these cards is the "Sony" card, which enables the customer to use it in the largest places and includes free services around the clock and a special number.

The design of digital technology and its introduction by banks has a significant impact on the organizational structure and changing the behavior of employees; as the development of personal computing designed for individual use (spreadsheets and word processing in particular), these technical means allow for group coordination and enrichment of communications at the lowest possible cost, and this had an impact on commercial performance through online banking transactions, the effect of which appeared in improving the quality of services and reducing their cost, diversifying them, and thus opening new markets and establishing relationships with customers. The banks' reliance on electronic management reduced the expenses incurred by banks to conduct some different banking transactions without going to the bank, and its use provided information for disclosure in financial reports.

II - Method and tools:

The field study methodology is a set of methods and procedures, the aim of which is to determine the level of connection between what is theoretical and what is on the ground, where theoretical knowledge can be applied in it, by conducting selective tests for the intended sample.

II.1-. Study community and study sample: The study community represents the group that the researcher is interested in, and to which he wants to generalize the results he reaches from the sample, and it was represented by the managers of the subsidiary banking agencies of the Bank of Agriculture and Rural Development BADR, while the sample is a segment (part) of the study community, bearing the characteristics and qualities of this community and representing it with regard to the phenomenon under study, and it is chosen in a specific way, and the study included 30 cadres of managers of the Bank of Agriculture and Rural Development BADR (Ain Fakroun Agency No. 332, Oum El Bouaghi Agency No. 324); as 30 questionnaires were distributed to (heads of departments, assigned managers, heads of offices) in the agencies under study, and they were retrieved completely; that is, at a rate of 69.77%, which is an appropriate rate for analyzing the distributed questionnaire.

II.2- Study tool: We relied on the questionnaire as an important tool to obtain information and data from the study sample members. Based on that, a questionnaire was designed and distributed to the sample (Head of Department, Acting Director, Office Head). The questionnaire was divided into three axes. The first axis included the personal data of the study sample. The second axis: Electronic management (independent variable) and consisted of (20) phrases distributed over four dimensions (bank cards, electronic money, electronic check, financial transfers). As for the third axis: It dealt with bank performance (dependent variable) and consisted of (15) phrases distributed over three dimensions (financial performance, marketing performance, strategic performance). The five-point Likert scale was used, and the gradation in the scale used was taken into account:

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
01	02	03	04	05

II.3- Validity and reliability of the tool: The reliability of the study tool means consistency in the results of the tool and the possibility of obtaining the same results without changing them significantly if they were redistributed to the sample members several times during a specific period of time. The reliability of the study questionnaire was verified based on Cronbach's alpha coefficient. In order to know the reliability and validity of the data included in the questionnaire, the Cronbach test was used. The latter measures the degree of reliability and validity of the study tool through Cronbach's alpha coefficient.

We note from that the reliability coefficient Cronbach's alpha is 70.8%, which is a good percentage compared to the statistically acceptable percentage of 60%, while the reliability coefficient reached 78.00%, which indicates the existence of a good consistency and correlation relationship between the questionnaire paragraphs.

II.4- Analysis of the characteristics of the sample members: shows the characteristics of the study sample members. Through it, we can notice that the percentage of males is equal to the percentage of females, estimated at: 50%, which indicates that the employment opportunities in the bank agencies under study are equal, and most of them are less than 30 years old, at a rate of 53.33%, which explains

that the sample being studied is a youth category and they hold a senior technical position, as their percentage was 53.33%, and their years of experience are greater than 5 years, at a rate of 56.67, and thus their position is in the middle category at a rate of 46.66%.

Through statistical processing of the sample members' answers using the "SPSS" program, the general trend of the study model became clear, which is represented by a straight linear relationship, and the model.

II.5- Hypothesis Testing:

First: Testing the main hypothesis

It is done as follows:

A. Testing the overall significance of the estimated model: We use the Fisher F test, this test is used to test the overall significance of the model and the following ANOVA table shows the regression analysis between groups and outside groups:

Null hypothesis H0: "There is no statistically significant relationship between electronic management (bank cards, electronic money, electronic check, financial transfers and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$ "

Alternative hypothesis H1: "There is a statistically significant relationship between electronic management (bank cards, electronic money, electronic check, financial transfers and banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$ "

After conducting the regression variance (ANOVA) shown in the table above, the tabular F value (D) is estimated at 36.842 at a significance level of (0.05) And degrees of freedom (1 and 28), and since ($\text{sig}=0.000$) is less than the significance level of 0.05 adopted in the study, we reject the null hypothesis that there is "no statistically significant relationship between electronic management (bank cards, electronic money, electronic check, financial transfers and banking performance of the bank's agencies under study at a significance level of $0.05 \geq \alpha$ " and we accept the alternative hypothesis that there is a statistically significant relationship between electronic management (bank cards, electronic money, electronic check, financial transfers and banking performance of the bank's agencies under study at a significance level of $0.05 \geq \alpha$ ", and from there the estimated overall model is significant and from there the main hypothesis is accepted.

B. Testing the quality of the correlation using the coefficient of determination (R²): It is an indicator that measures the explanatory power of the regression model, i.e. the percentage of variance in the dependent variable by the variables or the independent variable, and shows the intensity of the relationship between the application of electronic management and improving the banking performance of the bank under study.

it is clear that the value of ($R=0.468$) is close to one, and therefore we say that there is a very strong relationship between the two variables: electronic management and banking performance, and the coefficient of determination (R²) reached 0.219, which means that 21.9% of the variables in the dependent variable (bank performance) are due to the change in the independent variable electronic management. This is sufficient for a relationship between the independent and dependent variables. Since Durbin-Watson = 1.092 is greater than 0, there is a positive autocorrelation between electronic management and banking performance. Through these tests, it was proven that there is a simple linear regression and linear correlation, and that there is an explanatory relationship between the dependent

and independent variables estimated by the adjusted coefficient of determination (20.1%), which requires accepting the hypothesis that there is a relationship between electronic management in its dimensions and the banking performance of the bank under study. C. Simple linear regression model for study variables: After collecting data for the two variables and identifying the dependent variable and the independent variable, the mathematical form of the model and the form of the function expressing this model are determined. This is the first step to building a standard model using the simple linear regression model.

the significance of the slope value of the regression, which reached (0.537) with a positive sign, indicating the existence of a positive effect relationship between the independent variables and the dependent variable, which means that every increase in the value of electronic management by one unit leads to an increase in the dependent variable by (0.537). As for the regression constant parameter, it reached (2.557) with a significance level greater than (0.05), which explains the lack of importance of the variable in the model. The value of β reached (0.468), which expresses the positive regression coefficient and the positive relationship between the variables.

The simple regression model between electronic management and bank performance - the following equation:

$$Y = 0.074 + 0.537X$$

Where:

$$\alpha = 0.074$$

$$\beta = 0.537$$

X: Electronic management.

Y: Bank performance.

Second: Testing sub-hypotheses

When testing the hypotheses of the simple linear regression model, a set of standard criteria and other statistical criteria are taken into account, and the estimated model of the relationship between electronic management and bank performance will be tested

A. Testing the significance of parameters: It aims to test the extent of statistical confidence in the estimates of the parameters of the estimated model (and) using the Student statistic (t).

*Estimating the parameter α : As we note from the previous table that the value of the parameter () has statistical significance indicated by the calculated Student value $t = 2.557$ with a significance (sig = 0.014) less than the significance (= 0.05) adopted in the study, and therefore we reject the null hypothesis that the estimated value () is not significant and accept the alternative hypothesis that it is significant.

*Estimating the parameter β : As we notice from the previous table that the value of the parameter (β) has statistical significance indicated by the value of Student $t = 3.434$ with a significance (sig = 0.001) less than the significance (0.05) adopted in the study, and therefore we reject the null hypothesis that the estimated value of (β) is not significant, and we accept the alternative hypothesis that the estimated value of (β) is significant. Through the results of Table No. (04) and Table No. (05), we note that there is an acceptable relationship between electronic management in its dimensions and the banking performance of the bank's agencies under study, and this indicates the impact of electronic management on its performance, as:

-For bank cards, the calculated F was estimated at: 12,647 at a significance level of 0.05, and (Sig=0.02), which is less than the significance level of 0.05 adopted in the study. Therefore, the hypothesis that there is a relationship between bank cards and the banking performance of the bank's agencies under study at a significance level of $0.05 \geq \alpha$ is accepted.

-For electronic money, the calculated F was estimated at: 10.876 at a significance level of 0.05, and (Sig=0.01), which is less than the significance level of 0.05 adopted in the study. Therefore, the alternative hypothesis is accepted, which states that there is a relationship between electronic money and the banking performance of the bank's agencies under study at a significance level of $0.05 \geq \alpha$.

-For the electronic check in decision-making F calculated at: 927, 11 at a significance level of 0.05, and (Sig=0.000) which is less than the significance level of 0.05 adopted in the study, then there is a relationship between the electronic check and the banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$.

-For financial transfers, the calculated F was estimated at: 14,229 at a significance level of 0.05, and (Sig=0.000) which is less than the significance level of 0.05 adopted in the study, then the hypothesis is accepted that there is a relationship between financial transfers and the banking performance of the bank agencies under study at a significance level of $0.05 \geq \alpha$.

III- Results and discussion:

The study reached the following results:

-The field study proved that the sample surveyed largely agreed that the application of electronic management in the bank under study affected their performance with an arithmetic mean (3.76) and a standard deviation (1.16), as it witnessed a significant improvement due to their use of software, databases, and communication networks. They also confirmed that electronic management contributed to reducing costs and reducing the effort on the human element and the customer together. The field study proved that the sample surveyed agreed that the banking performance of the bank's agencies under study agreed that the bank's performance appears through its marketing, financial, and strategic performance with an arithmetic mean (3.65) and a standard deviation (0.12)

-The field study proved that the use of electronic payment methods (bank cards, electronic money, electronic checks, financial transfers) encouraged the implementation of successful electronic banking services and expanded the horizons of adopting the application of electronic commerce in the bank agency under study with an arithmetic mean, but the obstruction of its activation was due to the lack of clarity of the legal conditions encouraging them to complete financial transactions electronically, which contributed to the slowdown in its implementation.

-The field study proved in testing the hypotheses that there is a statistically significant effect at a significance level of $\alpha \leq 0.05$ between electronic management in its dimensions on the banking performance of the bank's agencies under study, as the sample studied confirmed that the agency's adoption of electronic management increased the effectiveness and efficiency of its performance through the speed of completing work, and it also affected them morally, by increasing their loyalty and development, and thus improving the quality of services, diversifying offers, creating new relationships with customers, and providing information on financial reports in a timely manner;

-The field study proved that there is a positive correlation between electronic management in its dimensions and improving its banking performance, and this was confirmed by the sample studied that they provided many electronic banking services via the Internet, as well as offers to customers, and that thanks to promotional and marketing campaigns, the banking culture of the Algerian people and the conviction to settle transactions electronically increased.

IV- Conclusion:

Electronic management is a crucial stage in the transition towards electronic services, as it provides an opportunity to eliminate waiting lines and there is no need to take into account bank working hours, as all possibilities will be available through network work; That is, through virtual communication via electronic networks, electronic services are an alternative service system that devotes control and transparency to prevent bribery and favoritism, especially if the dealing is done virtually, which made electronic management the first regulatory option for all banks, and there is no way to improve their performance and services except by switching to the electronic model for the privileges and facilities it provides. The study recommended:

- Continuously encouraging the use of electronic management applications and granting those who excel in using them material and moral incentives that encourage them to master their use;
- Helping customers adapt and respond to new electronic services by using appropriate programs;
- The necessity of providing the necessary protection and security devices to protect bank agencies from the risks of fraud.

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