

The role of information and communication technology in improving the performance and functions of bank agents

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ABSTRACT:

Working in an environment overrun by information and communication technology requires bank employees to focus on improving their performance and professionalism in order to improve the quality of banking services, especially when it comes to electronic commerce, which is carried out remotely and according to somewhat decisive procedures, as bank employees have a professional responsibility towards customer satisfaction. Customers, and the direction of the electronic work process in general.

The legislative and technological development of the work of bank employees has greatly affected the quality of banking services. Job change came as an inevitability, not a choice, due to the speed, accuracy, and security required by the era.

Keywords: bank agents; technology; professional; Responsibility.

Introduction

Members of society need distinct and diverse services, as the view on the bank has changed over time from a simple cashier's shop to collect and loan money to a more comprehensive work of performing work and services until the modern bank has become an economic institution, carrying out several multiple, disparate and cross-border operations at the same time. Banks Today, it is considered the basic pillar of the national economy, which requires the development of unified and advantageous strategies that will activate the national economy, and procedural laws and conditions that must be respected by joining the banking profession, whether substantive or formal.

Among the important activities of the Professional Association of Banks and Financial Institutions is consolidating the relationship between the latter and working to improve the level of performance of bank employees due to the burdens and negatives they bear of the banking profession, as they are the first and basic element for the success of banking activity. They are required to provide high-quality and distinguished banking services to their customers. The law has been classified as Cash and loan workers in banks to founders and members of the board of directors. Rather, the matter goes beyond that and includes every person who has a management role, whether he does so personally or on behalf, or only has the right to sign, With the emergence of meeting the needs of electronic commerce, which is defined in its broad sense as every commercial transaction that takes place through an electronic intermediary, and its emergence was to eliminate the shortcomings of work for bank employees while they use written payment methods by creating products that are more reliable and comfortable to use, working with electronic payment methods has had a positive impact on The performance of bank employees while performing their duties in order to improve the banking image and emphasize the quality of banking services in light of the use of Information and communication technology. This is what is stated in the text of Article 58 of Law No. 90/11 related to labor relations.

The first axis: Information and communication technology initiatives in Algerian banks

Defining the concept of the labor market is subject to several criticisms due to the multiple types of theoretical and intellectual references at the same time, as it was defined as follows: "The economic regulatory institution in which labor supply and demand interact, meaning that labor services are bought and sold, thus facilitating labor services.¹", Or

¹ **Riyadh Najd Center for Supervision and Educational Training (2006):** "Preparing for the Labor Market", Dar Al-Muallif Publishing and Distribution, Lebanon, p. 16.

according to another definition, "the place where both buyers and sellers of work services meet. The seller in this case is the worker who wants to rent his services, and the buyer is the one who wants to obtain the worker's services."

From this, it can be concluded that the labor market contains two aspects. The first means the employment market, which is supply and demand governed by the price, which is determined by a set of elements such as the size of demand, the size of supply, and the element of efficiency available to job seekers, and this is what leads to intense discussion, especially in a situation characterized by the scarcity of work. The ceiling on conditions required for employment is high. The second aspect is that it is non-market, as it is limited to labor legislation and social dialogue to build between the various partners responsible for production and social negotiations².

The state intervenes in some way. The first case is to establish market mechanisms and improve and develop laws in a way that guarantees the rights and duties of all social and economic stakeholders. Both. The second case is to include the market dimension of the labor market by monitoring wages, setting minimum wages, and intervening if necessary to balance supply with demand.

Today, the situation has changed for the better, as information and communication technology has become an essential channel for displaying the elements of the labor market, including their purpose and demand, around the clock. Despite this, labor market policies remain different from one market to another. There are active markets and others that are less active. The other type depends on mediation in the labor market, which has transformed from a physical market to an electronic market through private agencies, that is, programs and mechanisms to support remote employment, for example: the National Youth Employment Agency.

I-Technological development:

One of the results of technological development at the present time is the fascination of workers with this modern technology, as they prefer technical victories without having any bad intentions³.

Electronic management depends on matrix or project organization through virtual networks, meaning there is no gap or separation between management and workers⁴.

As for traditional management, it is subject to hierarchical organization, and the second units, meaning there are boundaries separating management and workers.

Electronic management has affected the labor market because of the self-leadership it provides and the avoidance of complex and routine procedures, thus reducing many procedures related to the problems of planning, regulatory, directive, supervisory and social functions, so that access to developments and laws related to management can be accessed more quickly, without forgetting. Workers can provide services via the telecommunications network without discrimination between one beneficiary or another, as transparency is a principle of electronic management. Thus, we find that the level of performance in the field of processing administrative operations has risen to the highest levels, so much so that sometimes we find that the worker assumes traditional physical administrative functions in addition to electronic administrative functions, as if we are facing an incident of job duplication due to the difference in tasks.

Recent studies have confirmed the expansion of the paper archive of the Algerian administration, which may expose it to damage or neglect at times. Therefore, we find that the electronic archive has become, today, a distinctive tool in the hands of workers. Representatives of the major challenges for the labor market, which is spreading the culture of electronic management to benefit from it. As much as possible by providing them with computer culture.

Among the implications of the use of the computer and its widespread spread in our daily lives is the emergence of the idea of electronic commerce, which relies on electronic means represented by the computer for its completion. The common image of this commerce is the image of commerce via the Internet, or as it is called remote contracting. However, The Internet is not the only means for electronic commerce⁵ through banks. Rather, there is other equipment that must be available in order for the electronic withdrawal or payment process to take place, which is:

² **Midhat Al-Quraishi (2007):** "Labor Economics", First Edition, Dar Wael Publishing, Jordan, p. 21.

³ **Mohamed Ali Al-Erian:** "Cybercrimes", Dar Al-Jamia Al-Jadida Publishing, Egypt, p. 25, 2005.

⁴ **Ahlam Mohamed Shway:** "E-Management and Its Impact on Developing and Improving Job Performance", Journal of Humanities Sciences, Volume 23, Issue 03, 2007, Babel, p. 2221.

⁵ Article 58 of Law 90/11 states: "Every worker must attend lessons, courses, or training sessions or update their level as organized by the employer in order to renew and deepen their general, professional, and technological knowledge."

A- The Internet and the bank's activities:

The Internet is a local information network for a concerned institution. The Internet uses the protocols and rules upon which the Internet is built so that individuals, workers, and bank employees can communicate with each other and access information in a faster, more efficient, and less expensive way than traditional and physical methods. For banks, the Internet is a network. Interior does not exceed The limits of the financial institution due to its storage, retrieval, transfer, clearing, and payment systems, as the Internet has become for many banks the backbone of the conduct of banking operations⁶.

B- Extranet:

It is a marriage of the Internet and the Intranet, meaning an open network on the outside environment for banks that deal with each other through clearing at the level of the Algerian Bank.

The goal of the Internet and extranet is to manage and facilitate the process of communication and the transfer of information inside and outside the bank, and the emergence of these two networks is an appropriate solution for creating an effective economic network for financial institutions to practice electronic commerce by bank employees.

C- New banking equipment:

Banks have recently adopted a variety of equipment in order to facilitate the process of transferring funds. Currently, with the invasion of information and communication technology, bank employees are no longer required to register and work to achieve some commercial operations, thanks to special and advanced equipment. We mention, for example:

1-Modern banking media

There are many electronic banking channels or media that are used in the electronic payment process, and they are as follows:

1-1-ATM

ATM services began to appear in the seventies of the twentieth century, amid modest demand from bankers at first, but the development of the work of these ATMs enabled them to provide sophisticated and advanced services in addition to their original services.

1-2-The concept of the ATM

It is a programmed "machine" that stores money in a specific way, can recognize its card, and allow a covered amount of cash to be entered into the card owner's account balance. This machine is also characterized by a specific capacity of currencies⁷, so that it is considered a service for emergency situations in addition to saving customers' time, so that the size of the amounts withdrawn daily is estimated by studying the average withdrawal cases, compared to the machine's capacity. The machine can also be programmed in a way that allows the disbursement of specific amounts and prevents recurrence. Disbursement of the same number per day.

1-3-Characteristics of the ATM

Perhaps the most important characteristics of an ATM are the following:

-Fast service compared to exchange procedures within the bank;

II-Legislative development:

The new legal framework for banking services in light of the use of information and communication technology has changed the quality of work in banks. The new legal framework for the use of information and communication technology by bank employees, It motivated them to work with electronic documents, whose nature and legal value differ from classical documents and contracts in general law. Add to that electronic signature as a very important element for the safety of banking operations and the data related to the documents at the same time. This signature was approved by the Algerian legislator in many legal texts, which has become It includes the legal nature of the thing adjudicated, like other signatures signed on paper documents.

As for the third point, which is the electronic archive, which is considered the most important ground in the case of the burden of proof, and the latter can be said to have been neglected by the Algerian legislator and did not fulfill his rights

⁶ Ibrahim Bakhti, "E-Commerce" (Concepts and Implementation Strategies in Organizations), University Publications Bureau, Algeria, 2005, p. 37.

⁷ E-commerce is the activity that leads to the exchange of values through communication networks. Definition by the **European Information Technology and Control Organization (EITO)**.

in terms of legislative texts. The legal period available for claiming it, which is stipulated by the law, is 5 years, after It can be destroyed.

- As for the impact of information and communication technology on the components of banking networks, the first of which are customers, users of bank cards and customers who obtain them from banks licensed to use bank cards at the national and international levels at the same time, through this it is possible to identify the pros and cons of this new technology from While receiving banking services.

However, this is not enough. Bank employees must be aware of any violations of the new payment systems, such as fraud or error. To clarify, the responsibility of bank employees is manifested in multiple forms, which are represented in the following:

1- Disclosing professional secrets in accordance with Article 301 of the Algerian Penal Code, which is divided into:

- The right to give information to the bookkeeper
- The right to give information to the Bank of Algeria and the Banking Committee
- The right to provide information to the customs administration

2- Transferring state funds and equipment

3-Bribery and use of influence

4- Violating banking regulations and the exchange law

5- Counterfeiting money

6- Fear of the exchange law

It is necessary to become familiar with the various forms of criminal liability to which bank employees may be exposed. Prevention lies in how the various new banking systems can be protected from the enemy or harm to them before, during and after the completion of banking operations. The first process is the clearing organized by the Central Bank for What is interesting is the control imposed on it on a continuous and automatic basis, while at the same time specifying the responsibility of each of the bank employees and managers of the banking systems, as well as detailing the security procedures, The practice by the authorities issuing electronic certificates, with an explanation of the new regulations related to the exploitation of all types of networks individually and sensitive devices. The Algerian legislator did not stop at this only, but put a law at the disposal of bank employees for the security and safety of banking systems. There is also a new legal system to enhance the safety and security. Informatics programmes and extraneous transmissions related to marks⁸, and even more than that, which is Law No. 09-04 relating to combating crimes related to information and communications technology, in addition to Law No. 04-15 relating to the issuance of electronic certificates and the general rules relating to signatures.

Law No. 04-09 regulated the method of direct and precautionary surveillance at the same time in order to avoid terrorist crimes, divulging state secrets, public order, and the national army. The second procedure is through the judicial authorities and the judicial police, which the law gives the right to arrest the system and enter it remotely. For the information system as a whole or part of it, through the information storage system, as well as issuing permission to seize data contained within the information systems and clarifying the conditions and duties of service providers towards the law that allows the use of Information technology⁹, as permitted by law, as well as financial fines or prescribed penalties related to publishing images and assets that violate public order and public morals, or even changing, deleting, erasing, or accessing data contained in the system. In support of these procedures, there are many laws in this field, including:

1- The first executive decrees No. 123-01 and the second No. 162-07, both in order to ensure the conduct of operations related to electronic withdrawal and payment across interconnected networks, through electronic certificates and the licensing system.

The second axis: The efficiency and quality of performance of bank employees in light of the use of information and communication technology

The new strategy for developing work theory took first place in social studies, as work gradually changed once the ICT component was introduced for various types of organizations and financial institutions, especially the latter, banks today

⁸ The term "E-commerce" generally refers to all types of transactions related to commercial activities that bring together individuals and organizations, relying on the electronic processing and transmission of data, especially texts, sounds, and images. It also refers to the effects that the electronic exchange of commercial information can have on institutions and the procedures that facilitate and surround business activities such as organizational management, commercial negotiations and contracts, legal and regulatory frameworks, settlements, and examples such as tax payments. **OECD definition.**

⁹ **Ahmed Safar**, Electronic Payment Systems, Halabi Legal Publications, Beirut, Lebanon, First Edition, 2008, p. 142-152.

have begun to plan electronic planning, which is completely different from the traditional one. The time period for the validity of the vision is known to social scientists and researchers, and this is what the study of the famous management scientist, Professor Peter Drucker, called for, through his introduction of the idea of the manager. General Motors Police Executive Alfred Sloan, whose idea is to connect the needs of individuals with the needs of the organization, Individuals become active participants in the administrative process. Some resorted to evaluation by establishing some goals. However, the problem of researchers and those seeking science and knowledge was the difficulty of obtaining information.

But with the emergence of information and communication technology, which accompanied the crystallization and development of communication technologies, electronics, and computers, with their rapid spread, the problem of knowledge became centered on the correct selection of information amidst a huge amount of information and knowledge across the international Internet. By the end of the last decade, the need for a knowledge economy or management emerged. Knowledge as concepts changed and became dependent on:

- The desire to increase worker performance and business efficiency, which now requires the exchange of information and data¹⁰
- The emergence of electronic business networks that have become the spirit of electronic management¹⁰
- Reliance on computer networks¹⁰

Most of this opinion believes that Internet technology can affect both the economy, trade, and society as a whole, as the ability to work and lead it is available at any time, that is, in the sense of getting rid of the idea of working time in electronic institutions, because the electronic work environment is considered more developed and more competitive unless it faces... These institutions have a weak work culture and responsiveness to electronic services¹¹.

I- The importance of functional and psychological change for bank employees:

The principle of changing jobs for bank employees has already been subject to the principle of delegation, as bank employees work in accordance with the mandate granted to them by the Governor of the Algerian Bank and keep professional secrets in addition to that¹².

According to Article 117 of the Monetary and Loan Law, where he is subject to professional secrecy under penalty of the penalties stipulated in the Penal Code: (Every member of the Board of Directors, And every bookkeeper and every person who participates or has participated in any way in the management of a bank or financial institution or is one of its employees. As for the persons who are permitted by law to disclose secrets, they are limited to the following:

- Public authorities authorized to appoint those in charge of managing banks and financial institutions¹³
- Judicial authorities that operate within a criminal procedural framework.
- Public authorities are obligated to report information to qualified international institutions, especially in the context of combating bribery, money laundering and terrorist financing.¹⁴
- The Banking Committee or the Bank of Algeria, which works for the latter in accordance with the provisions of Article 108.

In fact, the tasks of the banks were organized on the basis that all of them were members of the Algerian Bankers Association¹⁵, which is concerned with everything that happens to the Algerian banks from the legal and technical

¹⁰ Article 73 of Law 90/11 on Labor Relations states: "Disciplinary action is applied when a worker commits serious errors." In addition to the serious errors punishable by criminal law, which occur during work, the following are considered serious errors that may lead to disciplinary action without vacation and without allowances:

-If the worker intentionally causes material damage to buildings, facilities, machines, tools, raw materials, or other items related to the work.

-If the worker discloses professional information related to technologies, industrial methods, organizational practices, or internal professional documents, unless...".

¹¹ Article 07 of Law 90/11 on Labor Relations states: "Workers should not disclose professional information related to techniques, technology, manufacturing methods, and organizational practices in general. They should not reveal the contents of internal documents unless required by law or requested by their superior authorities. They must also abide by the obligations arising from the employment contract."

¹² Article 38 of the same law: "A minimum mandatory service should be organized in the following areas: ...financial relations services with foreign entities at the bank and public banks." In the event of refusal, according to Article 40 of the same law: "Refusing to carry out the required minimum service is considered a serious professional error."

¹³ **Mohamed El-Gezawi**, Strategic Management and E-Business (Theoretical and Practical Issues), King Faisal University, Faculty of Business Administration, p. 132.

¹⁴ **Mohamed El-Gezawi**, op. cit., p. 235.

¹⁵ Article 117 of Order No. 10-04 dated 16 Ramadan 1431, corresponding to August 26, 2010, amends and supplements Order No. 03-11 dated 27 Jumada II 1424, corresponding to August 26, 2003, related to currency and credit.

aspects¹⁶ at the same time. Bank employees today are in dire need of developing their information and skills to improve performance while performing their commercial and electronic functions. The latter imposes interaction through information systems

specific to each bank, even the private banks that obtain the accreditation of the Monetary and Loan Council, and even if it is a matter of transferring large sums, there are new information systems that are sufficient to carry out the process in the best possible way and in a very short time, such as the "ARTS"¹⁷ system. Even the purposes have become electronic, so the bank officers have only to realize Meaning and time of electronic money transfer operations¹⁸.

II- Obstacles to the tasks of bank employees in using information and communication technology:

Bank employees know that¹⁹ the new dress code for traditional money is greatly increasing in the banking system. Their profession is linked to the proper use of information and automatic systems, as employee employees sometimes tamper with automatic processes by mistake or negligence on their part²⁰, so the process is completed by mistake without intention. Information systems are known for not returning messages (l'irrevocabilité du message) But according to the stipulated laws, bank employees must adhere to them at all costs²¹.

However, there are some obstacles that may hinder the tasks of bank agents, including:

- Modernizing the banking sector requires new equipment that may be difficult for bank employees to use according to electronic commercial requirements²².

- The trend towards modernizing information and communication technology in the financial and banking institutions sector is very expensive, so before bringing this technology it would have been better to rely on training of all kinds to help bank employees improve

Their performance while performing their duties. Once a new information system is adopted, bank officers are left with a technical responsibility to deal with the system and work at the same time²³.

Professionalism in the field of performing the duties of bank agents requires follow-up and continuity due to the nature of electronic commercial operations. Sometimes this technology is misused for personal purposes. Therefore, bank agents are followed by responsibility on both its professional and penal sides at the same time²⁴. The breach of professional duties is represented in the following:

¹⁶ Article 96, Chapter Five under the title "Professional Organization" states: "The Central Bank of Algeria establishes the Algerian Bankers Association. Every bank or financial institution operating in Algeria must join it. The purpose of this association is to represent the collective interests of its members, especially to public authorities, and to provide members and the public with information and awareness. The association studies issues related to the practice of the profession, especially improving banking techniques, loans, promoting competition, overcoming barriers to competition, introducing new technologies, organizing public services, training employees, and managing relations with representatives of employees. The Minister of Finance or the Governor of the Central Bank of Algeria may consult the association on any issues related to the profession."

Among the missions of ABEF:

- Promote the introduction of new technologies
- Encourage the organization and management of public interest services.

¹⁷ System No. 05-04, dated October 13, 2005, related to the Real-Time Gross Settlement System for large urgent payments, J.R., Issue 02, published on January 15, 2006, p. 29.

¹⁸ System No. 05-06 related to enrollment in the "Acti" (ATCI) system. Joining this system is mandatory for electronic clearing.

¹⁹ According to Order 06-03 dated 19 Jumada II 1427, corresponding to June 15, 2006, which includes the General Civil Service Law, Article 04 states: "An employee is considered anyone appointed to a permanent public service position and officially ranked in the administrative scale. The appointment procedure involves confirming the employee's position."

²⁰ According to Order 06-03, Article 40: "The employee must, in the course of performing their duties, respect the authority of the state and enforce it in accordance with applicable laws and regulations."

²¹ According to Order No. 06-03, the General Civil Service Law, Article 104: "The administration must organize continuous training and level-up sessions to ensure the improvement of employee qualifications, career progression, and their readiness for new tasks."

²² The United Nations Convention on Combating the Misuse of Information Technology for Criminal Purposes No. 63/55 on 12/04/2000.

²³ According to Order No. 06-03 on the General Civil Service Law, Article 118: Professional errors of the fourth degree.

²⁴ **Abdel Fattah Bayoumi**, "E-Commerce and Its Legal Protection" (Book One: E-Commerce System and Its Civil Protection), Legal Books Publishing, Egypt, 2008, p. 132.

- Benefiting from privileges, of any nature, provided to him by a natural or legal person in exchange for performing a service within the framework of exercising his job.
- Committing violence against any person in the workplace.)
- Intentionally causing serious material damage to the equipment and property of the institution and the public administration that would disrupt the good functioning of the authority.)
- Destroying administrative documents with the intention of harming the good conduct of the department.)
- Forging certificates, qualifications, or any document that allowed him to be hired or promoted.)
- Combining the job he holds with another lucrative activity, other than those stipulated in Articles 43 and 44 of the previously referred to order.

Professional responsibility falls under these reasons and circumstances that the legislator has mentioned. As for a new matter that arises, the matter is estimated according to the changes of the new administration and the outcome is important. It is inevitable that there will be a delay in payment or fulfillment with regard to new electronic tools, which in turn deserve attention and care when dealing with them and which may be exposed. For sabotage or misuse by bank employees²⁵.

For example, any manipulation by bank agents issuing credit cards, as this is done either by agreement of bank agents with the customer who holds the card, or by agreement with the merchant or with others, or by bank agents' agreement with the customer in a fraudulent manner and the use of forgery. We mention, for example:

- * Obtaining a valid card with forged data. This has been previously discussed in several Arab legislations.
- * Allowing the customer to exceed the card limit in withdrawal.
- * Allowing the customer to spend using an expired credit card or after a decision is issued to withdraw it²⁶.
- * Or an agreement by one of the bank's agents with the merchant, in its illegal form, the subject of which may be as follows: (Exceeding the withdrawal limit in disbursing its value. Sale notices - approving sale notices issued to fictitious, forged, expired, or withdrawn cards.

*As the biggest example, bank employees²⁷ may collude with members of criminal gangs and illegally provide them with the data of valid and circulating loyalty or debit cards, in order to use them to imitate or fabricate these cards.

* Despite all that was mentioned, it can be said that the work and performance of bank employees must be distinguished and cautious at the same time because the new electronic business is linked to the computer and the Internet. Traditional crime has become significantly different from electronic crime, the elements of which vary from one country to another, in addition to that.

The special characteristics of the cybercriminal must be taken into account, which are as follows:

* The cybercriminal is not always a genius who can be predicted or known, but rather he is a criminal who is often functionally related to the workplace.

* The cybercriminal belongs to a distinguished social milieu and has the highest degree of education and knowledge. He regulates his behavior as an act that does not contradict morals.

Likewise, according to Professor Parker, he is distinguished by a set of characteristics that generally distinguish him from other criminals, which Professor Parker symbolizes as SKRAM, meaning (skills, knowledge, resources, authority, and finally, motives).

With this huge number of characteristics, it can be said that the criminal is socially, intellectually, and economically prominent, and may hold a high position so that he can steal and defraud information systems²⁸, However, there are jurisprudential opinions that refrain from describing the theft of programmed funds, that is, the money present in information systems, which cannot be owned, seized, or confiscated. Therefore, the pioneers of this jurisprudence are

²⁵ According to Law 10-04, Article 17: "The Governor of the Central Bank may delegate his signature to employees of the Bank of Algeria, and according to Article 19 of the same law, the Board of Directors of the Bank of Algeria may approve the employee's regulatory framework and salary system."

²⁶ **Naela Adel Mohamed Fareed Qura**, "Economic Computer Crimes", A Theoretical and Applied Study, Al-Jabali Legal Publications, Egypt, 2005, p. 52.

²⁷ **Amal Qara**, "Criminal Protection of Informatics in Algerian Legislation", Dar Houma, First Edition, Algeria, 2006, p. 33.

²⁸ **Essam Anwar Selim**, "The Concise Guide to Labor Law", New University Publishing, Alexandria, 2018, p. 392 (where he emphasizes in his book that the employment contract itself is the source of the worker's obligation to maintain any secrets he learns about the employer, whether they are industrial, commercial, financial, or of another type, even after the employment contract has ended, as stipulated in Article 203 of the Algerian Penal Code).

excluded by adding the crime of theft to programmed funds, and therefore professional secrecy is considered one of the most important principles of work in Banks, which rely on rigor, accuracy and professional confidentiality even after completing electronic operations.

Conclusion:

Today, information and communication technology has become available to all financial institutions and banks, enhancing relationships with customers and raising the level of competitive advantage in order to outpace competitors. Additionally, information and communication technology has become, in itself, an effective tool for establishing and maintaining relationships. This compels banks to rely on e-commerce and find new and convincing methods to ensure customer loyalty.

Improving the performance and professionalism of bank employees has taken a long time, especially in this type of remote interaction. At the same time, work on creating a database and commercial data requires a lack of security and material foundations to ensure the integrity and validation of electronic transactions. This method is entirely different from traditional commerce, which has proven inadequate in meeting the demands of modern times. Among the key points that must be worked on in the use of information and communication technology by bank employees are:

1. Establishing appropriate legal measures for the nature of e-commerce and the need to create legal frameworks for contracts and transactions in this trade. These should be effective, able to organize various aspects, and capable of creating a secure and legal environment for both bank employees and their work.
2. Emphasizing the importance of the role of information and communication technology and e-learning systems in shaping strategies to combat piracy and electronic attacks, enacting laws, and taking incentive measures to establish guidelines and preventive rules for the use of electronic payment methods. Algerian legislators have long only listed these methods without providing a clear explanation of how to use them, which would facilitate the work and professionalism of bank employees and customers alike.
3. Emphasizing that knowledge, cognitive performance, and the knowledge economy exist in a context where there is an almost complete Arab absence in the information industry. Governmental and private information networks will remain at the mercy of those who know their secrets and understand their vulnerabilities.

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