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Islamic banks and e-marketing practices contribute to financial inclusion in Algeria

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Abstract---This research aims to find out the role of Islamic banks and e-marketing practices in promoting financial inclusion in Algeria. In order to achieve the goal of the study, we divided the work into two parts: the first part is theoretical, in which we dealt with the concept of financial inclusion, its objectives and importance, the most important indicators that measure the degree of financial inclusion, as well as the most important technologies used in banks, and the second part we studied the reality of Islamic banks and e-marketing practices and their role in promoting financial inclusion in Algeria. The study found that there is a strong relationship between financial inclusion, Islamic banking, and e-marketing practices in Algeria, where Islamic banks and e-marketing practices contribute to promoting financial inclusion through. By expanding the reach of banks to broad segments of society through digital channels, spreading awareness of financial services, simplifying information about banking products, encouraging individuals to use e-services, thus facilitating the integration of non-bank customers into the formal financial system.

Keywords---Financial Inclusion, Financial Inclusion Indicators, Islamic Banks, E-Marketing.

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Introduction

In recent years, financial inclusion has become one of the most prominent economic and financial issues of increasing national and international attention, as it is considered one of the main drivers of sustainable growth and social justice. Financial inclusion refers to the provision of financial and banking services to various segments of society, especially marginalized groups and low-income groups, which contributes to reducing social disparities and enhancing economic integration

Islamic banks have emerged as a key role in supporting financial inclusion goals, due to their Shari'a-based excellence, such as the prohibition of usury, risk-sharing, and adherence to ethical and social dimensions. This approach has enabled Islamic banks to attract a wide range of customers who were previously excluded from the traditional banking system for religious reasons or because traditional financial products are not suited to their needs

In light of the global digital transformation, e-marketing has become a pivotal tool in the development of the financial sector, as it enables banks to reach the largest possible number of customers through electronic media, simplify financial information, and improve the customer experience through direct communication and continuous interaction. This type of marketing has contributed to supporting the efforts of the government and banks to spread financial literacy, encourage the use of digital banking services, and facilitate access to Islamic products in a modern and innovative way

With the launch of the first Islamic banking windows and services in recent years, there has been a need to study the role of these institutions in expanding the banking sector's customer base, especially in light of the government's efforts to reduce the size of the parallel economy and achieve financial inclusion for various segments of society.
From the above, the following problem can be raised:
What is the role of Islamic banks and e-marketing in promoting financial inclusion in Algeria?

In order to answer the problem of the study, we divided this problem into a set of sub-questions, namely:
- What is the reality of both financial inclusion and Islamic banking in Algeria?
- What are the electronic marketing techniques in banks?
- What is the nature of the relationship between the proliferation of Islamic banks, e-marketing practices and promoting financial inclusion?

Study hypotheses:
As a preliminary answer to the study questions, we propose the following hypotheses:
- The increase in Islamic banks, especially after 2020, after allowing the opening of Islamic banking windows in conventional banks in Algeria, and thus the access of financial services to the largest category of customers, and thus the enhancement of financial inclusion.
- Among the digital marketing techniques in banks, we find mobile phones and social networks.
- **Islamic banks and e-marketing are considered as a tool to achieve financial inclusion** as they contribute to enhancing confidence in the formal financial system.

Objectives of the study:
The main objective of this research is to know the role of Islamic banks and e-marketing practices in promoting financial inclusion in Algerian banks, in light of the great efforts made by banks to deliver financial services to all individuals at a low cost, by studying the reality of financial inclusion, Islamic banks, and e-marketing techniques in Algeria.

Importance of the study:
This study gains its importance mainly by addressing one of the important topics in the field of banking, which is financial inclusion, and trying to link financial inclusion with the indicators of Islamic banks and e-marketing in Algeria, in order to identify the role of Islamic banks and e-marketing, in promoting financial inclusion in Algeria.

Study Methodology:
In this research, we adopted the descriptive-analytical approach by studying the theoretical framework of financial inclusion, by studying financial inclusion, its importance and its most important dimensions, and then studying and analyzing the reality of financial inclusion and Islamic banks in Algeria.

The first theme: Generalities of financial inclusion
Financial inclusion is a process that aims to ensure that all segments of society, especially the vulnerable and unbanked groups, have access to formal financial services such as bank accounts, and promoting financial inclusion is an essential step to support economic development and reduce social disparities**.**

The Concept of Financial Inclusion1.
Financial inclusion has become a strategic goal that all banks seek to find mechanisms to promote. Financial inclusion is seen as working to increase the access of the poor to financial services, and it is also an effective way to reduce poverty and income inequality **(William, 2017, pp. 265-271)** The term financial inclusion also refers to the situation in which all individuals have access to a full range of financial services, of high quality, affordable, and in a convenient manner, that preserves the dignity of customers, as well as **(younese & Buabdallah, 2023)**The IMF and the Advisory Committee on the Poor define financial inclusion as: "Enabling individuals and youth to access and benefit from an integrated system of high-quality financial services, including payments, remittances, savings, credit, and insurance, provided by a variety of service providers in a sustainable and accessible manner within an appropriate legal and regulatory environment **(Anwar, 2021, p. 52)**Financial inclusion includes all indicators of access to financial services for individuals, represented by the actual percentage of the population of financial services users in the total population. ‘ (**World Bank, 2014**)

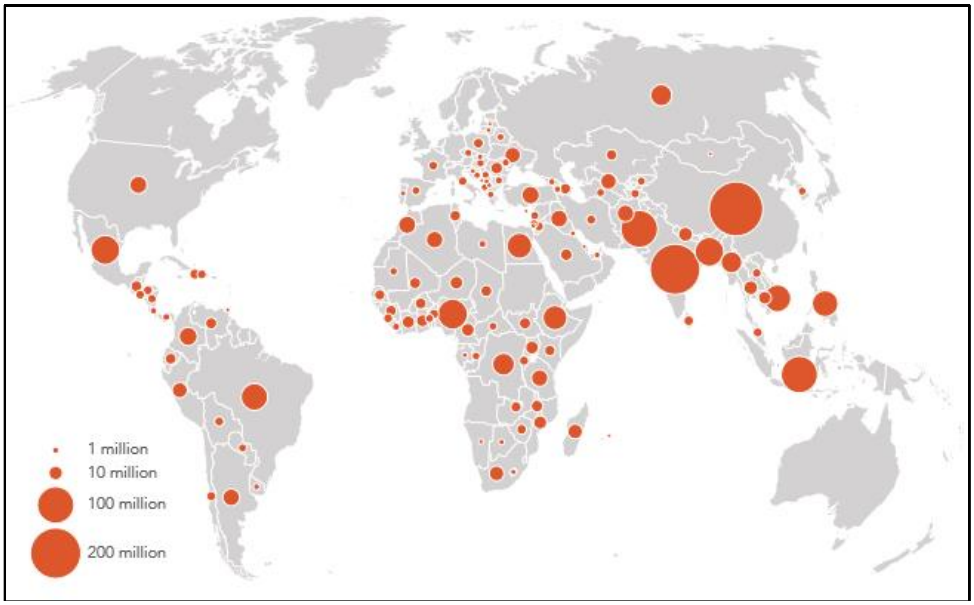

Figure 01: Distribution of the percentage of adults without accounts worldwide for 2021
Source: Global Findex Database

2. The Importance of Financial Inclusion

Financial inclusion is also of great importance, as it is a key factor in promoting economic growth, especially economic activities in remote and rural areas. At the same time, financial inclusion is a step-by-step solution to maintaining social stability by reducing income inequality. From an individual and family perspective, studies have shown that the inclusive nature of financial services can produce educational opportunities for individuals and social credit for families, and financial inclusion also supports the banking and financial sector, by achieving asset diversification and attracting new customers, increasing stability and growth**(Weidong & Xiaohui , 2021**) **(kerdouci & brahmi, 2022)**

3. Dimensions of Financial Inclusion

Financial inclusion has three main dimensions, according to the agreement of the G20 leaders.(G20, with the recommendation of the Global Partnership for Financial Inclusion (GPFI), is the first dimension of access to financial services, which expresses the ability to use financial services by formal institutions, which provide data regarding accessibility from the information provided by financial institutions. This dimension requires analyzing and identifying potential barriers to opening and using a bank account, such as proximity to banking service points, branches, and the cost of accessing financial services. **(AFI, 2013)**

The second level is the extent to which customers use the financial services provided by the banking sector institutions. This requires collecting data on the frequency and regularity of the use of financial services over a specific period of time, while the third dimension is the quality of financial services, where there are many factors that affect the quality and type of financial services, such as cost, consumer protection services, financial guarantees, as well as consumer awareness and the effectiveness of the compensation mechanism. Developing an indicator to measure the quality dimension is a challenge, as financial inclusion has moved into the developing country agenda, requiring improved access to financial services, an unclear dimension (**melikaoui & touil, 2022**)

4. Financial inclusion indicators

Financial inclusion indicators include both the supply and demand side of financial services, to give a clear view of financial inclusion. In 2013, other indicators were proposed by the Russian G20 Presidency to deepen the understanding of financial inclusion. These indicators focus on financial literacy. Under the leadership of China's G20 Presidency, a revamped index was proposed to measure the use, availability and quality of digital financial services. The most important indicators of financial inclusion are summarized in the form of a table:

Table 01: Financial Inclusion Indicators

source	Pointer
Financial Services Usage Indicators: Adults	
WB global findex	**Percentage of adults with financial accounts**
IMF financial access surveys	**Number of financial transactions using phone for 100,000 adults**
WB global payement systems survey	**Number of cashless transactions per 1000 adults: number of checks, transfer of balances, ...**
Financial Services Usage Indicators: Institutions	
WB entreprise surveys	**Percentage of SMEs with an account with a bank or other financial institution**
WB entreprise survey	**Percentage of SMEs borrowing from formal financial institutions**
WB entreprise surveys (aspirational)	**Percentage of SMEs that send or send digital payments through accounts**
Financial Services Access Indicators: Financial Services Selling Points	
IMF financial access surveys	**Number of GAB ATMs for 100,000 adults**

WB global payements systems surveys	**Number of TPE Final POS for 100,000 Adults**
Gallup world poll	**Percentage of adults who have access to mobile, appliance and internet services at home**
WB global payements systems survey	**Number of credit cards per 1000 adults**
WB entreprise survey	**Percentage of SMEs with TPE**
Financial Services Quality Indicators	
WB financial capability surveys and OECD national financial	**Financial Knowledge Quotient**
WB global findex	**Using savings to finance emergency expenses**
WB entreprise suveys and OECD SME scoreboard	**Percentage of SMEs required to provide collateral for their last bank loans**

5. Obstacles and Causes of Poor Financial Inclusion in the Arab Region

We can list the most important factors that prevented the development of financial inclusion in the Arab region as follows:

- Most Arab countries live in a state of instability such as Yemen, Syria, Iraq...
- The factor of poverty that is sweeping most of the Arab countries, as their financial ability prevents them from dealing with financial institutions
- Lack of financial infrastructure in many Arab countries, which is reflected negatively in the number, quality, and cost of financial services.
- Lack of awareness in the use of cashless transactions and digital means of payment, which increases the rigidity in the financial system and the slowness of financial transactions and services
- Lack of trust in financial institutions, which limits the prevalence of individuals dealing with them
- The existence of many financial transactions that contradict Islamic Sharia, which necessitated the existence of alternatives that are in line with Islamic rules, but they still need marketing and innovation.
- Poor financial literacy, which reflects negatively on the rates of financial inclusion in the Arab region
- Most of the financial sector's assets are owned by the public sector, which discourages competition to provide quality financial services.
- High costs, effort, and time to complete financial transactions, which motivates individuals to informal transactions.
- Almost Zero Lack of Financial Institutions in Small and Rural Cities
- Lack of interest of financial sector supervisors in spreading awareness and financial literacy **(Bouafia, 2019, p. 103)**

The second axis: Islamic banks

In this topic, we will discuss Islamic banks, their objectives and the challenges they face

1. Definition of Islamic Banks

The Convention on the Establishment of the International Federation of Islamic Banks, in the first paragraph of Article (5), defines Islamic banks as follows: "Islamic banks in this Law shall mean those banks or institutions whose establishment law stipulates and its system. The principle is explicitly to adhere to the principles of Sharia, and not to deal with interest as a given or a (.What-is-Islamic-Banking، 2024)

As Dr. Abdulrahman Yousra defined it: that A banking institution that is committed to all Investment Transactions and Activities And manageYou for all its actions in accordance with Islamic Sharia and its purposes as well as with the goals of the Islamic society internally and externally (**BOUHADIDA Mohamed، 1993**)

Dr. Ahmed Al-Najjar defined it as: a financial and banking institution to collect and employ funds within the framework of Islamic Sharia, in order to serve the building of an Islamic integration society, achieving distribution justice, and putting money in the Islamic path **(Khasawneh, 2008, p. 60)**
Through the previous definitions of Islamic banks, an Islamic bank can be defined as "a monetary financial institution that performs financial and banking business and services, attracts and employs cash resources effectively to ensure their growth and achieve the maximum return from them, in order to achieve the goals of economic and social development within the framework of the provisions of Islamic Sharia."

2. Objectives of Islamic Banks.

Islamic banks seek to achieve a number of goals, which are:

- ✓ **Accumulate the maximum possible financial resources:** by collecting all the savings that individuals and different entities in the society have, whether the savings are related to the temporary non-use of them because such uses are not needed by their owners, or those related to the lack of permanent use that
  It lasts for a long time, which represents hoarding of resources and not using them and then not benefiting from them during the period of non-use, so the goal of Islamic banks is to accumulate the largest amount of these resources and savings and to make use of them by using them in financing economic projects.
- ✓ **Profit Achievement:** It is the most important priority, and without it, Islamic banks cannot continue or survive and will not achieve their other goals, so profit is not only important to shareholders as it is their main incentive to keep or get rid of their shares, but it also matters to depositors because it provides them with a guarantee for their deposits, and provides them with appropriate banking services, in addition to the fact that the bank's profit is of interest to the society as a whole because it is the biggest insurance for the bank's existence and the continuity of its services.
- ✓ **Continuity and Growth:** i.e. the development of the Bank's own resources through capital raising, retained profits, and reserves, in addition to the development of external resources
  - ✓ **Wisdom and Safety in Managing Money:** This is done by diversifying investments, reducing risks and maintaining liquidity ratios that are suitable for the environment. **(lammar, 2024, p. 87)**

3. Challenges Facing FinTech in the Islamic Financial Industry:

FinTech faces several challenges when it is adopted in the Islamic industry, including:

Regulatory Challenges: One of the main challenges facing the Islamic finance industry is the lack of a unified regulatory framework, given the existence of multiple bodies that issue laws, regulations, and fatwas. Unlike the traditional banking sector, which is regulated by centralized bodies that apply internationally agreed standards, fintech companies that offer insurance products are subject to a range of regulations issued by different religious bodies. This makes it very difficult for Islamic financial institutions to operate across borders, and can be a significant barrier to growth

Shariah non-compliance: The biggest challenge facing any Islamic financial institution, whether it is an Islamic bank or FinTech company , is to ensure the highest level of compliance with the rules and regulations set out in Islamic Sharia. Shariah compliance is an integral part of the survival of Islamic institutions, as these guidelines are closely followed by customers and investors before making any financial decision. If a particular product or institution is found to have violated Shari'a rules, it may face a quarter of the criticism that may be made. Forcing it to close its business;

Cybersecurity: Since fintech is based on digital technology, the system relies heavily on a mix of online tools. These online facilities face threats from hacker attacks to steal valuable and personal data and cause millions of dollars in financial and non-financial losses.

Access to data and technology: Another challenge for fintech companies in international financial institutions is the lack of access to the right data and technology. The Islamic finance industry is a niche sector, so it's hard to find the right data and technology to build innovative solutions. In addition, the available data may not be of good quality and may not be suitable for building sophisticated algorithms; **(lammar, 2024, p. 87)**

The Third Theme: E-Marketing Techniques in Banks

In this topic, we will discuss e-marketing and its most important technologies used in banks

1. The concept of e-marketing.

Digital marketing has become one of the main pillars in the contemporary business world, as digital technology has radically transformed the way organizations communicate with their customers. With the widespread use of the internet and smartphones, digital media marketing has become an effective way to reach a wide audience quickly and at a lower cost.

E-marketing is not just an achievement of a business but includes any other electronic function that would help the organization to carry out its business business, so the telephone, fax, computer, and others contribute to the achievement of e-marketing, e-marketing is the sixth stage of the intellectual development of marketing, where a global communication network (the Internet) has been used, and it is one of the most important technological developments in the current era and thus has been reflected on the customer , marketer, **(Jahim, 2009, p. 41)**, and the American Association has defined e-marketing as A comprehensive term for the use of electronic technology, especially the Internet **(Zaoui, 2023, p. 54)**

From the above, e-marketing can be defined as the use of digital media such as the internet, social media, email, and websites to promote products and services and reach customers in more fast and effective ways compared to traditional marketing

2. Tools used for e-marketing in banks

There are many techniques and tools for digital marketing in banks, which are:

- ✓ **Digital Platforms:** An interactive system for communication between subscribers with the aim of achieving certain goals, and these platforms include banking, e-commerce, crowdfunding, and electronic payment.
- ✓ **Mobile marketing**: Mobile technologies can be used to market your brand by streamlining interactions, building relationships, and improving the customer experience.
- ✓ **Internet Marketing**: It is the use of electronic media to promote a specific product or service, e-marketing enables companies and individuals to reach a wider audience and build strong communication relationships with individuals.. **(BOUSAFSAF, 2024, p. 44)**

Fourth Theme: The Role of Islamic Banks and E-Marketing Practices in Promoting Financial Inclusion in Algeria.

1. The Reality of Islamic Banks in Algeria.

In recent years, Algerian banks have witnessed a significant expansion in the field of Islamic banking, which has become one of the most important alternatives to the traditional banking system, due to its reliance on the principles of Islamic Sharia, which rejects interest (riba) and relies on participatory financing formulas. This trend has contributed to attracting a wide segment of customers looking for financial products that are compatible with their religious beliefs

1.1 Al Baraka Bank.

Al Baraka Bank Algeria is the first bank to provide Shariah-compliant services in Algeria, and is the first bank to be established with mixed capital (public and private) (44%) and Al Baraka Banking Group (56%)، In March 1990, and it was officially opened in May 1991, and its activity actually started on the first of September 1991, and it is considered the first banking institution established in light of the Money and Loan Law issued in April 1990, and the Algerian Bank Al-Baraka is carrying out the activities of the Shamil Bank, it includes the Commercial Bank, the Investment Bank, and the Business Bank, and it was ranked in 2018 as the best Islamic bank in Algeria for the sixth time in a row - **(Tarshaoui, 2024, p. 11)**

2.1 Al Salam Bank

The second experiment was in 2008, with the adoption of Al Salam Bank Algeria, a subsidiary of the UAE's Al Salam Banking Group, which became the largest private bank in the country, and in 2023, Al Salam Bank Bahrain owns 53% of its capital https://www.alsalamalgeria.com/ar/newslist/detail-35-160.html

3.1 Islamic windows in Algerian banks

Islamic windows are specialized departments or branches within conventional banks, which are concerned with providing Shariah-compliant banking products and services, such as: **Murabaha, Ijara, Musharaka, and Mudaraba**. These windows are subject to the supervision of Shari'a bodies to ensure that their transactions comply with the provisions of Islamic jurisprudence, the actual launch of Islamic windows within public and private banks in Algeria was strengthened after the issuance **of the regulatory instructions of the Bank of Algeria in 2020**, which allowed conventional banks to open Islamic windows to meet the growing demand for Shariah-compliant banking products

The National Shari'a Board for the Islamic Financial Industry has granted the Shari'a Conformity Certificate for the opening of Islamic windows to six banking institutions until the end of 2020, and has currently touched the experience of Islamic banking (in addition to Al Baraka Bank and Al Salam Bank), out of 18 other banks, 10 of the Islamic window banks are:

- Six public banks are the National Bank of Algeria (BNA), the National Savings Fund (CNEP), the Crédit Populaire (CPA), the Bank of Faalha and Rural Development (BADR), the Bank for Local Development (BDL), and the External Bank of Algeria (BEA).
- Four international private banks: Gulf Bank Algiers AGB, Trust Bank of Algeria TBA, Housing Bank for Trade and Finance (HTBFA), and Arab Banking Corporation (ABC).

Some observations can be made:

- All national banks, which were mentioned in Decision No. (No. 24-01) of the Official Gazette, 2024 Issue 12 (Islamic Windows Approved Pending the Outcome of the Newly Approved National Housing Bank) formerly the National Housing Fund (CNL) was approved as a bank at the end of 2022.
- The products marketed include individuals, professionals, and institutions, and some of them are targeted at local car Murabaha.
- The predominance of known margin formulas, especially Murabaha, rather than the expansion of investment employment on the basis of participation due to the inability to frame risks, and the work of Islamic windows as a step towards the adoption of Islamic banking, needs to be strengthened by the institutional integration between the parts of the Islamic financial system in terms of Islamic banks, the banking system, Takaful insurance, Islamic investment funds, and the Islamic Sukuk market., zakat, and endowments.

The Algerian banking system includes 20 banks, 12 of which provide Islamic banking products and services, as shown in the following table:

Table 02: Active Banks in Algeria

2023	2022	2021	2020	2019	2018	**Years**
	7	6	6	6	6	Public Banks
	13	13	14	14	14	Private Banks
	20	19	20	20	20	Total

Source: Bank of Algeria Reports

Table 03: Development of the Algerian Banking Sector (Number of Agencies)

2022	2021	2020	2019	2018	Years
1.626	1.604	1.577	1.567	1.541	**Banks**
69	58	53	49	44	**Dedicated Islamic Banking Agencies**
1.226	.1202	1.188	1.177	1.160	**Public Banks**
10	2	1	-	-	**Dedicated Islamic Banking Agencies**
400	402	389	390	381	**Private Banks**
59	56	52	49	44	**Dedicated to Islamic Banking**

Source: Bank of Algeria Reports

The table above shows the development of the number of active agencies in the Algerian banking sector in recent years, as we note that in 2020, the Islamic banking activity was adopted for the first time in public banks, represented by a single agency, following the issuance of the 2020-02 regulation.
At the end of 2022, the banking network in Algeria included 1626 agencies divided into two sections, the first included 1226 agencies affiliated with public banks and the second section included 400 agencies for private banks, of which 69 agencies were exclusively dedicated to Islamic finance at the end of 2022, compared to 58 agencies in 2021
The share of public banks was represented in 10 Islamic finance agencies at the end of 2022, and 59 agencies for private banks, including 54 for the two Islamic banks (Al-Baraka and Al-Salam) and 5 for other commercial banks.

Table 4: Representing Al Baraka Bank and Al Salam Bank Branches

2022	2021	2020	2019	2018	2017	Years
31	31	31	31	31	30	Al Baraka Bank
	23	23	18	13	9	Al Salam Bank

Source: Annual Reports of the Two Banks

2. The reality of financial inclusion in Algeria.
Despite efforts made in recent years, Algeria's financial inclusion indicators remain relatively weak compared to countries in the region.
In order to analyze the reality of financial inclusion in Algeria, we will limit our study to the index of the percentage of adults in bank accounts (over 15 years old) and the percentage of adults who have saved in a banking institution (over 15 years old) as an indicator of measuring financial inclusion.

Table 3: Presentation of Financial Inclusion Indicators in Algeria

	They don't have bank accounts because of religious reasons (15+ years)	They do not have bank accounts due to lack of trust in banking institutions	They don't have expensive bank accounts (15+ years)	Percentage of adults with bank accounts (15+ years)	Sunnah
				%69	2014
				%54	2017
	%16	%19	%22	%75	2021

Source: World Bank Data

Financial inclusion aims to enable all segments of society, especially the marginalized ones, to access financial and banking services in a fair and secure manner. Islamic banks, on the other hand, represent a banking alternative that complies with the principles of Islamic Sharia, which makes them more attractive to a segment of citizens who are reluctant to deal with traditional banks due to usurious interest. Islamic banks contribute to enhancing financial inclusion in:

- **Attracting groups that are abstaining from conventional banks**: Islamic banks provide products based on Shari'a financing formulas (Murabaha, Musharaka, Ijara), which enhances confidence and increases the number of customers.
- **Diversification of financial products**: By providing microfinance solutions, financing of start-ups and medium-sized enterprises, and savings facilities, which helps to integrate new categories.
- **Contributing to the reduction of the parallel economy**: Non-bank customers are willing to deal with Islamic banks that they see as more in line with their convictions.
- **Promoting geographical inclusion**: through the expansion of Islamic windows in the various provinces of Algeria, facilitating access to financial services in the interior regions.

4. The Role of Digital Marketing in Promoting Financial Inclusion

E-marketing plays a pivotal role in supporting financial inclusion efforts in Algeria, especially in light of the digital transformation of the financial and banking system. With the expansion of the use of the internet and smartphones, digital marketing has become an effective means of enabling banks and financial institutions to reach a wide range of populations, including those who do not deal with the traditional banking system.

- ✓ **Spreading financial awareness and simplifying information:** E-marketing contributes to spreading financial literacy through awareness posts on social media, videos explaining how to open accounts and electronic payments , and introductory campaigns on digital banking services , and this enhances citizens' understanding of the importance of banking transactions, and encourages them to integrate into the financial system
- ✓ **. Access to isolated areas and shadow areas:** Digital channels allow banks to reach customers in: rural areas and shadow areas, areas lacking bank branches, helping to reduce the gap in access to financial services.
- ✓ **Promotion of digital financial services:** such as phone payment applications (BNA Mobile, BaridiMob, Wifak Mobile...), electronic payment cards, remote payment services, and e-wallets. E-marketing encourages their use through attractive campaigns, increasing the reach of these means and promoting financial inclusionBas du formulaire

Conclusion:

From the above, it can be said that Islamic banks in Algeria represent a key pillar in the process of promoting financial inclusion, as they have contributed to attracting large groups of citizens who were reluctant to deal with traditional banks for religious or cultural reasons. These banks and their Islamic windows have made available various financial products such as Ijara, Murabaha, and Musharaka, which has helped to integrate new segments into the banking system, thus contributing to mobilizing savings and directing them towards productive investment.

In the same vein, e-marketing has emerged as a modern strategic tool that has enabled Islamic banks and other financial institutions to reach customers more effectively and quickly. Digital media has proven to be effective in spreading financial literacy, simplifying information, promoting banking products and services, as well as providing interactive communication channels that enable customers to understand and use the benefits of digital services easily. Thus, e-marketing has become an important means of raising the level of financial awareness among the non-banking groups, which contributes to bridging the financial gap and achieving financial inclusion.

However, Algeria's experience in this area still faces fundamental challenges, including the limited financial literacy of the public, the weak penetration of Islamic banking compared to conventional banks, and the urgent need to develop the legislative and regulatory framework to bring it in line with international standards.

Therefore, strengthening the role of Islamic banks and e-marketing in achieving financial inclusion in Algeria requires:

- Supporting financial innovation and developing new products that respond to market demands.
- Intensifying digital awareness campaigns to introduce the public to the benefits of Islamic finance and digital banking services through social media.
- **Produce simplified awareness content** (short videos, posts, infographics) explaining how to open digital accounts, use payment apps, and request funding
- Spreading Islamic financial literacy through awareness and specialized training programs.
- Enhancing the legal and supervisory environment to ensure transparency and compliance with Shari'a and banking standards.

Islamic banks can thus be an effective tool not only in expanding the base of financial inclusion, but also in supporting sustainable economic development and reducing the size of the parallel economy, in line with the objectives of Algeria's economic reforms

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