

Digital Engineering as a Driver of Islamic Banking Performance': The Experience of Al Salam Bank Algeria

Dr. Chahra Ouarti

1Echahid Cheikh Larbi Tebessi University of Tébessa (Algeria), chahra.ouarti@univ-tebessa.dz

Received: February 17, 2026

Accepted: August 17, 2026

Published: October 16, 2026

Abstract

This study examines the strategic transformation taking place in Islamic banking towards revenue diversification and geographical expansion, facilitated by the recent digital revolution in the sector. The focus is on the concept of 'Islamic digital engineering' as a structural necessity for adapting financial and modern technologies, such as artificial intelligence, blockchain and smart contracts, to Sharia principles and Islamic objectives.

The study presents the important role of digital systems in the financial sector, demonstrating their effectiveness in improving the performance of Islamic banking through technology and innovation. It also demonstrates how investment in digital capabilities, as exemplified by Al Salam Bank Algeria, has facilitated the development of novel business models and contemporary technological infrastructures. This has enabled the automation of financing operations, as well as the flexible, Sharia-compliant and secure expansion of digital financial services.

Using a descriptive approach, the study establishes the conceptual foundations of digital engineering. It also uses an analytical approach to examine Al Salam Bank's case in detail, using the bank's data and statistics.

It concludes that investment in Islamic digital engineering is essential for ensuring the competitiveness and sustainability of Islamic banks in the modern banking environment. It also makes recommendations to banks and regulatory authorities to encourage the adoption of Islamic digital engineering as a strategic means of achieving competitiveness and sustainability.

Keywords: Islamic digital engineering, digital transformation systems, Islamic financial services, Islamic banking, banking performance, Al Salam Bank Algeria.

Introduction:

Islamic banking has recently undergone a strategic transformation, diversifying its revenue sources and expanding geographically at local and regional levels. The digital revolution has emerged as the main driver of this change, with Islamic banks adopting modern financial technologies at a faster rate. However, this has presented significant structural challenges, primarily the requirement to align digital infrastructure with Sharia compliance in Islamic contracts such as musharakah, murabahah, ijarah, and mudarabah.

Therefore, digital innovation in this sector involves more than just introducing technology; it also requires designing systems and operational frameworks that embed Sharia compliance at the core of

digital processes. Investment in the technological capabilities of Islamic banks is therefore essential for designing innovative digital financial products that meet the expectations of diverse customer segments, fostering their loyalty and satisfaction.

1. Research Problem

In light of the spread of next-generation technologies and the accelerating pace of financial innovation, Islamic banks face a major challenge: they must either redesign their financial processes and digital platforms in accordance with Sharia law, or risk falling behind and losing their competitive position. Developing these modern technologies requires the design of digital frameworks that embed Sharia principles within their algorithms – a concept known as ‘Islamic digital engineering’.

In this context, this study seeks to answer the following research question:

How has digital engineering contributed to improving the performance of Islamic banks, and how has it been implemented at Al Salam Bank Algeria?

This main question gives rise to the following sub-questions:

- What is Islamic digital engineering, and how important is it to the development of contemporary Islamic banking?
- What are the main systems adopted by Islamic banks as part of digital engineering?
- To what extent have these systems contributed to improving the performance and efficiency of Islamic banks?
- What innovative technologies are used to implement Islamic digital engineering at Al Salam Bank Algeria, and what progress has been made since they were adopted?

2. Significance and Objectives of the Study

This study aims to review the fundamental concepts of Islamic digital engineering and the various innovative modern technologies that present challenges and opportunities for Islamic banking transactions. The study also seeks to highlight the main systems adopted to promote financial inclusion, ensuring that Islamic financial products are accessible and marketed through advanced, innovative means based on artificial intelligence and Islamic finance principles.

The study aims to demonstrate the strategic importance of Islamic digital engineering in Islamic finance. This enables banks to keep pace with contemporary financial developments while adhering to Sharia principles and strengthening their competitive sustainability amid the structural challenges facing the Islamic finance sector.

3. Research Methodology

This study adopts an integrated research approach, combining descriptive and analytical methods to provide comprehensive coverage of the subject’s dimensions and rigorous scholarly examination of its variables. The descriptive method is employed to establish the study’s conceptual framework, defining the core concepts of Islamic digital engineering and its theoretical basis. The analytical method is employed to analyse the digital systems and technologies adopted by Al Salam Bank Algeria.

4. Structure of the study

In order to answer the research questions, the study is divided into four sections.

1. Concepts related to the study variables: Islamic digital engineering and its main principles.
2. The main systems adopted in Islamic digital engineering.
3. The advantages and benefits of implementation in Islamic banks.
4. A practical example of digital engineering and digital transformation: Al Salam Bank Algeria.

1. Islamic Digital Engineering: Concept, Significance and Foundations

The concept of digital engineering

In the banking context, digital engineering is defined as designing and engineering the technological infrastructure, processes, and financial services from the outset on a digital basis. This approach ensures the integration of channels, workflow automation, reliable data, and secure transactions, all while maintaining compliance with Islamic Sharia standards. The concept is broader than partial 'digital transformation' (Hanane and Kheidri, 2024, p. 218).

The term describes all aspects related to digital technology and computing and is associated with the transformative revolution taking place in the world today. Rather than merely digitising a particular channel, it re-engineers the end-to-end operating model to improve the operational and financial efficiency of Islamic banks (Al-Qawasmi, 2024, p. 14).

The term 'digital engineering' can be defined in several ways, which can be summarised as follows:

It involves the comprehensive transformation of the technological infrastructure and operating methods of banking institutions through the use of modern information and communication technologies, such as artificial intelligence, cloud computing and blockchain. The aim is to improve banking performance and efficiency (Khawla and Moussaoui Hadjer, 2023, p. 525).

Digital engineering involves restructuring organisations and developing services and products that focus on meeting customer needs in a more personalised and flexible manner, while incorporating advanced security measures to ensure data protection (Khadija and Bououina, 2023, p. 99).

In summary, digital engineering in banks involves introducing innovative and modern methods and technologies to develop and enhance banking operations and services, with the aim of improving operational efficiency, achieving financial inclusion, and sustaining banks' competitive capabilities.

The main foundations of Islamic digital engineering

The concept of digital engineering in Islamic banking is based on three interrelated foundations:

Sharia foundation: ensuring that products and operations are free from *riba* (interest or usury), *gharar* (excessive uncertainty) and *maysir* (gambling), and that they comply with the rules governing sales, *murabaha* and *musharaka*. This also involves ongoing digital review by Sharia supervisory boards (Tarchaoui, 2024, p. 3).

- Re-engineering foundation: Designing end-to-end processes – from the customer's request through to repayment – on a fully digital basis, while automating authentication, approvals, and clearing. This reduces costs and processing time, while minimising manual errors.

- Integration and Interoperability Foundation: Unifying channels – the application, internet banking, branches, and call centres – to provide a single view of the customer and enabling secure integration with third parties through APIs (Open Banking/APIs) within a Sharia-compliant framework (Al-Islami, Dubai, 2025).

- Data and artificial intelligence foundation: Using predictive analytics in risk management, pricing and liquidity management, supported by strict data governance that protects privacy and ensures the accuracy of data used in fatwas and Sharia supervision (Safer, 2025, p. 99).

- Digital security and trust foundation: encrypting transactions, managing identities and detecting fraud in ways that strengthen customer and regulatory authority trust in the Islamic digital environment (Khaoula and Moussaoui Hadjer, 2023, p. 527).

- Innovation in Islamic products foundation: enabling the rapid launch of Sharia-compliant financing products such as digital financing, electronic **murabahah**, and Islamic crowdfunding platforms through flexible, scalable technology infrastructure (Al-Saadi, Imad, 2025).

- **Sustainability and efficiency foundation:** Linking digital indicators, such as the automation rate, processing time and volume of digital transactions, to financial efficiency indicators including ROA, ROE and the cost-to-income ratio, ensures a measurable impact on performance (Hanane & Kheidri, 2024, p. 220).

These foundations establish Islamic digital engineering as an integrated framework that connects advanced technology, operational efficiency, and Sharia compliance, supporting Islamic banks' objectives of improving performance, strengthening trust, and increasing competitiveness (Tedjani & Keddi, 2025, p. 377).

2. Main systems adopted in Islamic digital engineering

Islamic banks use a variety of systems and tools to digitise their financial and banking products, all the while adhering to Islamic Sharia principles. These systems are used to improve financial and operational efficiency, and to provide innovative, rapid financial services that enhance the customer experience. The main systems are as follows (Bouchoucha and Amani Azzouza, 2024):

- **Platforms and infrastructure:** adoption of modern, scalable banking channels and core banking systems, as well as a microservices architecture that enables the rapid launch of products and secure integration with third parties via APIs (Open Banking/APIs).

- **Smart applications (electronic banking):** These enable customers to access their accounts, apply for financing products and conduct financial transactions remotely, easily and securely.

- **Artificial intelligence and advanced analytics:** These are used to analyse financial data and customer behaviour to provide personalised services, detect fraud and improve decision-making.

- **Cloud computing:** This supports secure data storage and provides flexible infrastructure that enables the rapid expansion of digital services (Khadija and Bououina, 2023, p. 100).

Process automation involves automating customer requests, authentication, credit approvals and clearing. This reduces processing time and cost per transaction while minimising manual errors.

Big data refers to large volumes of complex data that require high levels of distribution, storage and processing, which exceed the capabilities of conventional software and computers (Safer, 2025, p. 98).

Blockchain and smart contract technology are intended to ensure transparency, automate Sharia-compliant digital contracts and reduce the time and cost required to execute transactions.

Channel integration provides a unified experience across mobile applications, internet banking, branches and call centres. It is supported by a single customer view that enables personalised services and Sharia-compliant cross-selling.

- Cybersecurity and information security comprise a set of technologies, controls and processes that aim to protect physical and information assets, reduce the risk of cyberattacks and prevent the unauthorised exploitation of systems, networks and data (Khaoula & Moussaoui Hadjer, 2023, p. 527).

3. Advantages and benefits of implementation in Islamic banks

Developing Islamic banks by re-engineering their operating models end to end goes beyond digitising channels. It also improves and develops their performance in banking and Islamic finance. The main advantages and benefits are as follows (Al-Saadi & Imad, 2025):

- **Improved operational efficiency:** This is achieved by reducing transaction costs and processing times through workflow automation, simplified procedures and reduced reliance on manual processes. Al Salam Bank's reports indicate high levels of automation and the delivery of hundreds of technology projects annually.

- **Strengthening financial performance:** Digital engineering can improve profit margins by lowering operating costs, increasing the volume of low-cost digital transactions and improving product pricing

through data-driven analytics.

- **Improving customer experience and loyalty:** It provides a seamless, consistent experience across channels, including mobile applications, internet banking, branches and call centres. This can increase customer retention and expand the base of active users, as reflected in the growth in digital application downloads and the use of non-branch channels (Mahmoud & Hafsi, 2023, p. 422).

- **Managing risks and ensuring Sharia and regulatory compliance:** Digital systems enable continuous monitoring of Sharia compliance and operational risks. They also support transaction encryption, identity management and data governance, thereby reducing unexpected losses and strengthening regulatory authority confidence (Oussama Abdel Salam El-Sayed, 2019).

Enabling innovation in Islamic products: Modern digital infrastructures, including scalable core banking systems, microservices and APIs, facilitate the rapid launch of Sharia-compliant financing products and secure integration with third parties in an open banking environment (Al-Qawasmi, 2024, p. 16).

- **Strengthening sustainability and competitiveness:** Digital engineering makes banks more resilient to external shocks, enabling them to expand rapidly and gain market share. This is reflected in Al Salam Bank's growth in assets and profitability in recent years (Rafik Nayed, 2026).

4. Al Salam Bank Algeria's Experience in Digital Transformation

Al Salam Bank Algeria operates in accordance with Algerian law and is fully committed to the principles of Islamic Sharia in all its transactions. It is a global Islamic bank, officially licensed by the Bank of Algeria in September 2008. The bank began operations with capital of DZD 7.2 billion (USD 100 million), subsequently increasing this following the entry of new shareholders. It currently has 26 branches across the country (Al Salam Bank Algeria, 2025).

It has experienced significant growth and development, and is regarded as one of the fastest-growing banks in Algeria, with an average annual increase in total assets of 23.3% since 2010. In the first quarter of 2023, the bank's total assets reached USD 2.2 billion, its financing portfolio was valued at USD 1.3 billion, and customer deposits totalled USD 1.8 billion.

In a recent development, the parent bank, Al Salam Bank Bahrain, acquired a majority stake in Al Salam Bank Algeria by purchasing shares from existing shareholders. The bank's stake in Al Salam Bank Algeria increased from 37.43% in 2023 to 53.13% in November 2025 (Al Salam Bank, 2025).

4.1 Digital Applications and the Development of Banking Performance

The digital engineering applications implemented by Al Salam Bank Algeria covered five main areas: providing the necessary infrastructure; developing human resources in technology, research and innovation; improving digital governance; and supporting investment and facilitating digital transformation in line with the 2030 national digital strategy. The bank undertook the following measures (Annual Reports 2019 and 2020, p. 42):

- **Establishing a centralised system for monitoring sensitive servers;** This involved installing a system that enables the monitoring of sensitive servers such as CPI and 24T servers. The system allows several server components to be monitored through a dashboard, including CPU utilisation, memory utilisation, and hard disk utilisation.

- **Establishing a new main data centre (DATACENTER):** This was carried out in accordance with international standards in order to upgrade the information centre, keep pace with the bank's development and enable it to accommodate all new digitalisation-related applications.

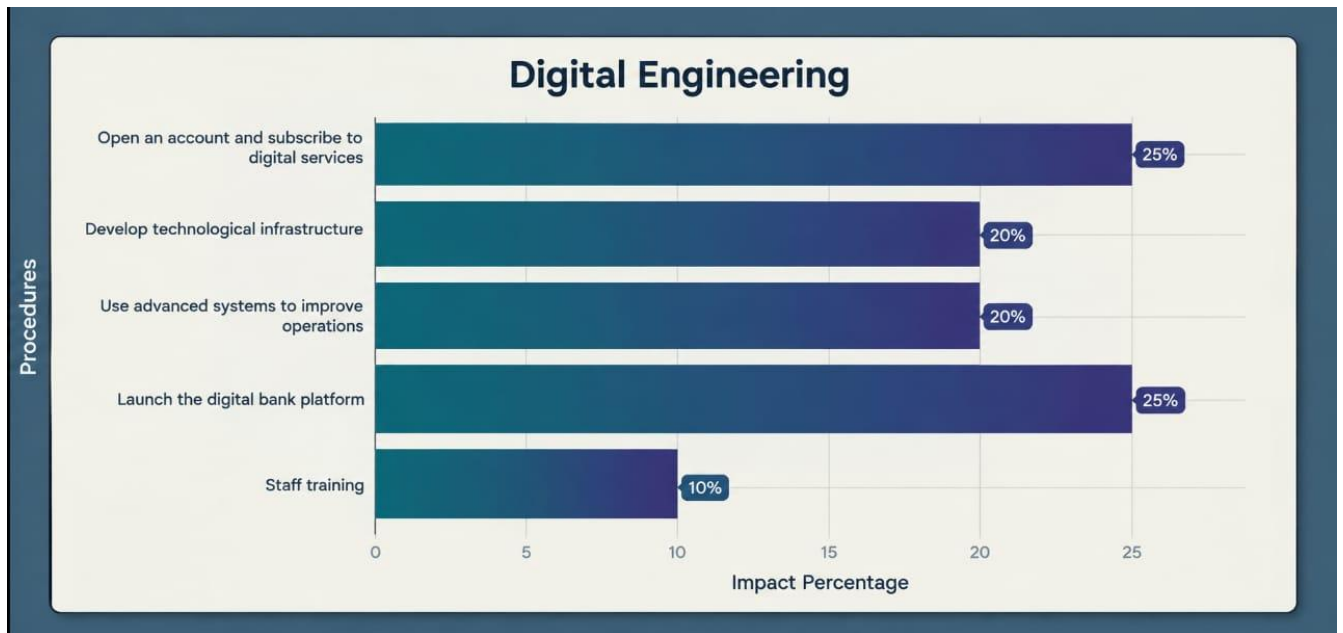
- **Implementing an IP telephony system:** The bank's telephone system was converted from a traditional system to an IP-based system using four-digit numbers, improving visual communication between

branch employees and central administration.

- **Enhancing the security of electronic transactions through the 3D Secure service:** This involved setting up an advanced data centre to store and process information relating to banking operations, in collaboration with the Algerian Monetary Interbank Network (SATIM).
- **Deploying virtual machines using VMware software:** This allowed the bank to fulfil all its technical requirements.
- **Automating direct operations and processing:** This measure was introduced to keep pace with continuous technological developments in the banking sector and ensure the quality of digital services.
- **Using advanced systems,** such as the Workflow System and VMware, to improve the efficiency of internal banking operations and foreign trade import operations.
- **Developing a technical platform to communicate with external suppliers,** such as ‘Diar El Djazaïr’ and ‘SAVITAM’, to provide an online instalment financing service that does not require customers to travel.
- **Activating updates related to the PSC project:** This was particularly important for protecting the SWIFT system and consequently preserving the database.
- Activating the automatic recording of financial control management operations using Excel and integrating the National Centre of the Trade Register database into the digital information system.
- Transitioning to an eight-digit BIN (Bank Identification Number) programme instead of a six-digit one to improve the operation of local and VISA payment cards.
- Maintaining software and correcting errors by adding control points to improve data quality and addressing approximately 140 system modifications.
- Adopting a unified and integrated internal training programme combining theoretical and practical training. This programme covered all essential banking skills, developing employees’ capabilities – one of the fundamental pillars of the bank’s operations (Annual Reports 2020 and 2021, pp. 19–20).

These measures aimed to increase the bank’s operational efficiency and improve the customer experience, supporting sustainability and competitiveness in the Algerian financial market while keeping pace with global digital developments in Islamic banking. The following figure illustrates the relative importance and emphasis placed on each measure within the bank’s digital engineering process.

Figure No. 01: Development of the Bank’s Performance Following the Implementation of Digital Systems



Source: Prepared by the researcher based on <https://www.alsalamalgeria.com/pdf/rappports>.

4.2 Innovative digital engineering products and available benefits

Digital services are a key part of Al Salam Bank Algeria's strategy to improve customer experience and keep up with the digital transformation of the Algerian banking sector. The bank's distinctiveness stems from its investment in the latest technologies and its provision of a wide range of innovative, secure digital solutions. The following table presents the main digital products offered to businesses and individuals.

Table No. 01: Innovative digital products and benefits available to customers (businesses and individuals).

Digital services and applications	Available Features
1. The MySalam Smart Banking Application: This advanced digital banking interface enables customers to manage their accounts at any time and from anywhere. The app is free, secure, and does not collect or share user data with external parties.	- Real-time access to account balances and account statements. - Instant money transfers and beneficiary management. - Viewing and sharing bank account details (RIB). - Using the integrated currency converter. - Locating branches and ATMs directly. - Comprehensive technical support via the call centre and email.
2. 'Al Salam Direct' online banking service: The 'Al Salam Direct' service provides advanced options for individual and corporate customers.	- Managing and monitoring the details of all bank accounts. - Downloading and printing account statements (summary or detailed). - Search financial transactions and transfer money

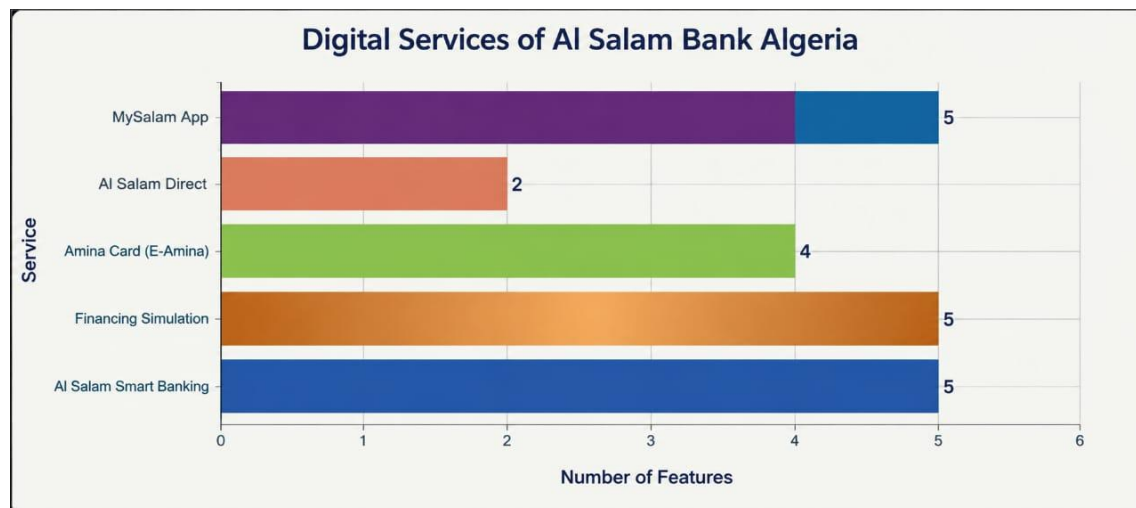
	between accounts, or to other accounts within the same bank or at local banks. - Requesting a new cheque book or payment card. - Monitoring customer deposits and investments. - Checking exchange rates. - Advanced security measures include blocking the account after three failed login attempts and activating the service via a secure procedure.
3. The “Al Salam Smart Banking” application: A smart application for mobile phones and tablets.	- Managing accounts and making financial transfers anytime and from anywhere. - Simulating financing options (real estate, cars, etc.). - Communicating directly with the bank and receiving instant banking notifications.
4. The 'Amina' secure electronic payment service (E-Amina).	- Shopping and paying bills online easily, quickly and securely. - Free support is available for using the card for digital transactions. - Two-factor authentication and rapid compensation in the event of digital fraud.
5. Digital financing simulations:	- The bank’s website and apps provide tools for calculating and simulating financing options for real estate, cars, and motorcycles, helping customers to plan their financial commitments electronically.
6. Digital Security and Data Protection Solutions. The bank prioritises the security of its users by:	- Strong, unique passwords are used and the activation code is sent directly to the customer. - Applications are regularly updated exclusively through Google Play and the Apple Store. - Passwords are not shared with any third party. - The bank provides technical advice and measures to combat viruses, protect against digital fraud and prevent hacking.
7. Digital Support Points and Communication Channels:	- The bank provides a digital call centre and email support service to answer enquiries and resolve technical and digital problems quickly and efficiently, 24/7.

Source: <https://www.alsalamalgeria.com/ar/produits/detailh>

Al Salam Bank Algeria’s digital infrastructure is bringing about a genuine qualitative shift in the user experience of banking by facilitating transactions, ensuring comprehensive security and protection, and expanding the provision of services beyond traditional business hours. This reinforces the bank’s position as a pioneer of digital transformation in the Algerian banking sector. The following chart

illustrates the most important digital financial products offered to customers, as well as their usage and customer satisfaction levels.

Figure No. 02: Development of Innovative Digital Services Available at Al Salam Bank Algeria



Source: Prepared by the researcher based on: <https://www.alsalamalgeria.com/ar/produits/detailh>

An examination of Al Salam Bank Algeria's experience of digital and technological transformation reveals that, compared with other Islamic banks, numerous requirements must be met to integrate and implement digital technology. These banks face several major shortcomings and obstacles, the most prominent of which are outlined below (Hasiba, Kassehi & Barani, 2022, p. 189):

- **Weak infrastructure and technological systems:** This is reflected in the weakness of communication networks and technical systems, which do not adequately support advanced digital transactions.
- **High costs combined with limited liquidity:** Implementing digital technology requires significant investment in software and hardware. This is a particular burden for Islamic banks in their early stages of development, weakening their sustainability and competitiveness against conventional banks.
- **An inadequate regulatory and legal framework:** Although current legislation, including the Monetary and Credit Law, refers to the digitalisation of the banking sector, it lacks a clear framework for digital Islamic banking. This makes it difficult for Islamic banks to adapt to FinTech requirements.
- **The challenge of aligning digital solutions with Sharia principles:** Compliance with Sharia principles introduces an additional layer of complexity, as every digital procedure must be reviewed to ensure conformity with Islamic law. This slows the pace of innovation and implementation of digital operations. Such delays hinder the spread of digital services and the adoption of technologies such as blockchain (Kouah, 2025, p. 296).
- **Cybersecurity and loss of trust:** The increased risk of cyberattacks resulting from reliance on digital systems threatens the security and confidentiality of customer data, reducing customers' trust in digital services — particularly given the low level of digital financial literacy among the Algerian public (Samir & Koudjil, 2024).
- **A shortage of qualified human resources:** Banks suffer from a shortage of qualified technology and artificial intelligence professionals who can manage digital financial solutions. This shortage hinders innovation and the development of customised applications, as well as cooperation with FinTech start-

ups.

5. Conclusion

Over the past few years, digital engineering and technological development have made significant progress in the field of Islamic banking, enabling it to expand and spread locally and regionally through digital and technological transformation techniques, as well as the introduction of innovative, modern digital products. These developments have improved financial operations, reducing costs and increasing efficiency, thereby enhancing the user experience and meeting customer expectations. Al Salam Bank Algeria is perhaps a good example of this.

Accordingly, the study concluded that investing in digital capabilities and encouraging changes to the technical infrastructure of Algerian Islamic banks, in a manner consistent with Sharia requirements, would enable them to improve the quality of digital services, making them more integrated and Sharia-compliant in a more rapid and efficient manner. This would also help them to reach broader segments of society and enhance financial inclusion through modern digital technologies. However, despite this transformation, these banks continue to face the challenge of implementing digital transformation in a way that ensures the sustainability of their development, innovation, and competitiveness in the financial market.

Therefore, the study recommends the following:

- Developing the technical infrastructure by upgrading the hardware and software connected to internet networks in order to support digital services more efficiently, and extending these services to rural areas and southern regions by increasing the number of electronic payment points.
- Providing regulatory and governmental support through the Bank of Algeria's development of comprehensive strategies following the e-government project. These strategies should include establishing fully digital banks, provided their infrastructure is hosted locally and at least 30% of their ownership is Algerian. This will promote innovation while minimising exposure to external risks.
- Placing greater emphasis on financial inclusion by developing payment systems such as ARTS and ATCI, facilitating licensing procedures and supporting FinTech through encouraging regulatory reforms.
- Supporting continuous training programmes for employees in digital technologies, in addition to strengthening partnerships with start-ups such as BEYN to improve online and mobile digital products, reduce costs and expand service accessibility.
- Building robust cybersecurity systems to protect data while supporting innovation through the potential issuance of an Algerian digital currency under the supervision of the Bank of Algeria. The aim is to ensure the smooth flow of information and reduce reliance on cash.
- Adopting technologies such as artificial intelligence, blockchain and cloud computing to improve operational efficiency and reduce costs while developing Islamic banking applications. The experience of Al Salam Bank highlights the significant benefits of digital transformation in terms of quality, efficiency and competitiveness in the digital age.

References:

- Annual Report 2019. (2020). Retrieved 20 November 2025, from Al Salam Bank Algeria: Annual Report 2020. (2021). Retrieved 19 November 2025, from Al Salam Bank Algeria: <https://www.alsalamalgeria.com/pdf/rapport2020.pdf>
- Al Salam Bank. (November 2025). Retrieved 22 November 2025 from <https://www.alsalambank.com/ar/MediaCenter/PressReleases/al-salam-bank-acquires-majority->

- [stake-in-al-salam-bank-algeria](https://www.alsalamalgeria.com/ar/page/list-10-0-186.html). (2025). Retrieved from 'About the Bank': <https://www.alsalamalgeria.com/ar/page/list-10-0-186.html>
- Hanane, L. and Kheidri, N. (3 November 2024). 'Digitalisation: a mechanism for improving operational efficiency in Al Salam'. 24(01), pp. 215–229.
 - Kouah, K. (30 June 2025). 'Digital Transformation and Its Impact on the Performance of Banks in Algeria during the Period (2013–2023)'. International Journal of Economic Performance, 8(1), pp. 290–309.
 - Rafik Nayed, G. C. (2026, January 20). Al Salam Bank Marks 20 Years of Transformational Growth. Retrieved March 19, 2026, from Khaleej Times.
 - Samir, O., & Koudjil, M. (2024, December 31). Digitization of Algerian Financial Institutions: Transformation Challenges and Security Risks. International Journal of Economic Perspectives, 18(11).
 - Tedjani, M. E., & Keddi, A. (2025, December 7). Lean Banking: An Approach to Improve Service Quality in Islamic Banks in the Era of the Digital Revolution. Case Study: Al Salam Bank Algeria. Al-Muntada Journal for Research and Economic Studies, 09(01), pp. 374–393.
 - Oussama Abdel Salam El-Sayed. (2019). The Digital Economy. Jordan: Dar Ghaida for Publishing and Distribution.
 - Al-Asraj, H. A. (2017). Articles on Islamic Finance.
 - Safwa Islamic Bank. (n.d.). Digital Transformation. Retrieved November 14, 2025, from https://www.safwabank.com/ar/educational_material/
 - Dubai Islamic Bank. (November 14, 2025). What Is Islamic Banking? Retrieved November 18, 2025, from <https://www.dib.ae/ar/about-us/about-islamic-banking>
 - Al-Saadi, Imad. (May 28, 2025). The Importance of Digital Transformation in Islamic Banks: The Palestinian Islamic Bank as a Model. Retrieved November 19, 2025, from Al-Iqtisadi: <https://www.aliqtisadi.ps/ar/Article/104378>
 - Al-Qawasmi, M. F. (2024). Digitalization in Islamic Banks: An Applied Study of Islamic Banks in the State of Palestine. Amman, Jordan: Dar Al-Jinan for Publishing and Distribution.
 - Al Baraka Bank. (n.d.). Islamic Banking. Retrieved November 14, 2025, from <https://www.albaraka-bank.dz/>
 - Bouchoucha, M., & Amani Azzouza. (2024, January 13). Digital Transformation in Islamic Banking Services. Journal of Human Sciences, 34(4), pp. 211–224.
 - Hassiba, S., Kassehi, M., & Barani, A. (2022, July 22). The Reality and Challenges of Islamic Financial Technology in Algeria. Journal of Research and Studies, 19(2), pp. 167–200.
 - Khadija, C., & Bououina, H. (2023, June 30). The Role of Digital Transformation in Improving Algerian Islamic Banking Services: A Case Study of Al Salam Bank. Journal of Social Protection Research, 04(01), pp. 97–110.
 - Khaoula, M., & Moussaoui Hadjer. (2023, June 7). Implementing Digital Transformation as a Mechanism for Improving Bank Performance: A Case Study of a Multinational Bank. Al-Manhal Economic Journal, 06(01), pp. 523–536.
 - W. Safer (2025, 4 July). 'Digital Transformation in Islamic Banks and Its Role in Improving Foreign Trade Operations in Algeria'. Journal of Economic Geography, 2(2), pp. 89–113.
 - Tarchaoui, Abdelhak. (2024, 28 June). 'The Reality of Islamic Banking in Algeria: An

Analytical Study'. (02(01), pp. 1-27).

- Mohamed Mahmoud, A. (2008). Islamic Banks: Their Rulings, Principles and Banking Applications', Vol. 11. Amman: Dar Al-Masirah for Publishing and Distribution.
- Mahmoud, B. and Hafsi, R. (10 June 2023). 'Financial Innovation as a Mechanism for Developing the Financial Industry in Algeria'. (01), pp. 421-429.
- Mehdawi, H. (2021, 11 November). Islamic Banking in Algeria from a Legal Perspective'. Journal of Legal and Political Thought, 5(2), pp. 137-159.
- Wikipedia. (2025, 16 August). Islamic Banking. Retrieved 18 November 2025, from the Free Encyclopedia: <https://ar.wikipedia.org/wiki>