

The Application of Digitization and Artificial Intelligence in the Field of Entrepreneurship in Algeria

تطبيقات الرقمنة والذكاء الاصطناعي في مجال المقاولاتية في الجزائر

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Received: 21/01/2024

Accepted: 08/03/2024

Published: Mars/2024

الملخص:

شهدت الساحة الاقتصادية سلسلة من التغيرات والتحولات التي اتسمت باهتمام مختلف الباحثين في مجال المقاولاتية الذي اصبح يلعب دورا مهما في النشاط الاقتصادي، الامر الذي جعله من أفضل وسائل الإنعاش الاقتصادي نظرا لسهولة تكيفه ومرونته، تهدف هذه الدراسة الى وصف واقع التجربة المقاولاتية في الجزائر، إضافة الى تبيان جملة التدابير والاصلاحات المتخذة التي مكنت الجزائر لأن تحتل المرتبة الأولى عالميا في مجال المقاولاتية خلال سنة 2022 مع ذكر القطب التكنولوجي سيدي عبد الله كأول تجربة للمقاولاتية التكنولوجية في الجزائر، من أهم النتائج المتوصل إليها هي مساهمة قانون المقاول الذاتي في تطوير روح المقاولاتية، وضرورة التحول نحو الرقمنة المقاولاتية بالاستعانة بتطبيقات الذكاء الاصطناعي.

كلمات المفتاحية: واقع المقاولاتية، التحديات والإصلاحات، قانون المقاول الذاتي، التحول الرقمي، الذكاء الاصطناعي.

Abstract:

The economic arena has witnessed a series of changes and transformations characterized by the interest of various researchers in the field of entrepreneurship. Entrepreneurship started to play an important role in economic activities, which made it one of the best means of economic recovery due to its easy adaptation and flexibility. The aim of this study is describing the reality of the entrepreneurship experience in Algeria, as well as clarifying the measures and reforms that enabled Algeria to rank first globally in the field of entrepreneurship in 2022. The study also referred to the technological pole of Sidi Abdellah – Algiers, as the first experience of technological entrepreneurship in Algeria. Among the most important results reached: the contribution of the Auto- Entrepreneur Law to the development of the entrepreneurial spirit, and the necessity to transition towards entrepreneurial digitization through the utilization of artificial intelligence applications.

Key words: reality of entrepreneurship, challenges and reforms, Auto- Entrepreneur Law, digital transformation, artificial intelligence.

Introduction

More attention has been paid to finding optimal ways and means to overcome the difficulties facing projects.

Governments ended up setting up many support and escort networks aimed at assisting and following up with entrepreneurs in realistically implementing their ideas, by providing them with the necessary advice regarding all stages of the process of establishing SMEs. Moreover, governments worked on avoiding all the risks that the SMEs face, particularly in the early stages that involve the search for the idea of the project and its sources. However, the projects remain exposed to various risks and threats. Therefore, countries around the world, as well as international and regional organizations and bodies sought to support and develop these projects. This interest is demonstrated by preparing their infrastructure and core essence, and in investing by adopting training programs to provide entrepreneurs with the knowledge and skills needed to enhance the entrepreneurial spirit¹.

Entrepreneurial work has become one of the most important ingredients to achieve economic growth and overall economic development of the country. Therefore, the policy makers in Algeria have directed their efforts towards supporting that mechanism with a range of techniques and tools that play their role, especially within the university educational system. This is achieved by training and forming students, instilling entrepreneurial values in them, promoting their entrepreneurial culture, and providing consultation and guidance to project owners among university students... etc².

Main problem:

Based on the aforementioned, the following problem can be raised: what role does auto, digital and smart entrepreneurship play in building competitive force to achieve economic growth and development?

To analyze this problem, the following hypotheses may be raised:

- ✓ The Auto- Entrepreneur Law plays an important role in promoting entrepreneurship through the auto entrepreneur's privileges.
- ✓ Entrepreneurial digitization promotes economic competitiveness and develops it, and creates entrepreneurs to integrate into the digital economy.
- ✓ Artificial intelligence applications are considered an effective and efficient strategic solution to enhance the level of startup companies and enable them to forcefully access the economic market.

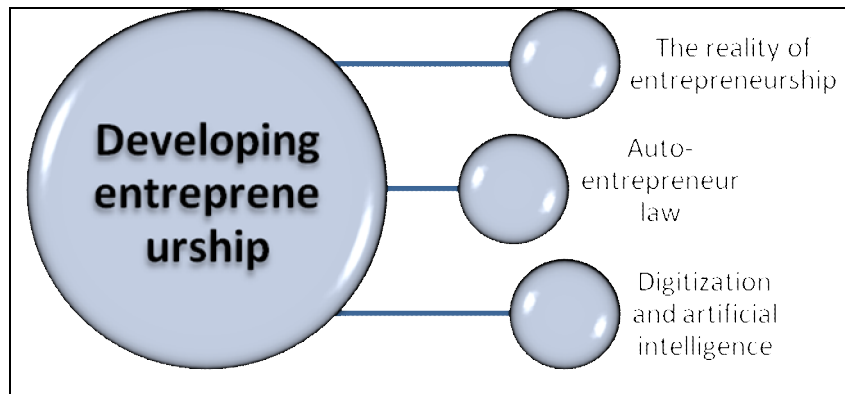
Study objectives:

This study aims to address the reality of startup companies in Algeria, stating the most important challenges and reform measures taken regarding them. Additionally, it aims to examine the key amendments introduced to the Auto-Entrepreneur Law 22/23. Moreover, the study aims to demonstrate and highlight the impact of entrepreneurial digitization on the digital economy using information technology and Artificial intelligence applications.

Study approach:

In studying the topic, we relied on the descriptive approach to describe the Algerian experience in the entrepreneurship world and analyze the Auto-Entrepreneur Law along with the most important additions it introduced through the privileges granted to support startup projects and encourage digital transformation in the business sector by leveraging artificial intelligence. This effort aims to bolster its accession to the G20 under the auspices of the African Union, thereby serving the national interest.

Study model:



Source: prepared by the research

1. Reality of entrepreneurship in Algeria:

Algeria adopted medium-sized enterprises, small enterprises, and micro-enterprises through Law No. 01-18 of December 12, 2001, containing the directive law for the promotion of SMEs, in which Algeria relied on the criteria of the number of workers and the number of turnover. SMEs, regardless of their legal nature, are defined as enterprises producing goods and/or services, employing between 1 to 250 people, with an annual turnover not exceeding 2 billion Algerian dinars, or a total annual revenue not exceeding 500 million dinars. They must also meet the criteria of independence. An independent enterprise means any institution whose capital is not owned by 25% or more by another institution or groups of institutions that are not included in the definition of SMEs

- **Medium enterprise:** It is defined as an enterprise that employs between 50 to 250 people, its turnover ranges between 200 million dinars and 2 billion dinars, while its total annual budget ranges between 100 and 500 million dinars.

- **Small enterprise:** It is defined as an enterprise that employs between 10 to 49 people, its turnover does not exceed 200 million dinars, while its total annual budget does not exceed 100 million dinars.

- **Micro-enterprise:** It is defined as an enterprise that employs between 1 to 9 people, its turnover does not exceed 20 million dinars, and its total annual budget does not exceed 10 million dinars.

Table of classifying SMEs by the Algerian legislature³

Total annual budget	Turnover	Number of workers	Category
Less than 10 million DZD	Less than 20 million DZD	1-9	Micro-enterprises
Less than 100 million DZD	Less than 200 million DZD	10-49	Small enterprises
Between 100 million DZD to 500 million DZD	Between 200 million DZD to 2 billion DZD	50-250	Medium enterprises

1.1. SME Challenges:

Changes in economic systems and instruments in the last decade of the twentieth century have contributed to the reshaping of the world's political and economic forces. Technological and swift changes in consumers' tastes will inevitably affect both large and small enterprises in terms of their future vision of objectives, activities, or markets. With the ongoing expansion of globalization, there are numerous challenges that may impede the activity of small and medium-sized enterprises. The most significant of these include:

- **Global economic blocs:** the three poles (North American Group - European Union - ASEAN Group) that have come to control economic relations between countries, and hence they will inevitably affect the activity of the small enterprises.
- **World Trade Organization: WTO** encourages global trade. Thereby increases competition for small enterprises.
- **Partnership agreements with foreign countries:** These agreements lead to the elimination of tariff on products of the two collaborating countries.
- **Low volume of financing:** This is due to the lack of flexibility in granting loans to small enterprises by the banking sector, as a result of loan terms and guarantees imposed. Additionally, there is a lack of diversity in credit channels based on the type and use of the loan and the importance of the industry.

- **Lack of a unified policy aimed towards the development and support of small enterprises:** these enterprises need a clear strategy and a unified policy.
- **The difficulty of finding a permanent and suitable location** for the construction of enterprises due to the high prices of buildings and land or their unavailability, in addition to the high cost of obtaining other production factors.
- **The difficulty of administrative and executive procedures** to accept the project.

In addition to the aforementioned, we also find some problems associated with the enterprise's internal environment such as:

- The absence or weakness of the information system and poor control over management techniques make the small enterprise uncompetitive and incapable of adapting to environmental variables. Additionally, the lack of access to economic information or the difficulty in obtaining it negatively impacts the realization of investment opportunities.
- Technical deficiencies and poor management skills, unplanned expansion policy, lack of marketing expertise, lack of good training opportunities... etc.

1.2. Assistance and support measures for the promotion of SMEs:

Algeria has taken several measures to support, assist, promote, and develop SMEs, and help them develop the business climate and achieve the leadership and competitiveness required to revive economic growth. These measures helped to achieve a positive result. According to a statistical publication distributed on the occasion of the second international symposium on economic intelligence held on 18 and 19 February 2023, by the end of June 2022, there were more than 1,320,664 small and medium enterprises operating, employing over 3,220,661 workers.

This was reflected in a semi-annual growth of 34,300 small and medium enterprises. Additionally, 34,057 new SMEs were established, with 4,470 resuming activities (after a pause) and 4,227 being dissolved. Furthermore, among the 1,320,664 enterprises counted, 56.19% are made up of legal entities, whereas the rest (43.79%) are natural persons i.e. 20.18% engaged in freelance professions and 23.62% involved in traditional industries.

The Ministry added that about 98% of the small and medium enterprises active in Algeria are very small enterprises, employing less than 10 employees per enterprise. Regarding public SMEs counted by the end of June 2022, their number decreased by one compared to the first half of 2022, amounting to 224 enterprises.

The same document pointed out a decrease in the number of public small and medium-sized enterprises due to the privatization of these enterprises, which have been approved in the framework of the restructuring and regulation of the public sector.” Concerning the density of this type of enterprise, the document confirmed that Algeria's ratio of 29 small and medium-sized enterprises per 1000 inhabitants during the first half of 2022 is “far below international standards, which are generally much higher.”⁴

Among the measures taken to a global pioneering position, we mention:

- Including the development of small and medium-sized enterprises within the dynamics of development and technological adaptation.
- Encouraging the emergence of new institutions and expanding their field of activity.
- Promoting the distribution of industrial, commercial, economic, professional, and technological information related to the SME sector.
- Encouraging all actions aimed at doubling the number of reception sites for SMEs.
- Encouraging the competitiveness of SMEs
- Improving the performance of SMEs
- Urging the establishment of adapted tax systems for SMEs.
- Adopting policies for training and managing human resources that favor and encourage creativity, renewal, and culture of entrepreneurship.
- Facilitating SMEs’ access to suitable financial tools and services tailored to their needs.
- Improving bank performance in processing SME finance files.
- Encouraging SMEs to join the global trend of subcontracting.
- Promoting partnerships with senior employers, whether national or foreign.
- Coordinating activities between subcontracting exchanges and Algerian partnerships.
- Promoting the capacities of Algerian SMEs in the field of subcontracting.
- Promoting a suitable legislative and regulatory framework to instill entrepreneurial spirit and support the development of SMEs.

In the context of the above-mentioned last measure, the Auto Entrepreneur Law; Law No. 22-23, was issued.

Auto Entrepreneur Law and Future Measures to Develop Entrepreneurship:

The text of the basic statute for the Auto Entrepreneur Law, law No. 22-23⁵ was issued. The auto entrepreneur refers to any natural person who individually engages in a profitable activity that falls within the list of eligible activities, provided that their annual turnover does not exceed a certain limit. The list of eligible activities for the auto entrepreneur’s system has not yet been released.

However, this list will certainly not include any of the liberal professions, such as legal professions (lawyers), regulated professions and activities like real estate agency, or craft activities that are subject to a different system. The law has affected a number of activities that will be subject to the auto entrepreneur's system, such as VTC drivers found within transportation applications, website and application programmers, graphic designers, and others. This law has included many reforms, including:

- 3.1 Exempting auto entrepreneurs from the requirement of registration in the commercial register, a new public institution will be established by virtue of this law to independently undertake this task so that independent professionals can benefit from the auto entrepreneur's system through: the issuance of the list of eligible activities, the disclosure of the maximum turnover, and the establishment of the public institution that will register the auto entrepreneurs.⁶
- 3.2 Permitting foreigners residing in Algeria to own the auto entrepreneur's card. The law requires those wishing to hold an auto entrepreneur's card the following: Algerian nationality, reaching the legal age of employment, and engaging in an activity listed in the list of eligible activities. Foreigners residing in Algeria may legally engage in auto entrepreneurial activities in accordance with the basic statute of this System.
- 3.3 Granting privileges to the auto entrepreneur card holders in Algeria, in addition to being a means of self-employment, it secures leveraging different professional skills in profitable activities in the framework of the law, auto entrepreneur card holders will enjoy the following privileges:
 - Exemption from the requirement of registration in the commercial register: it is sufficient for the auto entrepreneur to register their activities the National Register of Auto-Entrepreneurs.
 - Access to a preferential tax system: provided that the individual declares their presence to the tax authorities after obtaining the card, and declares the annual turnover achieved, once a year.
 - The possibility of working from home: The law allows the residential address or the co-working space to be the business premises.
 - Health insurance: The auto-entrepreneur card entitles its holders to participate in the National Social Security Fund for Non-salaried (Casnos).
 - Utilization of the export revenues of digital services in hard currency: Revenues of the export of services are collected in a commercial bank account domiciled in Algeria.

This law imposed a number of obligations on auto entrepreneurs, such as;

- Registering with the National Register of auto Entrepreneurs.
- Registering with the National Social Security Fund for non-salaried.

- Declaring their existence to the tax administration for the purpose of obtaining the tax identification number within a maximum period of 30 days after obtaining the auto entrepreneur card.

Additionally, entrepreneurs must declare their turnover and submit commercial and/or postal bank accounts every six (6) months, along with setting dues with the tax administration in accordance with the applicable legislation and regulations.⁷ Thus, Algeria has embarked on a transition towards digitization and the use of information technology and artificial intelligence applications in the transition towards auto-entrepreneurship.

4 The shift towards entrepreneurial digitization and the use of artificial intelligence:

Digitization in Algeria started to hold a prominent position in the Algerian economy, given the decline in petroleum prices and the erosion of the exchange reserve. The State relies heavily on startups and digital companies to create the wealth that large public and private institutions have failed to build. Artificial intelligence and the various systems and devices upon which it is based have given a qualitative leap to entrepreneurship and the extent to which it contributes to its development. Albeit slightly, artificial intelligence has contributed to the development of entrepreneurship by assisting in decision-making and performing tasks with accuracy and ease of execution. Therefore, there's a necessity to adopt artificial intelligence mechanisms in Algerian institutions.

4.1 Importance of entrepreneurial digitization shift:

Startups have begun to absorb the importance of digitization in the field of entrepreneurship, which has contributed to the creation and development of an entrepreneurial culture. The coronavirus crisis has unleashed the energies of many young people, who have demonstrated an unparalleled national sense, exploiting the enormous technological development and services generated, as well as modern communication technologies.⁸

The auto entrepreneur law is an appropriate legal formula for exporting certain digital services such as the development of web and mobile applications, online marketing, management of social media platforms, and infographics. This is a part of the Bank of Algeria's new regulations on licensing the conversion of digital services revenues from digital services exports from hard currency to the national currency.

The digitization process of entrepreneurship allows entrepreneurs to upgrade many services, fields, and activities that operate under the umbrella of auto entrepreneurship and digital technologies, among other areas in the field of technical studies and even training. All of these activities will have a system and we will also see the entry of a new generation of entrepreneurs who are very active in the economic field.⁹

4.2 The relationship between artificial intelligence and its applications and the world of entrepreneurship:

Artificial intelligence played a significant role in developing companies. Relying on it became one of the company's most important cornerstones, especially because devices facilitated the work of large companies and institutions by developing a specific system and plan that help to increase the company's production by saving a lot of time and effort thanks to the capabilities of artificial intelligence devices, providing the ability to:

- Secure Continuous communication, the machine does not get tired of work, rather it is possible for it to work periodically without any rest or feeling of boredom.
- Provide all applications that aid individuals in maintaining their daily lives, through some smart systems that assist them in performing the tasks that they may find difficult, as these systems offer effective solutions. One of these applications is "phones."
- Provide services: Artificial intelligence started to play a significant role in providing services to customers, which is a practice adopted by many large companies.
- Repeat: One of the most important features of artificial intelligence is that it does not tire of repeating the process requested of it. Therefore, it is useful for large companies that wish to undertake any difficult tasks that require time and effort.
- Artificial intelligence is not limited to a specific technical field, especially since applications have become numerous, diverse, and different in use. For example, smart phones and various types of computers, each serving specific purposes.
- Artificial intelligence is important for business by carrying out many important tasks represented in the following:
 - Storing all data and information provided by the company.
 - Assisting large companies to reach consumers and identify their motivations.
 - Securing effective marketing through advertisements and marketing campaigns that the company conducts on artificial intelligence devices capable of reaching the largest number of potential customers.
 - Having the possibility to perform the tasks of customer service.

These are some tasks that help institutions to collect as much data as possible about potential customers. Additionally, they assist in finding out the methods through which institutions can achieve their desired goals.¹⁰

4.3 Models of entrepreneurial digitization in Algeria:

Since the emergence of the coronavirus pandemic, digital transformation has become a crucial tool in several aspects of life.

Experts and scientists agree that **digitization** is the essential key for all governments to implement sustainable development in both developed and developing countries.

For example, many African countries are focusing on improving their digital systems in order to meet the 2030 Agenda for Sustainable Development. Today, this Agenda represents United Nations' 17 Sustainable Development Goals (SDGs) in order to improve the lives of billions of people.

In the last few years, Algeria has seriously taken up the issue of digital transformation to achieve sustainable development.

The findings indicate that, while Digital Entrepreneurship in Algeria faces several challenges, such as limited access to funding and poor infrastructure, there is also considerable potential for growth and success in this field. Furthermore, the results showed that the Algerian government is taking steps to support entrepreneurship through various initiatives¹¹.

It is also noteworthy that digital entrepreneurs face significant challenges as well because of how the market responds to them, penetrating a market without assessing the profile and perceptions of consumers negatively affects their performance.

Moreover, the market orientation of a digital entrepreneur differs from a conventional entrepreneur in numerous ways. Technological skills are highly essential for a digital venture to thrive in a competitive market; Digital entrepreneurs have access to an information-rich and more diverse marketplace in contrast to a non-digital entrepreneur.

In this context, policies and incentives are implemented by the Algerian government to develop this field, including the creation of techno-parks equipped with incubators promoting the installation, development and creation of hi-tech companies, such as the technological pole of Sidi Abdellah dedicated to the digital economy and its potential impact on the creation and development of enterprises.

Incubators play an important role in the accompaniment and the support of the creators of companies. We can notice that they are few in the Algerian context. Therefore, the Algerian State wishes to diversify its economy. However, companies need much more supervision and support. This is achieved by pushing them to develop and prosper. The incubator of Sidi Abdellah is considered one of the important incubators of Algeria.

The Technological Pole of Sidi Abdallah presents the first experience of the creation of a technological park launched in Algeria in 2010. This creation reflects a strong political and economic will to accelerate Algeria's transition to an economy focused on innovation and knowledge.

All of this is part of the efforts made by the Algerian government for the promotion and development of technological parks whose mission is to “develop an ecosystem conducive to ICT through the creation of technological parks” and to establish an entrepreneurial culture and support innovation.

The incubator of Sidi Abdellah has succeeded in granting several international conventions with Tunisia and the European Union in order to promote the start-up sector in innovation and ICT.

Conclusion:

International attention to SMEs, including Algeria’s interest in this segment of enterprises, is due to the support provided by these enterprises to large enterprises and the advantages they give to economic development. These enterprises significantly contribute to the development of raw domestic economic activity by adding value to it. Therefore, our study has led us to the following conclusions:

- The Auto Entrepreneur Law has proven its effectiveness in many countries of the world by regulating many new unstructured professions and activities, providing numerous privileges such as the exemption from registration in the commercial register, as well as the availability of a preferential tax system, social insurance, and the possibility of creating a commercial bank account.
- The Auto Entrepreneur Law also helps in developing the entrepreneurial spirit and facilitates young people’s access to the labor market through self-employment, reducing the number of individuals active in the parallel market without social security coverage. Additionally, it contributes to the integration of this category into the formal economy.
- The digitization of entrepreneurship and the use of artificial intelligence applications allow for the preparation of future entrepreneurs to integrate into the global economy with businessmen who know the political line of the Algerian State and the tips of the economy, and have the ability to make international blocs because Algeria wants to integrate globally into the world economy blocks such as the “BRICS” and other blocs like joining the G20, with the aim of achieving the national interest.

In this context, and according to the reforms that have been devoted to the development of entrepreneurship, as mentioned in this study, efforts are still ongoing to create a suitable business environment for the advancements of the digital economy, especially since the first executive decree project was presented, specifying the system and functioning of the National Agency for auto entrepreneurs, which aims at establishing a public institution of an administrative

nature, called the “National Agency for Auto Entrepreneurs”. The latter will be placed under the supervision of the Minister responsible for start-ups.

Based on the above results, the following suggestions can be made:

- ✓ Developing an electronic registration platform that pertains to the field of digitization and entrepreneurship development to facilitate young people’s access to self-employment and encourage their integration into the digital economy.
- ✓ Defining the list of activities eligible for the Auto Entrepreneur basic statute, and the methods of registration in the national auto-entrepreneur register.
- ✓ Defining the model of the auto entrepreneur card form to be electronically processed in accordance with applicable technical standards.
- ✓ Establishing national schools for the development and modernization of entrepreneurship, in order to provide a high formation, with the aim of improving the entrepreneurship work in terms of research and application.
- ✓ Demonstrating a strong commitment by incubators to solidifying its presence throughout the national territory by highlighting the key services it offers to project holders and securing funding for projects. Given that new projects primarily require funding, the incubator must devise a comprehensive solution to address this longstanding "classic" issue, which continues to concern entrepreneurs to this day.

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