

## **The Role of Change Management in Competitive Advantage Creation in Algerian Banks-Case study BNA Bank El Bayadh-**

Mejdoubi Souad\*  
Alger 03 University, Algiers,  
majdoubimajdoubi2022@gmail.com

Mezroud Hocine  
Alger 03 University, Algiers, [hocine182007@hotmail.fr](mailto:hocine182007@hotmail.fr)

Research and Political Studies Laboratory

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### **Abstract:**

#### **1-Introduction:**

Contemporary organizations are based on the theory of systems that open and activate in the environmental systems of their environment and live in an era characterized by rapid, profound, and successive changes in technological, political, economic, and administrative aspects that affect their environment and make them in dire need of change, modernization, innovation, and creativity. This reflects its impact on the nature of administrative work, which has become one of its most essential tasks in achieving adaptation and compatibility with these rapid and renewable changes.

The internal and external pressures faced by various organizations are forcing many organizations to reconsider and adopt the planned change management methodology so that they can perform their functions effectively and efficiently. So much so that the subject of change has become the first central issue for financial and banking institutions. Especially after the current

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\* Corresponding Author.

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scientific financial crisis. to pursue and continue its growth and the implementation of its plans and objectives.

Banks in Algeria have undergone great changes that coincided with the economic and social changes and the progress witnessed by Algerian society as a whole. The success of this commercial banking sector was affected by several difficulties that accompanied this rebirth. One of the most important of these difficulties is the increasing competition among banks operating in Algeria as a whole during the previous period. These difficulties are exacerbated by the trends supported by globalization, such as the transition to a free economic system, the unification of economic blocs, and the World Trade Organization, which prompt them to modify and reformulate their strategies to keep pace with the accelerating changes.

This research aims to deepen the study and analysis of change management concepts in financial institutions, including banks, and to shed light on the role and importance of change management in creating a new organizational culture that addresses internal and external environmental pressures and excels in them through the development of change management models in financial and banking institutions and the development of performance and work standards for changing and reformulating strategies in these institutions under professional, social, and ethical objectives, intending to achieve the institutions' firmness objectives in the face of the global financial crisis and the maintenance of their presence and continuity in their competitive position.

### **1-2- Research problem:**

The study aims to develop a change management model in Algerian banks that serves as a model for creating an advantage that moves them from total competition towards monopolistic competition in markets and ensures their continuity in business. Hence, the research question is:

-What is the role of change management in creating a competitive advantage for banks operating in Algeria?

### 1-3- Research Objectives:

This research is aims at:

-Deepen the study and analysis of the concepts of change management in the financial and banking sectors

-Shed light on the role and importance of change management in creating a new financial culture that accommodates and overcomes environmental pressures by developing models of change in financial and banking institutions.

-An attempt to link change management and its role in creating competitive advantage.

-Emphasize the importance of change management to address the unprecedented challenges of today and tomorrow facing the Algerian banking sector.

### 1-4- Research Hypotheses

In light of the above objectives, the study will attempt to find an answer to the following hypotheses:

**-There is a statistically significant role of change management and its combined dimensions in the creation of competitive advantage**

•There is a statistically significant role of organizational structure change in competitive advantage creation

•There is a statistically significant role of changing strategy in creating a competitive advantage

•There is a statistically significant role of changing organizational culture in creating a competitive advantage

•There is a statistically significant role of change in administrative style in the creation of competitive advantage

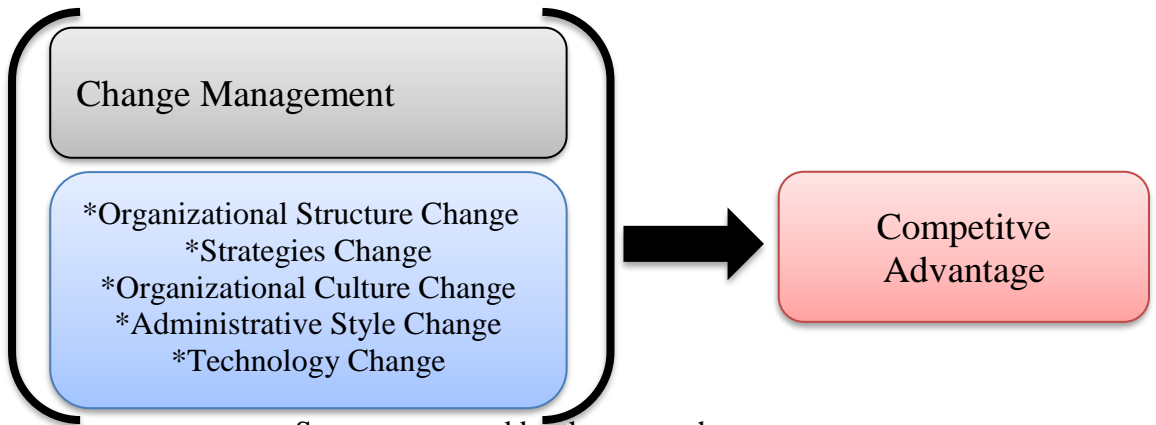
•There is a statistically significant role of technology change in competitive advantage

### 1-5- Research Model

**Figure 01: Research Model**

**Independent Variable Dependent Variable**

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Source: prepared by the researchers

## **1-5- Study significance**

The significance of this study rests in the fact that it is the first of its kind in the Algerian context (within the scope of the researcher's expertise), making it the first study of the variables and their relationships in the country's banking industry. On the other hand, the theoretical framework of this research will express recent propositions and trends in the field of banking in general, as well as that this research will focus on one of the important topics that activate the marketing plan through the proposed change model to create a competitive advantage for services provided to customers and work to address the gaps by improving services and gain new market share. The results of this research will help banks in Algeria to improve their banking services. Knowing the orientations of their clients in Algeria towards the banking service provided by these banks to develop it, and contributing to the higher management's awareness of the importance and necessity of applying the concepts of change management and striving to exit from full competition to monopolistic competition by creating and enhancing the competitive advantage of their organizations, and showing the pioneering role of working individuals in participating in the change and their role in leading the change, and then providing a modern and serious scientific and practical contribution to the banks' administrations on how to get out of the perfectly

competitive market to monopolistic competition by marketing the banking service and creating a competitive advantage.

### **1-6- Methodology**

In this study, the descriptive research approach was used. It examines the prevalence of the change management phenomenon in Algerian banks and the degree of correlations between the independent variables, which stand in for the constituent parts of the primary independent variable, which is change management, and its benefits in the market. Individuals' knowledge of the phenomena under research will serve as a lens through which the phenomenon and its connections may be seen.

#### **SECTION I : The Theoretical Part of the Study TITLE**

Managerial behavior often captures instances of change avoidance and ignores the circumstances and signs calling for this change. Quite often, we see a backlash calling for resistance and an attempt to neutralize its consequences. Whenever a new idea comes up, the general reaction of people is to resist the unknown, which seems unfamiliar. It can even confuse and scare people.

#### **First Requirement: The concept of Change Management -Change Management Definition**

It is the process of making improvements or developments to an organization so that it differs from its current situation and the organization can better achieve its goals. Therefore, change is an essential phenomenon of human life and existence, since we always need change {to be able to keep up with the demands of the times, as well as organizations, as they act in the light of ever-changing data. So they need me, and organizations tend to adapt to the environment. That is, with changes in the environment so that it can support itself, as well as its survival and continuity (Adeniji, 2013).

It is a managerial approach that focuses on monitoring indicators of change in the organization's business environment and sorting indicators related to the organization's activities into its supervisory priorities to tailor the administrative practice of administrative process functions with variables such as: "pre-

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training by providing technical, behavioral, managerial, and cognitive skills." Effectively and rationally use available resources to move from the current reality to the desired future reality with the least possible negative impact on people and institutions (Attiyat, 2006).

(Al-Lawzi, 1997) defined change management as the process of changing, modifying, canceling, or adding a plan to some of the goals and policies of an organization. Or the values and attitudes of the individuals and groups that make it up. either in its capabilities and resources, or in the methods, ways and means of work, and the managers responds to them in different forms for the purpose of increasing the effectiveness of the organization's performance and increasing its efficiency.

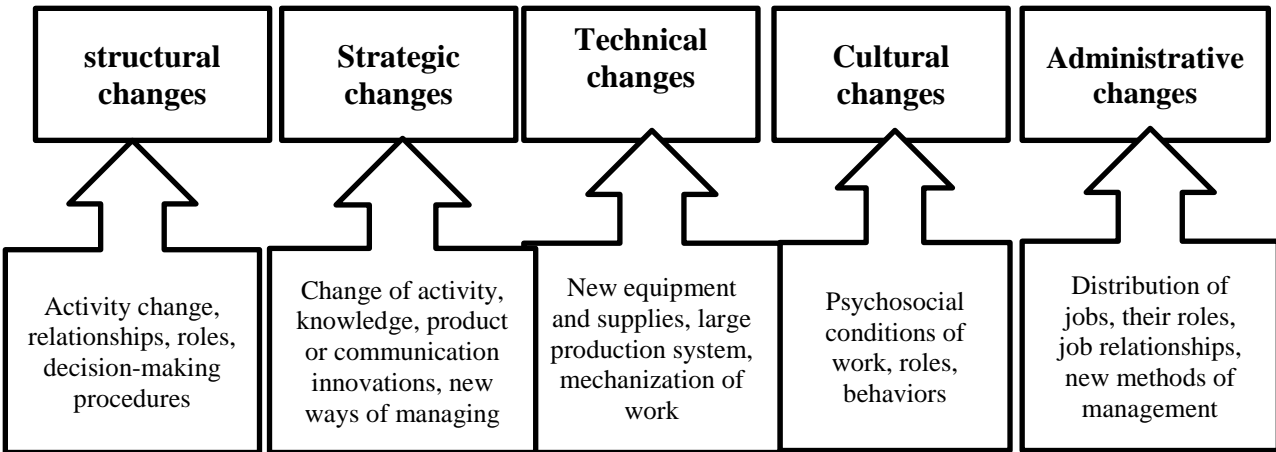
### **-Change management features (Mohcen, 2003)**

- Realistic approach
- Targeting
- Compatibility
- Effectiveness
- Engagement
- Legitimacy
- Reform
- Rationality

### **-Change Management Dimensions**

It is essential to identify the types of changes that the organization's leadership will implement as well as the types of entities and relationships that the change process will affect, including knowledge, roles and behaviors, procedural procedures, and relationships. According to these criteria, change processes may be categorized along five primary axes, as seen in figure 02 (Harim,2004)

### **Figure 02: The main axes of change**



Source: Prepared by the researchers

### **Second Requirement: The concept of Competitive Advantage**

Competition is the basis for the success or failure of any organization, and the competitive strategy is the process through which the organization seeks to obtain a confirmed and continuous competitive advantage to establish a solid position that guarantees the organization's survival and continuity.

#### **-Definition**

The importance of recognizing the competitive advantage comes from the critical role that we play in the lives of organizations, as it is a critical strategic age that presents a fundamental opportunity for organizations (Daoui, 2004).

According to Porter's definition, a competitive advantage emerges when an organization discovers new methods that are more effective than those used by competitors, i.e. when the organization begins the innovation process. That is, the essence of the competitive advantage is the deposit.

As defined by 'Kotler,' "The organization can perform its work in a manner that is difficult for its competitors to imitate, and competitive advantage can be achieved by implementing functions that create value in the areas of cost reduction compared to its competitors or honey on its performance in cash to excellence methods."

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As for (Al-Zoghbi,2005), he sees it as “a characteristic or a set of relative characteristics that is unique to the organization and that it can maintain for a relatively long period as a result of the difficulty of imitating it, or that during that period achieves its benefit and enables it to outperform competitors in the services or goods it provides to customers." Hence, we find that the meaning of competitive advantage refers to how the organization can distinguish itself from its competitors and achieve superiority and distinction over them; and its achievement is the outcome of many different factors in their patterns and degrees of influence. And the length of experience... and so on, and the sum of these factors constitute the aforementioned competitive advantage, which earns its owner distinction, fame, and attractiveness. It is also said that it stems mainly from the value or satisfaction that the organization can offer to its customers at a lower price than competitors, or by providing distinct benefits or It is unique to them that outweighs the satisfaction that comes from the prices paid for it

From the above, we can define competitive advantage: it is the ability to achieve a competitive advantage over competitors in the same industry or sector while maintaining its continuity.

### **-The impact of change management processes in achieving competitive advantage:**

One of the fields that still requires in-depth research and increased studies is the link between competitive strategy and change management. Hence, linking the two leads to competitive advantage; Achieving this must be based on the fact that managers must be convinced of a real issue, which is that the link between change management and competitive strategy obtains important strategic advantages or benefits. And that the proper application of the link between change management and competitive strategy will inevitably lead to the achievement of competitive advantages (Morsi, 1998).

### **SECTION II: Practical part of the study**

After presenting the theoretical side of this subject, we will move on to the field study, through which we will try to explain



the role of change management in competitive advantage creation from the point of view of a sample of BNA bank in Elbayadh, and highlighting the real field reality through their opinions on this subject.

**First Requirement: Study population and Tools**

**-Study Population:**

The target research community includes: all employees working in the BNA Bank at its three levels (high, middle and executive). 81.25% which is a very good percentage for scientific research, as the process of distributing and collecting the questionnaire took a period of 50 days.

**-data collection tools :** To obtain the necessary data for the treatment of this study, a questionnaire and an interview were used.

**Study tool:** The scale of the study will be prepared based on measures reached by previous studies. The researchers designed and developed a questionnaire to measure the role of change management in creating competitive advantage. To test the hypotheses of the study, we performed (multiple regression analysis) and other statistical methods, using the (SPSS) program.

**Study instrument reliability:** To measure the stability of the study tool (the questionnaire), the researchers used Cronbach's alpha coefficient to ensure the stability of the study tool, and the results were as shown in Table No. 1.

**Table No. (1)  
The value of the stability coefficient of the internal consistency of the study variables**

Variables	Change Management	Competitive Advantage	Questionnaire
Stability Coefficient (Cronbach Alpha	0.74	0.81	<b>0.82</b>

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It is noted from Table No. (1) that the stability coefficients for all study variables are acceptable, and they are greater than 0.60, as the reliability coefficient for all the paragraphs of the questionnaire was (0.82), which is a reliable stability percentage in the application.

**Second Requirement: Field study results**

**-First: Results related to the respondents' perceptions of the dimensions of change management:**

**1-The results of the analysis of organizational structure change**  
**Table No. (02)**

**The responses of the study members to the (organizational structure change) axis phrases arranged according to the averages of approval**

<b>Number</b>	<b>Question</b>	<b>Arithmetic mean</b>	<b>standard deviation</b>	<b>Relative importance</b>	<b>Admission level</b>
<b>01</b>	There have been changes in the organizational structure during the past ten years in the Bank	4.08	0.68	2	<b>high</b>
<b>02</b>	The staff felt anxious about every change that took place in the bank	3.60	0.80	4	<b>high</b>
<b>03</b>	Workers prefer to stay in their positions and are not inclined to change them to other positions	4.02	0.75	3	<b>high</b>
<b>04</b>	The current organizational structure gives workers a role in decision-making	4.23	0.61	1	<b>Very high</b>
	<b>organizational structure change</b>	3.98	0.75	<b>2</b>	<b>high</b>

Table No. (02) presents the results of the analysis of the first dimension of change management, which is the dimension of organizational structure change which was the number of questions measured by (4) questions represented by questions from (1-4), where the arithmetic average for this dimension was

(3.98). ) Which means that he achieved the level of approval of the sample members with a very high degree, as paragraph No. (04) came in the first place with an arithmetic mean (4.23) and a standard deviation (0.61), followed by a second place with a high degree of approval, paragraph No. (01) with an arithmetic mean (4.08) and a standard deviation (0.68), while paragraph No. (03) came in the third place with an arithmetic mean (4.02) and a standard deviation (0.75), while paragraph No. (02) came in the last rank with a high degree of agreement with an arithmetic mean (3.60) and a standard deviation. (0.80).

**Table No. (03)**

**The responses of the study members to the (Strategies Change) axis phrases arranged according to the averages of approval**

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
05	The bank works on continuous change in its plan and objectives	4.35	0.62	1	Very high
06	The bank is keen to know the beneficiary's feedback on the level of its services	4.29	0.74	3	Very high
07	The bank knows what it wants to be in 2025	4.33	0.67	2	Very high
08	The Bank has proven its ability to put plans into action	4.13	0.74	4	high
	<b>Strategies Change</b>	4.27	0.69	1	Very high

Table No. (03) presents the results of the analysis of the second dimension of change management dimensions, which is the dimension of strategies change which was measured by (04) questions represented by questions from (5-8), where the arithmetic average for this dimension was (4.27). And with a degree of approval (very high), which is the highest average among the average dimensions of change management, and this is a sign of the great awareness of the study sample members of the

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strategic changes in management, as paragraph No. (05) came in the first place with an arithmetic mean (4.35) and a standard deviation (0.62), followed by Paragraph No. (07) came in the second place with a degree of agreement (very high) with a mean (4.33) and a standard deviation (0.67), while paragraph No. (06) came in the third place with a mean (4.29) and a standard deviation (0.74), while it came in The last rank and with a high degree of approval, paragraph No. (08), with an arithmetic mean (4.13) and a standard deviation (0.74).

**Table No. (04)**

**The responses of the study members to the (Organizational Culture Change) axis phrases arranged according to the averages of approval**

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
<b>09</b>	The management is concerned with the quality and training of its employees on the Bank's values and mission periodically	3.20	1.05	3	<b>Medium</b>
<b>10</b>	I am aware of the goals and mission of this bank and strive to achieve them	3.26	1.01	2	<b>Medium</b>
<b>11</b>	The employees have a great desire to develop the bank's performance	3.10	1.02	6	<b>Medium</b>
<b>12</b>	A bank cares more about its reputation than about making a profit	3.19	1.07	4	<b>Medium</b>
<b>13</b>	Change creates an atmosphere of defiance in the bank	3.28	1.01	1	<b>Medium</b>
<b>14</b>	The staff understands that their first job is customer satisfaction	3.14	1.14	5	<b>Medium</b>
	<b>Organizational Culture Change</b>	3.19	0.72	4	<b>Medium</b>

Table No. (04) shows the results of the analysis of the third dimension of change management dimensions, which is represented in the dimension Organizational Culture Change Where it was measured through (06) questions represented in paragraphs (9-14), so that the arithmetic average of this dimension reached (3.19) with a (medium) degree of approval, and thus it ranks last in terms of the perceptions of the study sample members of the level of change management, where the value of the arithmetic averages for all paragraphs ranged between (3.28-3.10).

**Table No. (05)**

<b>Number</b>	<b>Question</b>	<b>Arithmetic mean</b>	<b>standard deviation</b>	<b>Relative importance</b>	<b>Admission level</b>
<b>15</b>	Management change and development enjoys the endorsement and support of senior management	3.61	0.72	1	<b>high</b>
<b>16</b>	Senior management holds periodic meetings with employees to discuss the development of services	3.42	0.94	3	<b>high</b>
<b>17</b>	The administrative method used helps to increase efficiency in the bank's business	3.48	0.92	2	<b>high</b>
<b>18</b>	Work teams are formed to direct and train employees on new methods and methods of work	3.39	0.86	4	<b>high</b>

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<b>Administrative Style Change</b>	3.58	0.87	3	<b>high</b>
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**The responses of the study members to the (Administrative  
Style  
Change) axis phrases arranged according to the averages of  
approval**

Table No. (05) shows the results of the analysis of the penultimate dimension of change management, which is the dimension of Administrative Style Change which the number of questions it measured was (4) questions represented by questions from (15-18), and the degree of approval was high Paragraph No. (15) came in the first place with an arithmetic mean (3.61) and a standard deviation (0.72), followed by paragraph No. (17) with an arithmetic mean (3.48) and a standard deviation (0.92), while paragraph No. (16) ranked third with an arithmetic mean (3.42) and a standard deviation (0.94), while paragraph No. (18) came in the last rank with a high degree of agreement with an arithmetic mean (3.39) and a standard deviation (0.86).

**Table No. (06)**

**The responses of the study members to the (Technology Change) axis  
phrases arranged according to the averages of approval**

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
19	Annual changes occur in the bank's technologies in keeping with developments	3.63	0.70	1	<b>high</b>
20	The technology of our competitor banks is more advanced	3.40	0.96	3	<b>high</b>
21	New changes in technology have increased the bank's productivity	3.52	0.88	2	<b>high</b>

22	The bank has the ability to change according to an appropriate mechanism	3.62	0.89	4	high
	<b>Technology Change</b>	3.65	0.86	3	high

Table No. (05) shows the results of the analysis of the penultimate dimension of change management, which is the dimension of Technology Change which the number of questions it measured was (4) questions represented by questions from (19-22), and the degree of approval was high Paragraph No. (19) came in the first place with an arithmetic mean (3.63) and a standard deviation (0.70), followed by paragraph No. (22) with an arithmetic mean (3.62) and a standard deviation (0.89), while paragraph No. (21) ranked third with an arithmetic mean (3.52) and a standard deviation (0.88), while paragraph No. (20) came in the last rank with a high degree of agreement with an arithmetic mean (3.40) and a standard deviation (0.96).

**-Second: Results related to the respondents' perceptions of the competitive advantage dimension:**

**Table No. (07)**

**The responses of the study members to the phrases of competitive advantage**

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
01	The changes did not improve the bank's competitive position	4.01	0.69	1	high
02	The changes in the bank's strategy helped to increase the market share	3.85	0.62	3	high
03	The bank has the latest systems capable of speeding up response to unexpected customer requirements	3.75	0.54	4	high

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<b>04</b>	The Bank has sufficient capabilities to enable it to make changes in a timely manner compared to its competitors	2.70	0.68	7	<b>medium</b>
<b>05</b>	The bank covers all segments of society, without focusing on a specific group	2.89	0.83	6	<b>high</b>
<b>06</b>	The bank's profitability is better than that of competitors	3.92	0.74	2	<b>high</b>
<b>07</b>	Improving the quality of services is one of the most important pillars of the bank to attract customers	2.66	0.61	8	<b>medium</b>
<b>08</b>	Total loan volume growth is better than competitors in the past three years	3.62	0.68	5	<b>high</b>
	<b>Competitive Advantage</b>	3.42	0.68		

The responses of the study members to the questions contained in Table No. (06) indicated that the aspects of the competitive advantage of the study sample are high, as paragraph No. (19) came in the first place with an arithmetic mean (4.01) and a standard deviation (0.69), while it came in the last place And with an average degree of agreement, paragraph No. (25), with an arithmetic mean (2.66) and a standard deviation (0.61).

**Second Requirement: Analyzing the results of the study hypotheses test:**

**Table No. (08)**

**Multiple regression analysis results to test the role of change management in its various dimensions in creating competitive advantage.**

<b>Contrast source</b>	<b>B</b>	<b>standard error</b>	<b>Beta</b>	<b>The calculated t value</b>	<b>tabular t value</b>	<b>t . significance level</b>
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<b>organizational structure change</b>	0.203	0.162	0.151	1.248	1.989	<b>*0.219</b>
<b>Strategies Change</b>	0.056	0.081	0.088	0.695	1.989	<b>*0.490</b>
<b>Organizational Culture Change</b>	0.332	0.126	0.338	2.630	1.989	<b>*0.012</b>
<b>Administrative Style Change</b>	0.219	0.142	0.212	2.679	1.989	<b>*0.000</b>
<b>Technology Change</b>	0.312	0.124	0.218	2.669	1.989	<b>*0.000</b>
<b>Management Change</b>	0.324	0.130	0.342	2.689	1.989	<b>*0.000</b>

\* Statistically significant at the level ( $\alpha \leq 0.05$ )

**-Results of the main hypothesis test:** There is a statistically significant role of change management and its combined dimensions in creating competitive advantage.

The statistical results in Table No. (08) indicate that there is a role for the independent variable (change management) in the dependent variable (competitive advantage), based on that the calculated T value amounted to (2.689), which is greater than its tabular value at the level of significance ( $\alpha \leq 0.05$ ). The significance level (0.000Sig = ) is less than the approved significance level (0.05), which requires accepting the null hypothesis which states that There is a statistically significant role of change management and its combined dimensions in creating competitive advantage.

**-The results of the first sub-hypothesis test:** There is a statistically significant role of the change in the organizational structure in the creation of competitive advantage

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It was found from the statistical results contained in Table No. (8) that there is no statistically significant role of the change in the organizational structure in the creation of competitive advantage, based on the calculated T value, which amounted to (1.248), which is less than its tabular value, at the level of significance ( $\alpha \leq 0.05$ ). The level of significance (0.219Sig = ) is less than the approved significance level (0.05), which requires rejecting the null hypothesis which states that there is a statistically significant role of the change in the organizational structure in the creation of competitive advantage and acceptance of the alternative hypothesis

- **The results of the second sub-hypothesis test:** There is a statistically significant role of the change in strategies in the creation of competitive advantage

It is clear from the statistical results presented in Table No. (08) that there is no statistically significant role of the change in strategies in the creation of competitive advantage, based on the calculated T value, which amounted to (0.695), which is less than its tabular value, at the level of significance ( $\alpha \leq 0.05$ ). The level of significance (0.490Sig = ) is greater than the approved significance level (0.05), which requires rejecting the null hypothesis which states that there is a statistically significant role of the change in strategies in the creation of competitive advantage and acceptance of the alternative hypothesis

- **The results of the third sub-hypothesis test:** There is a statistically significant role of the change in organizational culture in the creation of competitive advantage

The statistical results in Table (8) indicate that there is a role for the independent variable (change management) in the dependent variable (competitive advantage), based on that the calculated T value amounted to (2.630), which is greater than its tabular value at the level of significance ( $\alpha \leq 0.05$ ). The level of significance (0.012Sig = ) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis, which states that

There is a statistically significant role of the change in organizational culture in the creation of competitive advantage

- **The results of the fourth sub-hypothesis test:** There is a statistically significant role of the change in administrative style in the creation of competitive advantage

It is clear from the statistical results contained in Table No. (8) that There is a statistically significant role of the change in administrative style in the creation of competitive advantage, based on the calculated T value, which amounted to (2.679), which is greater than its tabular value, at the level of significance ( $\alpha \leq 0.05$ ). The level of significance (0.000Sig = ) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis which states that There is a statistically significant role of the change in administrative style in the creation of competitive advantage.

- **The results of the fifth sub-hypothesis test:** There is a statistically significant role of the change in techniques (technology) in the creation of competitive advantage

It is clear from the statistical results presented in Table No. (8) that there is a statistically significant role of the change in techniques (technology) in the creation of competitive advantage, based on the calculated T value, which amounted to (2.689), which is greater than its tabular value, at the level of significance ( $\alpha \leq 0.05$ ), and the level of significance (0.000Sig =) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis which states that there is a statistically significant role of the change in techniques (technology) in the creation of competitive advantage

### **Conclusion:**

The purpose of this research was to determine the role of change management in establishing a competitive advantage in banking institutions. Through testing the hypotheses, the study found the following:

1. The results of the study revealed the existence of a role for each of the dimensions of change management (change in

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organizational culture, administrative style, and techniques) in creating competitive advantage. Appropriate to create a competitive advantage

2. It was found from the results of hypothesis testing that there is no role for the two dimensions of change management (change in the organizational structure, change in strategies) in creating competitive advantage.

### **Recommendations:**

In light of the results of the current study, the study recommends the following:

Emphasizing the importance of managing change in organizations, as well as the need to be aware of the scientific theories and principles that pertain to this specialization, while emphasizing administrative awareness in aspects related to business organizations such as banks, as well as the obstacles and characteristics associated with them. It is necessary to become acquainted with them before proceeding with their application.

Building clear strategies for the local and foreign markets is necessary because expansion must be accompanied by the main objectives and competitive advantages enjoyed by Algerian banks.

working on developing human resources by qualification and training, in line with the process of modernization and development and with the requirements of modern banking technology.

The importance of utilizing modern banking technology to enhance services and products.

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