



## *Economic intelligence as a mechanism to protector security of organizations – Case of National Bank of Algeria*

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### *Abstract*

Organizations and governments are active in a dynamic business environment (the speed of information exchange, market openness, intense competition and technological development), in addition to the complexity and uncertainty that make them sometimes find themselves in sudden situations that come in the form of crises that negatively affect their performance. Organizations must adopt modern methods that reduce the impact of these crises and prevent them. It makes it vigilant by providing sure, complete, credible and high-quality information that is used well and in a timely manner for strategic and important decisions. In light of that, economic intelligence occupied a prominent place in the activities of states, governments, individuals, and economic stakeholders to formulate their strategies in order to prevent crises. Where information is considered an essential raw material that the state, and various bodies participate in as a source of influence, so that the information extends in its strategic dimension to one of the most important drivers of performance in defining the general and comprehensive strategy for the country to improve achievement, so that it becomes a necessity rather than an option called for by various governments to confront the strategic bets in light of the current and future climate of the organization, but it goes beyond that as it is a source of security and protection. The study concluded that economic intelligence has a significant impact on the security of the National Bank of Algeria, where it was confirmed that there is a direct positive correlation between the various dimensions of economic intelligence: vigilance, protection and the impact on the security of organizations, so that the value of the effect of vigilance was  $B = 0.969$ , and the effect of protection reached a value of  $B = 1.034$ , while the effect value was estimated at  $B = 1.058$  at a significant score ( $Sig = 0.000$ ) lesser than the significance level ( $\alpha \leq 0.05$ ), meaning the regression is significant.

✓ **Keyword** : Economic Intelligence; Vigilance, Protection ; Influence; Security.

## 1. INTRODUCTION

Economic intelligence occupies a prominent place in the activities of states Economic intelligence occupies a prominent place in the activities of states, governments, individuals and economic stakeholders to formulate their strategies. This innovative method adopted by the Japanese to combine public and private means to serve the local economy, in which the French and Americans worked and succeeded in that. As a base based on information systems and their applications, Rather, it goes beyond that because it is a source of security and protection, which requires specialists in economic intelligence to be available in determining the need for information in terms of: possession, processing, broadcasting, using it efficiently and effectively, finally protecting it, as well as the appropriate behavior to obtain information in a way to adapts the economic intelligence, such as: vigilance, expectation, caution,..etc.

Likewise, Algeria has adopted many reforms that aim to establish a basic basis for economic intelligence operations. This interest was translated by defining a strategy to direct and supervise economic actors while they pursue their interests in the form of an organic structure interacting with its surroundings to coordinate the activity of these bodies and support their interactions at the national, regional and global levels.

### A. Problematic:

It is important to ensure control of information, which makes it comply with credibility and ethics to achieve economic security in exceptional circumstances as a real public policy that is determined with the participation of the rest of the stakeholders and economic dealers in order to be able to protect and address any danger. Based on the foregoing, our study focused on answering the following problem: How can economic security be achieved through the use of determinants of economic intelligence? In the context of all the technological developments, our work came to highlight the importance of Economic intelligence and its applications in protecting information at the level of the National Bank of Algeria (NBA). To answer the problem, the main question was divided into sub-questions as follows:

- What do we mean by Economic intelligence? How does Economic intelligence contribute to protecting information?
- What is the added value behind the use of Economic intelligence in the National Bank of Algeria (NBA)?

### Study hypotheses:

To answer the previous questions, we formulate the following two main hypotheses:

The two main hypotheses:

1. There are statistically significant differences at the significance level ( $\alpha \leq 0.05$  for the contribution of Economic intelligence through (vigilance, *protection and influence*) in the effectiveness of security National Bank of Algeria (NBA). due to personal variables.
2. There is a statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the contribution of Economic intelligence through (vigilance, *protection and influence*) in the effectiveness of security National Bank of Algeria (NBA).

To clarify the main hypothesis, we test the following sub-hypotheses:

- There is a statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the vigilance function through the acquisition and renewal of knowledge on the effectiveness of security National Bank of Algeria (NBA).
- There is a statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the *protection function* through organizing and evaluating knowledge on the effectiveness of security National Bank of Algeria (NBA).
- There is a statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the *the influence function* through the diffusion and usage of knowledge on the effectiveness of security National Bank of Algeria (NBA).

### Research importance:

The importance of the research lies in showing the relationship that information occupies through the role that economic intelligence plays in preventing crises and reducing their impact on business organizations and governments in a way that allows predicting the crisis before it occurs, and providing solutions and proposing alternatives to prevent and confront crises. At the same time, information is exposed to violations that arise in secret, committed by criminals of technical knowledge because of its illegal uses that affect the individual and the state in its public and private institutions. And protection, especially the security of information networks by strengthening the functions of economic intelligence and monitoring in order to provide the country's economy with means of defense and anticipation in the context of international economic competition.

### Research objectives:

The objectives of this research are as follows:

- Highlighting a conceptual theoretical framework on economic intelligence.
- Clarifying the role of economic intelligence as one of the tools of modern management to prevent crises and ensure information security.
- Monitoring the challenges facing business organizations in the changing business environment.

We decided to divide our research paper into the following:

- Standing on the determinants of using economic intelligence
- Demonstrating the effects of economic intelligence on economic security.
- fix the interaction between information, economic intelligence and security.

## 2. Standing on the determinants of using economic intelligence:

The term economic intelligence appeared in military thought, which relies on collecting information and then analyzing it. Britain, during its colonial period, was obtaining information about the Mediterranean region and other prisoners from Venice. Then interest in the concept of economic intelligence began to appear in the eighties across the Atlantic, based on the concept of technological vigilance, which was one of the elements paving the way for its emergence and development. American literature prefers to use the terms “Marketing Intelligence” and “Economic Intelligence” over the use of the term intelligence. Competitor Intelligence, which is a narrow concept from here, the managers of organizations and their shareholders feel the need to study the market and competition, especially after the spread of technological development, through complementary research to reach a continuous observation of the complex and changing environment of organizations. As an administrative function, it focuses on protecting basic

information, It thus includes the strategic vigilance of the organization and its use in influencing others. In this context, Jakobiak indicated that economic intelligence is an extension of strategic vigilance because it includes two basic informatics functions preceded by the query (prediction) function, namely:

- ***the vigilance function***: the query function allows the organization to anticipate the available risks and opportunities, that is, it helps to avoid and minimize uncertainties, and the organization can exercise this function by searching for the most appropriate way to inquire about the environment and competitors, so the query function allows the organization to change The status and degree of information asymmetry between it and other competitors. Larivet defined the informational function as a procedure through which the organization can follow changes in the environment in order to make decisions that are in line with its objectives, and through which the opportunities available to the organization can be estimated by selling the product, and it can also avoid the state of uncertainty that may occur in the tastes of consumers. (Christian & Nicolas , 2011)
- ***The protection function***: Protection from all threats, especially those of competitors, and ensuring that dangerous and important information is not leaked or stolen, in addition to good knowledge of project management methods and skills, as well as in the field of information and communication technology. It is known as the information risk management function, and allows the institution to preserve the information it has obtained and the information it has communicated to a specific agency or aid. Protection is in particular from competitors; Therefore, the protection function protects the organization from the risk of information asymmetry. And confirmed by BAUMARD PH: Economic intelligence is not just the art of observation, but it is an offensive and defensive practice of information, and its aim lies in linking many areas to serve the strategic and tactical objectives of the institution, as it is a tool for linking the institution's behavior and knowledge. (BAUMARD , 1991, p. 29)
- ***The function of influence***: which is mentioned by Alain Juillet, economic intelligence is about controlling the protection of strategic information appropriate to the various economic dealers, and its use in influencing others as an organizational practice. Through information, such as the policy of some countries, such as the United States of America, in putting pressure on other countries through international bodies (the World Trade Organization), and this policy is a classic pressure policy because there are now modern pressure policies, such as the policy of coordination and the policy of frustration (applied to competing institutions and are mainly In jamming its information system in order to fall into error and then paralyze its activity) (Frédérique , 2006)

The first definition of economic intelligence was in 1967 by Harold Wilensky, through a book entitled "l'intelligence organisationnelle", he defines: "Economic intelligence defines the economic activity to produce knowledge in the service of the economic and strategic objectives of the organization collected and produced in a legal context and from sources open". (Jean-Louis, 2013, pp. 25-39). In 1950 Japan developed a system of economic intelligence based on the Ministry of International Trade and Industry (MITI) and the Japanese External Trade Organization (JITRO) to revive its economy. Then, in the 1980s, (Éric , 2006) with the globalization of markets and the tremendous development in the field of information technology in the United States of America, organizational steps were taken to support the international work of institutions. Michael Porter, a professor at Harvard University, had a major role in the development of the concept of economic intelligence. Next that, in 1990 was the beginning of his appearance in France. (Christian H. , 2012) And in 1992, France created the Agency for the Dissemination of Information Technology (ADIT), which aims to provide operational assistance and protect the international growth of French

institutions. The first practical definition of economic intelligence was in 1994 by MARTRE HENRI, published in a report entitled: " economic intelligence and business strategy ". This definition is considered as the first appearance of the concept of business intelligence in the French environment, where his report was based on defining the concept of economic intelligence To search for information, process it in a way that makes it useful and then communicate it to the parties responsible for decision-making to formulate their strategies. (MOINET , 2010, p. 27). There are many terms used in business organizations, as indicated by a statistical study conducted in France in 1999 on 1200 organizations, and it was conducted by the Higher Institute for National Defense Studies, as shown in the following table 01:

**Table No. 01: The term used for economic intelligence in the organization.**

%	Organization that applies economic and strategic intelligence n 1	Organization in the process of applying economic and strategic intelligence n2
<b>Economic Intelligence</b>	9,8	13,1
<b>Strategic Competitive Intelligence</b>	54,5	45,8
<b>Vigilance</b>	35,9	41,1
<b>Total</b>	100	100

**Source:** (Franck & Pierre-Jacquelin , 2000, p. 62)

Where:

- n1: organizations with 200-500 employees = 473 organizations.
- n 2: organizations with 500-1000 employees = 175 organizations.

Through the table, we notice that the term preferred to be used in organizations is the term competitive intelligence with a rate of 54.5%, or strategic intelligence. But what is new in this is that in this stage of uncertainty, it has become very necessary for organizations:

- For large organizations, because the environment is changing and they must adapt and coexist with it;
- For small organizations, which are always threatened by their competitors;
- For medium organizations, which aspire to become strong, and therefore they must take the best.
- And what indicates the feeling of fear that business organizations have from their competitors is a feeling of economic war. This is confirmed by the previous study, as Table 2 shows that about 95% of the managers confirm that they are in a state of war.

- Table No. 2: Sense of economic war in organizations

%	Organization practicing economic&strategic intelligence n 1	Organization in the process of applying economic &strategic intelligence n2
<b>Economic Intelligence</b>	94,6	96
<b>Strategic Competitive Intelligence</b>	5,4	4
<b>Total</b>	100	100

- Source : (Franck & Pierre-Jacquelin , 2000, p. 62)

Where:

- n=653
- n1=478
- n2=175

Economic intelligence is used in many areas: developing a new product; improve the performance, increase sales make decisions and gain a competitive advantage. It contains two important components, the collection then the analysis and exploitation of information. In 2002 Minefi incorporated the concept of economic defense within the concept of economic intelligence. (Martinet, 2001, p. 17)

From the foregoing, we note that the purpose of economic intelligence is to produce strategic and tactical information with high added value. Therefore, information is considered an essential raw material for the good management of the organization. Economic intelligence then works to find useful information at the best cost, analyzes it and puts it at the disposal of the decision-makers in the organization in a timely manner. (Belghanami , 2014)Therefore, it is an essential factor for competition.

### 3. Determine the effects of information on economic intelligence:

**2-1- Information is a distinctive tool for economic intelligence:** the organization now operates in an environment in which information flows quickly in large quantity. And requires specialists in economic intelligence to focus on organizing this amount of data according to the needs of the activity. Not all information is useful, and not shared in terms of goals. (Bloch, 1996, p. 43)

The value of the information depends on the extent of its usefulness, and this requires a real set of information that you can obtain. – Which is known to others, but it is hidden, that is, the secret war. The difficulty is not in possessing the information, but rather in extracting this information in a faster way than others from the huge amount of available information. Research is able to provide us with 10% of the useful information we need, and we exclude the remaining 90%. (Bouvard & Storhaye, 2002, p. 31). But if we ask the following question: What is the strategic information of

the organization? We always talk about practical and technical information, but strategic information covers a broader field, as it is all information that can be of benefit to the organization's projects. This information is characterized by the fact that it pertains to multiple fields and cannot be fragmented - and by relying on it in an integrated manner - the organization determines its activities and the axes of its development. The organization must carry out a process of filtering the information it captures, and keep only the information that is useful to it, and it must avoid flooding it with abundant and unusable information. There is a broad definition of useful information as :the information that the decision-maker needs at the right time and in the form he desires.This includes: (Martinet, 2001, p. 12)

- The need to identify the decision makers, which is not easy in different groups;
- The necessity of identifying needs;
- Information must be given a form.
- It must be provided in a timely manner. The person who practices economic intelligence must obtain information in accordance with the organization's system.
- The overarching task of economic intelligence is always to respond to various needs , the subtle and special activities.. For example, the establishment of an organization, the launch of a new product, the entry of a new competitor in the market, the decrease in manufacturing and production costs ... etc. Each of these situations is based on useful and specific information. Which needs research and exploitation within clearly defined limits. (Bloch, 1996, p. 43)

Finally, it can be said that monitoring and observing competitors must be continuous in the organization, as the possession of information represents the first element of economic intelligence, which appears today as a field of research and work, with its own models and means. For several years, areas of processing and using information have been known - which give Economic intelligence is a very important important development. (Martinet, 2001, p. 17)

**2.2 Information is a distinctive tool for creativity through the stages of economic intelligence:** economic theory focused on technological development and creativity as the most important factors necessary for the competitiveness of business organizations, and the subject of creativity raised many discussions, as it appeared in a new way and was the focus of interest in management theories and even the sociology of organizations, and we can present The most important stages of economic intelligence are as follows:

**2.2.1 Determining the need for information:** Which is not difficult in most cases, as it is not necessary to provide modern means, but it is sufficient in most cases to ask skillfully: What information do we want to obtain? This requires specialists in economic intelligence to have a good knowledge of the organization.

**2.2.2 Collecting information:** Forms are chosen to search for this information, and the following are the most important sources:

- **Official sources:** It mainly contains: the press, books, and the media. Data banks and CD ROMs; and official information sources.
- **Unofficial sources:** The most important characteristic of these sources is that the information they provide requires a personal effort from the individual who wants to collect information. He must stay in touch, move, waste time, etc. until he gets that, and These sources vary, including the following: the competitors themselves; Suppliers ; Study missions and travels; Exhibitions ; Practicing students; Internal resources of the organization.

**2.2.3 Information processing:** It is the basis of economic intelligence, and processing means collecting all the data obtained in order to analyze it in a homogeneous manner. The translation of the information is an essential step for processing. It gives an analytical, rich picture of all the information that is always hidden in the lines of documents. We know that what faces the members of the organization is not a lack of information, but rather its abundance. Therefore, the information must be dealt with, which requires the following processes: evaluation; sorting the useful from the unhelpful; Parsing and converting it into a suitable format.

**2.2.4 Broadcasting information for decision-making:** The next step to the previous three steps is to give value to this information by broadcasting it within the organization so that it contributes to creating added value. As all the previous operations of: identifying, collecting, and processing the information are useless. This information was not broadcasted and communicated to the decision makers of the organization. Information is of no value unless it comes at the right time and in the form intended for the person who uses it. In the same context, information costs a lot, so it must be provided to those who need it in order to use it. The dissemination of information is an essential step, provided that it is used intelligently and cautiously, and transformed into information that achieves added value. Specialists in economic intelligence must be able to convince others of the process, by installing techniques that allow its application in the organization. Finally, the value of information can be formulated in an equation as it is. Referred to below:

**The value of the information** = a good analysis of the need \* the validity and quality of the sources \* the quality of the analysis \* transmission and feedback \* protection

- If we do not understand what the needs of the information seeker are, then we will have lost the most important element of economic intelligence.
- If we do not have a reliable source, then there is no need to continue, because poor quality sources lead to confusion in the information, which complicates the work of the analysis, but if the sources are reliable, then it facilitates the work of the analysis more.
- Analysis makes the information we need usable.
- The information that is not broadcasted or announced is of no use, and the Feed-Back feedback shows us whether the information has led to the fulfillment of the user's desire or not.
- Some confidential and strategic information must be kept and protected.

Considering that vigilance is the part of the “whole” that is economic intelligence, but vigilance differs from it in that it does not change or modify the environment in which it exercises its activity, and its observation is manifested in detecting and investigating changes and developments for forecasting and decision-making. It consists of several periodic stages related to the information life cycle, while economic intelligence seeks to enable the institution to position itself in its close environment and face competition. From the various previous definitions, we conclude that economic intelligence works to find useful information at the lowest cost, analyzes it and puts it at the disposal of the decision-maker in the institution at the right time. appropriate by relying on a group of human and technical means that would develop the institution and protect its security. In order to achieve economic



security, highly competitive products must be offered to the environment in the markets, relying on information, which is an intangible commodity that is used when needed. Thus, information is a source of profits, and a guarantee for the continuity and survival of the organization. Because it relies on differentiation strategies in the organization, so the organization should be proactive in obtaining information and signals that allow it to predict needs and market reaction, for example: launching a new product, changing legislation, discovering some developments and new technologies, etc. The development of economic intelligence is considered the most powerful means of knowledge at the disposal of the organization to achieve economic security and a factor at the same time for the development of information management and its flow within the organization.

### **2.3 the interaction between information, economic intelligence and economic security: (Belghanami , 2014)**

As we know, information has a fundamental role in making decisions for organizations, especially decisions related to facing crises, as relying on the economic intelligence system allows them to obtain three types of information, including: control information, impact information, and early warning signals information. Which helps them predict crises and reduce their impact, as economic intelligence is interested in studying the tactical and strategic interaction between all levels of activity concerned with it, starting from the base (the internal level of the institution) through the intermediate levels (local groups) up to the national levels (strategies adopted by decision-making centers in the state) and then the multinational levels (multinational complexes) or international levels (influence strategies specific to each country), then economic intelligence contributes to building a security policy for organizations through:

- inventory of potential risks and threats and provide information about it;
- Develop physical means for effective protection by establishing an information system that has the ability to:
- Defense against competitors using illegal methods (information hacking, espionage, forgery).

At the same time, economic intelligence provides important information to the manager, which he can exploit in bad conditions of normal activity or in case of crises, the most important of which are:

- Defining and identifying its strengths and weaknesses and discovering opportunities and threats;
- Positioning and adapting to developments in the environment and environment of the institution.

Intelligence allows, through its offensive side, to anticipate and seize the available opportunities in its surroundings, and to adapt to the new market rules due to the dynamic environment in which institutions operate today, while through the second aspect, i.e. defensive, it works to provide protection and security for the institution

from the threats that threaten it, such as information leakage, espionage. The economist, obtaining false information in order to trap her...etc. It also manages citizen and institutional relations, linking public administrations and ministries through technology mechanisms, thus radically transforming and developing traditional management concepts. This type reflects the modern aspect of public service, as a result of the development in information and communication technology, such as data analysis services in information centers, and data operations in research centers and universities. It expresses the systems that operate devices, data, information, and knowledge, and determines the operations that the devices will perform. They are divided into:

- System Software: It is the software that operates the computer and makes it able to carry out operations such as arranging data and retrieving it from memory.
- Application software: It is the one that operates the organization's data, such as wage and accounting programs, manufacturing and forecasting programs. These programs are prepared by the programming workers in the organization itself or obtained ready-made. As for the system programs, they are obtained from hardware suppliers.

#### **4. RESULTS AND DISCUSSION**

On the theoretical side, we have been exposed to various aspects related to economic intelligence and security. In order to deepen understanding of the variables. In it, we try to get closer to reality and take a close-up of one of the specialized financial institutions, and this is in one of the most prominent banks, which is the National Bank of Algeria (NBA) in Tindouff. Most important operations of (NBA) .It is manifested by preserving customers by maximizing their confidence in the effectiveness of the security of the financial conducting their banking transactions. So that it works to provide offers and advantages, including the following:

- The bank uses the "NBA.net" service, which is a permanent immediate service that allows customers to access their bank accounts with a simple click and safely, 24/24H & 7/7 day through the link "ebanking.NBA.dz", or by downloading the mobile application BN@tic.
- The bank uses in their computers a cyber security program (computer security) is a branch of technology known as information security, as it is applied to computers and networks. The goal of computer security includes protecting information and property from theft, corruption, or natural disasters.
- The bank uses the wimpay application, with which the bank customer can pay his purchases and bills simply and quickly via his smartphone, without a card or cash.
- The bank works to provide the credit card or the credit card, which is a small (plastic) creditor card used in payment and purchase operations. Credit card companies set an upper limit on the amount of cash that can be used on the card.
- The bank provides its customers with a business card, which is a card that carries information about the person and the company, and it is sometimes called the

personal card, which is a bank card, intended for professionals and institutions, that enables you to make withdrawals and payments remotely and through the intranet in order to cover the various expenses related to your activity.

- The business card shall be received free of charge upon the request of the account holders or their duly represented representatives, valid for three (03) years.
- The bank works to provide customers with the elite card, which allows them to enjoy the finest offers at the most luxurious hotels, restaurants and brands around the world, in addition to a 24-hour personal assistant service for travel arrangements, reservations and other distinguished services that suit their aspirations, as well as providing reception and welcome services and other benefits. Insurance to enjoy reassurance and comfort during your travels, whether for business, tourism or leisure.

#### **4- 1 Experimental And The Tools Used Case National Bank of Algeria (NBA):**

Systematic procedures that allow identifying the steps that must be taken and the tools that must be used in order to reach field results that lead to verifying the validity of the hypotheses put forward in the research problem or not, to achieve this. In addition to that, the statistical treatment was as follows:

- Frequencies and percentages to describe the study sample.
- Arithmetic mean to determine the response of respondents to the variables of the study and its analysis.
- Standard deviation for the diagnosis of the degree to which the actual response values are dispersed from their mean.
- Alpha Cronbach coefficient to measure the stability of the results of the questionnaire; if it was redistributed to the sample individuals several times during certain time periods there would be no significant change in the results.

Then the study variables will be tested based on the following statistical tests:

- Pearson correlation coefficient in order to identify the degree of correlation between the independent and dependent variables and between the degree of each of the expressions of each axis and the total score of all the expressions of this axis to which they belong, to compare the calculated level of significance with the approved level for a significance level of  $\alpha = 0.05$
- Anova test, also called a monovariance analysis was adopted to determine the suitability and validity of the study model for hypothesis testing.
- T-Test was used to compare means for statistical decision making.
- Simple linear regression test allows us to estimate how a dependent variable changes as the independent variable(s) change.
- The coefficient of determination that shows the percentage of changes in the dependent variable which can be explained by independent variables.
- The F test helps to test the significance of the model as a whole, which was achieved by a gradient regression method.

### A. Reliability Test

The results of the verification of the stability of the study questionnaire through alpha cronbach coefficient were given as follows:

**Table No. 03:Alpha Cronbach Test Results**

Variables		Alpha Cronbach	
economic intelligence	<i>vigilance function</i>	0.755	0.868
	<i>protection function</i>	0.720	
	<i>influence function function</i>	0.848	
security of National Bank of Algeria (NBA).		0.837	
The overall stability of the questionnaire		0.914	

Source : SPSS\*<sup>23</sup> Program Outcome

It is clear from the results shown in the table that the value of Cronbach's alpha coefficient is high in all the axes of the questionnaire at National Bank of Algeria (NBA). and all the questionnaire phrases, which indicates that the questionnaire phrases are characterized by honesty, stability and internal consistency, and this is what makes them subject to analysis, study and extraction of results, as we obtained Cronbach's alpha value of 0.914 for all the questionnaires, i.e. 91.4%, which is higher than the accepted value (60%).

### B. Study Sample

- **Age:** Most of the sample workers are between the ages of 40 to 50 years, at a rate of 30%. Followed by the age group of employees whose age ranges from 30 to 40 years + the age group of more than 50 with an equal percentage of 25%, finally the category of workers whose age is less than 30 years by 20%.
- **Gender :** Most of the sample of gender males by 60%
- **Educational level :** Most of the studied sample are of university level education with a pumping rate of 85%, while of those rest have professional competence reached 15%.
- **Experience :** The highest percentage of work experience was from 10 years or more, with a percentage of 45%. Most of the workers have professional experience that helps them control the tasks assigned to them. Then comes the age group whose experience ranges from 6 to 10 years, with a percentage of 35%. Finally, for less than 5 years, 20% includes newly hired employees.

### C. Analysis of the variables axis expressions:

We will define in this study the response of the study individuals to the study variables according to the corresponding averages.& Summary of correlation coefficients between each axis and its dimensions.

Table No. 04: The Attitudes of the Respondents : Statistical description

Variable	Expressions	mediate - Arithmeti	Standard Diviation	degree of approval	Sig	Correlation coefficient	Significance Level	degree of correlation
Economic Intelligence	<i>vigilance function</i>	3.45	1.267	agree	<b>0.000</b>	0.815	0.000	Strong
	<i>protection function</i>	3.37	1.232	agree	<b>0.000</b>	0.913	0.000	Strong
	<i>influence function</i>	3.39	1.252	neutral	<b>0.000</b>	0.761	0.000	Strong
security of (NBA).		3.45	1.195	agree	<b>0.000</b>	0.841	0.000	Strong

Source : SPSS<sup>\*23</sup> Program Outcome.

The arithmetic mean value of the total score for the first axis (*vigilance function*) was 3.45 with a standard deviation of 1.267 at the level of significance sig = 0.000, and the degree of agreement was agreed. While the arithmetic mean value of the total score for the second axis (*protection function*): 3.37 with a standard deviation of 1.232 at the significance level sig = 0.000, and the degree of agreement agreed. The arithmetic mean value of the total score for the third axis (*influence function*) was 3.39, with a standard deviation of 1.252, at the level of significance sig = 0.000, and the degree of approval agreed. Finally, the arithmetic mean value of the total score for the fourth axis (*security*) was 3.45 and the standard deviation was 1.195 in which the value of sig = 0.000, and the degree of agreement agreed.

#### D. Analysis and results of the correlation coefficients between all the study axes :

We try by calculating the correlation coefficient, as the results showed the following:

Table No. 05: The results of the correlation coefficients between all the study axes

Variable	Security Of NBA	
	Pearson	Sig
<i>Vigilance Function</i>	0.778**	<b>0.000</b>
<i>Protection Function</i>	0.958**	<b>0.000</b>
<i>Influence Function</i>	0.968**	<b>0.000</b>
Economic Intelligence	0.942**	<b>0.000</b>

Source : SPSS<sup>\*23</sup> Program Outcome.

#### 4.2 Results test hypotheesis :

The results are as shown below:

##### A. Test the first main hypothesis : Testing comparing data with multiple means across different groups :

results of the test the results of one-way analysis of variance between the two study variables according to personal variables showed :

- H0: There are no statistically significant differences at the significance level ( $\alpha \leq 0.05$ ) of economic intelligence (*vigilance, protection, influence*) on the security of the National Bank of Algeria due to personal variables.
- H1: There are statistically significant differences at the significance level ( $\alpha \leq 0.05$ )

for economic intelligence (*vigilance, protection, influence*) on the security of the National Bank of Algeria due to personal variables.

**Table No. 06: The results of ANOVA TEST**

variables :	source of contrast	Sum squares	Degree of freedom	Mean Square	Fisher value F	Sig
economic intelligence ( <i>vigilance, protection, influence</i> ) & the security of NBA	Between Groups	40.276	1	40.276	235.990	0.000
	Within Groups	5.074	32	0.159		
	Total	45.350	33			

Source : SPSS<sup>\*23</sup> Program Outcome

Looking at the results obtained from the above table, it is clear to us that the value of the significance is 0.000 Sig= which is lesser than the value of the approved significance of  $0.05 = \alpha$ , and the calculated F value is 235.990 greater than the tabular value of F, which is equal to 14.738 between the axis between economic intelligence (*vigilance, protection, influence*) on the security of the (NBA) due to personal variables. Therefore, we reject the null hypothesis H0 and accept the alternative hypothesis H1.

### B. Regression test :

Hypothesis testing is used to confirm if the estimated regression coefficients bear any statistical significance. The Results of the test can be summarized in a table:

**Table No. 07: The results of the Significance of Regression Coefficients**

independent axis	Dependent axis	Factor Correlation R	Coefficient of determination on R <sup>2</sup>	F calculated	degree of impact Beta	B	T	Sig
<i>vigilance function</i>	Security Of NBA	0.778	0.605	48.991	0.083	1.058	6.999	0.000
<i>protection function</i>		0.958	0.919	360.823	0.387	0.969	18.995	0.000
<i>influence function</i>		0.968	0.937	479.551	0.968	1.034	21.899	0.000

Source : SPSS<sup>\*23</sup> Program Outcome

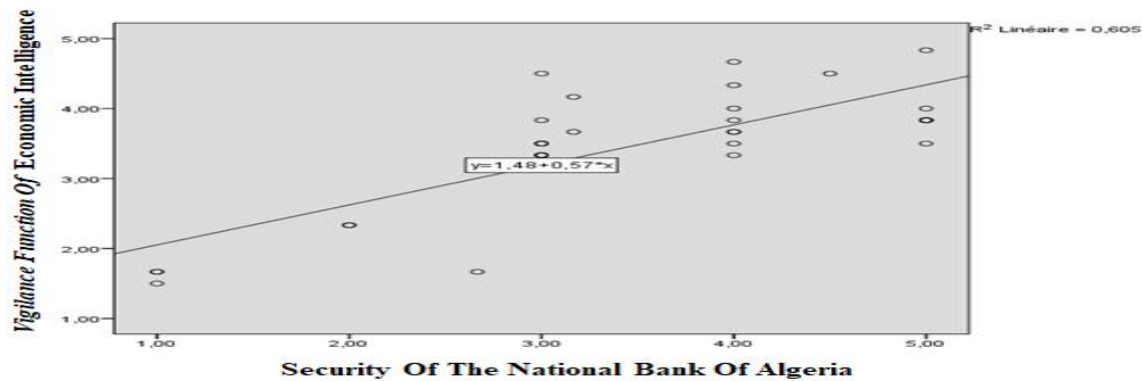
### The first sub-hypothesis test :

- Hypothesis H0: There is no statistically significant effect for the *vigilance function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouf -
- Hypothesis H1 There is a statistically significant effect for the *vigilance function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouf -

The table showed that the results of the statistical analysis of the simple linear regression have a positive effect with a statistical significance, at a significant degree (Sig = 0.000) lesser than the level of significance ( $\alpha \leq 0.05$ ), that is, the regression is significant with a correlation coefficient (R = 0.778), while the coefficient of determination is (0.605). = R<sup>2</sup>), meaning that its value (0.605) of the changes in the security of the National Bank of Algeria progressed by one unit, with a rate of 60.5% of the differences in the values of the security variable, and the degree of influence

reached Beta= 0.083 while  $B = 1.058$  from the material and moral incentives, and also the  $(F_t = 27.001) < (F_c = 48.991)$  Accordingly, the null hypothesis  $H_0$  is rejected and the alternative hypothesis  $H_1$  is accepted.

Figure No. 01: Simple regression curve between *vigilance function* and Security Of NBA



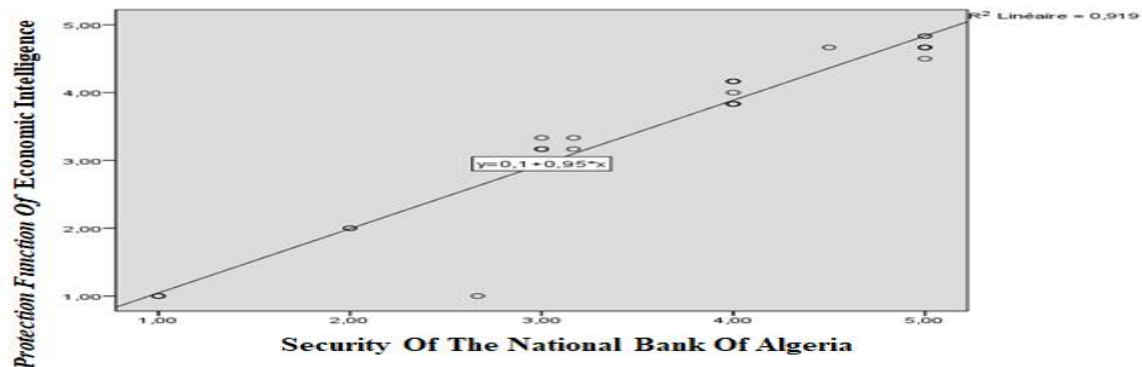
Source : SPSS\*<sup>23</sup> Program Outcome.

Accordingly, the regression equation between *vigilance function* and security of (NBA)- branch Tindouf - is:  $Y = 1.48 + 0.57x$ . This means that by increasing one unit of the *vigilance function* , it leads to security of (NBA) by:  $a = 0.57$ ,  $b = 1.48$ .

#### The second sub-hypothesis test :

- Hypothesis  $H_0$ : There is no statistically significant effect for the *protection function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouf -
- Hypothesis  $H_1$  There is a statistically significant effect for the *protection function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouf -

It's clear that there is a statistically significant effect of the *protection function* dimension on the security of the National Bank of Algeria- branch Tindouf - , at a significant degree (Sig = 0.000) lesser than the significance level ( $\alpha \leq 0.05$ ), that is, a significant regression between the protection function and the security of the National Bank of Algeria with a correlation coefficient ( $R = 0.958$ ) As for the coefficient of determination ( $R^2 = 0.919$ ), meaning that its value is (0.919) of the changes in the protection function on the security of the National Bank of Algeria, presented by one unit, with a rate of 91.9% of the differences in the values of the security variable and the rest is due to other factors, and the degree of influence reached Beta= 0.387 while  $B = 0.969$ , and also,  $(F_t = 15.005) < (F_c = 360.823)$  . therefore the null hypothesis  $H_0$  is rejected and the alternative hypothesis is accepted.

Figure No. 02: Simple regression curve between *protection function* and Security Of NBA

Source : SPSS\*<sup>23</sup> Program Outcome.

Accordingly, the regression equation between *protection function* and security of the National Bank of Algeria- branch Tindouff - is:  $Y=0.1+0.95x$ . This means that by increasing one unit of *protection function* leads to security of (NBA) by 0.95.

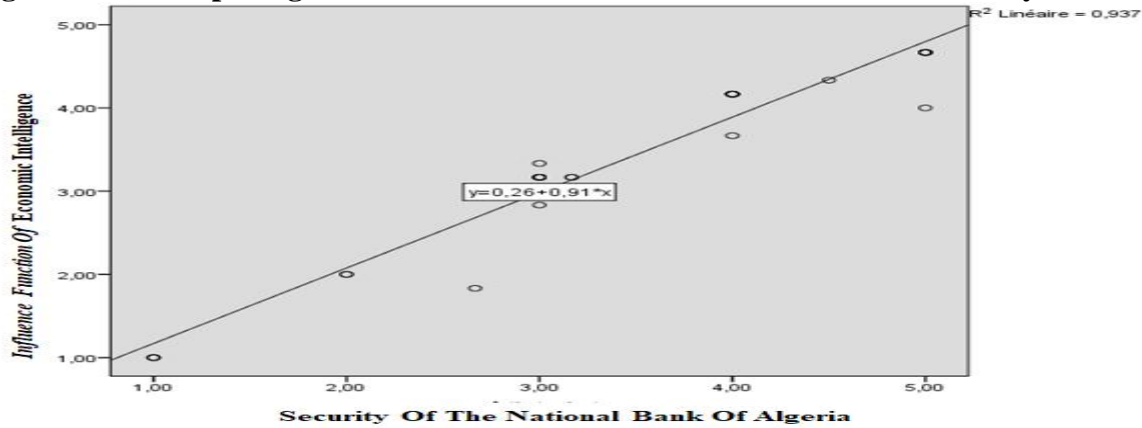
#### Analysis of the third sub-hypothesis test :

- Hypothesis H0: There is no statistically significant effect for the *influence function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouff -.
- Hypothesis H1 There is a statistically significant effect for the *influence function* at the level of significance ( $\alpha \leq 0.05$ ) on the security of (NBA)- branch Tindouff -.

Via the result we see that there is a statistically significant effect of The results of the statistical analysis of the simple linear regression showed that there is a positive effect with a statistical significance, at a significant degree (Sig = 0.000) lesser than the level of significance ( $\alpha \leq 0.05$ ), that is, the regression is significant, and therefore there is a relationship between the effect and the security of the National Bank of Algeria, the Tindouff unit, with a correlation coefficient ( $R = 0.968$ ) As for the coefficient of determination ( $R^2 = 0.937$ ), meaning that the value of (0.937) of the changes in the impact on the security of the bank was advanced on M by one unit, with a rate of 93.7% of the differences in the values of the job satisfaction variable, and the degree of influence was Beta= 0.436 while  $B = 1.034$  and the value of  $F_t = 12.101 < (F_c = 479.551)$  and the value of (T) was (21.899), where the positive sign indicates the positive impact of the dimension of influence function of economic intelligence on the security of the bank, where we refuse the null hypothesis and we accept the alternative hypothesis H1 .



Figure 3 : the simple regression curve between influence function and Security Of NBA



Source : SPSS\*<sup>23</sup> Program Outcome.-

Accordingly, the regression equation between *influence function* and security of (NBA)- branch Tindouf - is:  $Y=0.26+0.91x$ . This means that increment of one unit of and Security Of (NBA) by 0.91.

**Test the second principal hypothesis :**

- Hypothesis H0: There is no statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the contribution of *Economic intelligence* through (vigilance, protection and influence) in the effectiveness of *security* of (NBA).
- Hypothesis H1 There is a statistically significant effect at the level ( $\alpha \geq 0.5$ ) for the contribution of *Economic intelligence* through (vigilance, protection and influence) in the effectiveness of *security* of (NBA).

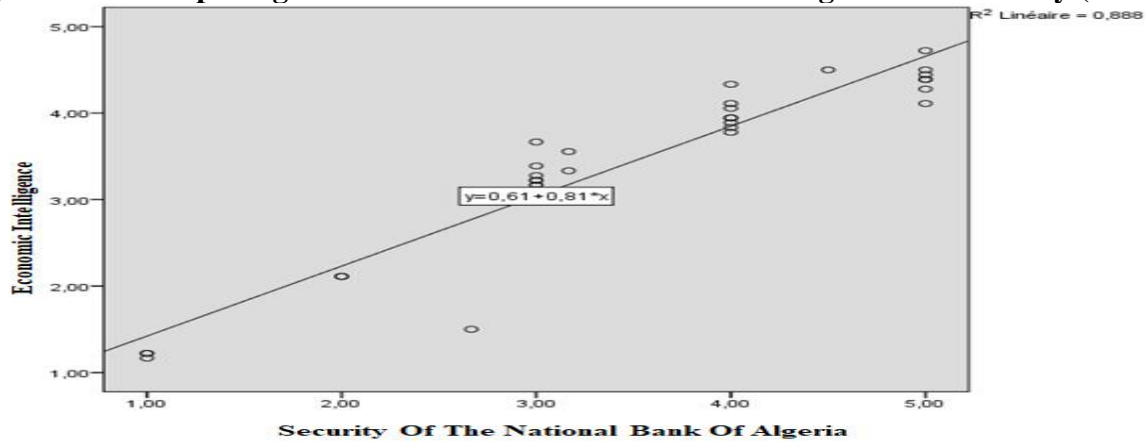
Table No. 08: test regression coefficients between Economic intelligence & security of (NBA)

independent axis	Dependent axis	Factor Correlation R	factor of determinati on R <sup>2</sup>	F calculated	degree of impact Beta	B	T	Sig
Economic intelligence	security of (NBA)	0.942	0.888	259.990	1.093	1.098	15.937	0.000

- Source : SPSS\*<sup>23</sup> Program Outcome

Throgh result we see that there’s existence of a statistically significant effect of the Economic intelligence (*vigilance, protection and influence*) on *security of (NBA)*, as the multiple correlation coefficient reached ( $R= 0.942$ ), while the factor of determination explained ( $R^2=0.888$ ) of the variation in the dependent variable, meaning that the value of (88.8%) of the changes in the *security of (NBA)* resulting from the change in the Economic intelligence (*vigilance, protection and influence*) that the significance of this effect is confirmed by the calculated F value of ( $F_t=18.063$ ) < ( $F_c=259.990$ ), which is a function at a significant level(0.05), we also find that the regression value of Economic intelligence is  $B=1.098$ . So we reject the null hypothesis H0 and accept the alternative hypothesis H1.

Figure 4 : the simple regression curve between Economic intelligence and security (NBA)



Source : SPSS\*<sup>23</sup> Program Outcome.

Accordingly, the regression equation between the Economic intelligence on security National Bank of Algeria (NBA):  $Y=0.61+0.81x$ . This means that a decrease in one unit of security National Bank of Algeria (NBA), leads to an increase of one unit of Economic intelligence in the National Bank of Algeria (NBA) with a value of 0.81.

### Conclusion:

Economic intelligence cannot be separated from the main bet, which is information. The significant increase of the latter as a resource in itself for the organization is working on a profound change in the complex relationships that link the organization with its surroundings. And as we have previously reasoned, the obligation to implement and lead an economic intelligence system in the organization is tantamount to exploiting the variety of information that it constantly faces in order to try to influence this complex fabric of flows and exchanges. Whereas, if the principles of economic intelligence are controlled, the organization's system fortifies and develops its strength to develop towards a true "information culture", which requires the administration to adopt an accompanying policy and establish a special internal communication base. Therefore, the activity of economic intelligence requires knowledge of the profession's accountants of ethics and laws that It governs it so that the organization does not fall under the barrier of unfair competition "treason" lawsuits. Similar to the Arab world, which has so far witnessed weakness in monitoring all areas of legal interest related to the profession of economic intelligence. Considering this region as a consumer of technology does not mean that it waives the protection of its business organizations and then protection Its national interests, which requires technicalizing this profession and encouraging the establishment of its own professional syndicates to draft a constitution of ethics similar to what is happening in the pioneering countries in this field. Achieving this goal is also linked to the development of special legislation because the realization of the need for a smooth entry into the digital age and occupying the implementation of support plans in the field of information and business requires a package of technical legislation with a comprehensive and balanced vision that is the result of national

creativity. Accordingly, it can be said that a business organization that seeks to prevent the crises it faces must monitor its external environment with all its opportunities and threats and try to confront them or adapt. With it, as well as good knowledge of its internal environment in light of ensuring that the institution achieves its goal and survival by working hard and continuously to search for accurate and effective information that is used in making important decisions for it. This requires it to find a mechanism that enables it to manage all the information surrounding it, which is represented in economic intelligence and strategic vigilance, as they play an important role in accompanying the crisis through all its stages. During the pre-crisis period. Where they contribute to defining the dimensions of that crisis through warning signals that diagnose the indicators and symptoms, and various techniques are used in this, and advanced institutions that rely on economic intelligence and vigilance work on software to create a preparedness device that helps the crisis cell to develop the main perceptions of possible crises and how to prevent them.

Through the research paper, the most important of results were reached are:

- A crisis refers to an unfamiliar or expected situation that widely affects the scope of the organization's business and threatens its security, operations, and reputation, and which the organization must take the decision to confront or reduce its risk.
- The crisis includes two meanings (risk and opportunity), either risks that prevent it from achieving its goals or limit its ability to achieve its goals, or it comes as an opportunity to meet and achieve the goals.
- The institution can reduce the risk of crises and confront them in a timely manner by providing the necessary information about their causes and expected effects.
- Economic intelligence aims primarily to reduce the scope of doubts in order to avoid making random decisions in all business organizations thanks to the clearer vision provided by the available information.
- Economic intelligence expresses a modern management method that can be used to prevent crises, by making good use of the information it provides and related to its internal and external environment.
- Economic intelligence gives the organization the ability to make the right decisions in turbulent circumstances and makes it capable of attacking and defending at the same time.
- Strategic vigilance is a modern management tool and an important element for collecting information in order to understand the organization's environment and use it as an early warning system that allows it to predict crises before they occur and thus prevent them.

This was confirmed by the results of the applied study at the level of the National Bank of Algeria. That there is a statistically significant positive effect at the level ( $\alpha \geq 0.5$ ) for the contribution of economic intelligence through (vigilance, protection and influence) in the effectiveness of the security of (NBA), as the results are in the following:

- There is a statistically significant effect at the level of significance  $\alpha \leq 0.05$  between vigilance and achieving the security of the (NBA), where the effect level was  $B = 0.778$
- There is a statistically significant effect at the significance level  $\alpha \leq 0.05$  between protection on the security of the (NBA), where the effect level was  $B = 0.968$
- There is a statistically significant effect at the significance level  $\alpha \leq 0.05$  between the effect and achieving the security of the (NBA), and the degree of effect was  $B = 0.942$
- A strong correlation between economic intelligence and security of the of National Bank of Algeria (NBA), with a Pearson correlation coefficient of (0.942), i.e. 94.2%.

Finally, we offer some recommendations to maintain the sustainability of the stability of organizations and governments:

- Cells for vigilance and economic intelligence should be established at the level of business institutions to give an opportunity for economic and managerial dealers to be aware of everything that may happen in their surroundings in the future.
- The need for any manager of the organization to learn the methods of intelligence and strategic forecasting in order to be able to effectively control the organization and face every possible crisis that the organization may face.
- The need to keep pace with the pace of modern information and communication technology in order to help the organization to integrate with its environment and interact with its factors.
- The need to collect accurate, correct and integrated information about the organization's environment in order to discover the threats it faces and the opportunities available to it to seize them.
- Thinking about establishing a higher council for vigilance and economic intelligence at the national and regional levels.

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