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# The Transition to Digital for Insurance Companies in Algeria

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## Abstract:

The rapid advancement of information and communication technologies (ICT) is reshaping all sectors of the economy. Emerging digital technologies are profoundly transforming the core functions of enterprises, making the management of their impact a critical issue in aligning the digital and physical worlds. In Algeria, the digitalization of the insurance sector has progressed. Nevertheless, digital transformation is increasingly recognized as a strategic. This study explores the digital transition within Algerian insurance companies through a qualitative research approach. Data were collected via semi-structured interviews with managers and IT engineers from five insurance firms. The findings underscore the gradual, yet tangible progress made by these companies in adapting to the digital era in responding to the challenges and opportunities it present.

**Keywords:** Emerging digital; insurance companies; digital transformation; management; Algeria.

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## 1. Introduction:

Among the new features of globalization is the introduction of information and communication technologies (ICT). These ICTs affect companies as well as its actors, with a very variable perception. The business world is accustomed to upheavals such as (printing, electricity, telephone, automobile, fax). Today, these ICTs are part of our daily lives. The rapprochement of information technology and telecommunications has benefited from the miniaturization of components, the best example being the Internet, which has become available on mobile phones. This network reflects this idea of a "global village," of the flow of continuous flows of information, of instant (urgent and urgent) and instantaneous (immediate) communication, thus bringing the notion of interdependence. The company is obliged to adapt to the changes brought about by these technologies.

The introduction of ICTs in the company is accompanied by transformations (relations with the outside world). It will have to make adjustments in order to be competitive. The intensive use of teamwork, the restructuring of hierarchical levels and versatility lead to organizational development. Emerging tend to transform the traditional enterprise into a digital enterprise where information is conveyed through digital information systems. The ICTs have an impact on the functions of the company. Their applications lead to the reconfiguration of internal processes and modify organization, skills and management. If the models of simple and mechanistic structure were of yesterday, and if those of professional bureaucracy and departments are of today, then the structure of adorative type is obviously of that of tomorrow (Yahiaoui, B. 2017).

Today's companies are also playing an important role in streamlining structures in the digital age, developing versatility and horizontal communication, and in areas where technologies such as the Internet, Intranet, Workflow and Groupware support remote work (telework as is the case with the Covid 19 pandemic).

Most companies in the national insurance sector have made an effort to develop an information system, through the acquisition of the Enterprise Resource Planning (ERP) and CRM (Customer Relationship Management) IT solutions, which allow them to significantly improve the time taken by customers to take care of their accounts at the level of the offices and to reduce the time taken to compensate claims.

Moreover, these software programs for planning and integrated management of the various functions of the company, allow for increased production and monitoring, in real time, of performance through a centralization of data relating to the various centers of activity of the company (production, marketing, accounting and finance, human resources, etc.).

Whether, internally, the company's digital transformation is on track; externally, the transformation movement is less sustained and some companies in the sector sometimes give the impression of minimizing the challenges related to Internet use.

Today we are witnessing in an increasingly digital world, more than 4 billion people have access to the Internet, that is more than half of the world's population (54% penetration rate) On these 4 billion Internet users, 3.3 billion are active users of social networks, notably Facebook (2.2 billion users per month) YouTube (1.5millads), Instagram (813 million), WhatsApp (1.5 billion), Messenger (1.3milliads), to name a few. In addition, almost all (93.63%) of social media users are mobile users, i.e. they access via their smartphones, according to figures published in 2018 by We Are Social and Hoostsuite.

In Algeria, there is virtually the same profile of Internet users. The 2017 balance sheet of the Authority de Regulation de la Poste et des Telecommunication (ARPT) indicates that the number of Internet users is 34.6 million, or more than half of the Algerian population. Mobile Internet accounts for 90.85% of total Internet access, or 31.4 million. The vast majority of Algerian Internet users are regular users of social networks, mainly Facebook (17 million). These figures on Internet access and use, and the structural and sustainable trends they are shaping at the global and local levels, should encourage companies in the national insurance sector to rely heavily on digital tools and solutions.

New information and communication technologies are leading to the adaptation of more flexible, decentralized models into outsourced parts. There is a "crushing" of hierarchical levels in many companies. The Taylorian pyramid-like organization tends to disappear, partly under the influence of ICT. To this end, our present research tries to answer the following problem: *Do Algerian insurance companies effectively keep pace with the evolution of new information and communication technologies, and do they adapt their products and service offerings to the demands of the digital age?*

## **2. The role of ICT and the challenges of digital :**

In the various managerial literature, it is found that there is no consensus on the definition of ICTs due to their heterogeneities and complexities. According to Reix (2005), information technology corresponds to the use of techniques for capturing, storing, processing and communicating data in the form of varies symbols (figures, texts, still or animated images, sound). They are, in appearance, very varied. However, behind this appearance is often a single technique: the electronic processing of information in its digitized form. It is this technical uniqueness which makes it possible to explain the essential property of information, Simon (1996), the new information technologies have in particular the characteristics of any information accessible to men, in verbal or symbolic form, will also exist in computer-readable form. As such, today the data recorded or transcribed by humans will be transmitted directly to automated information processing systems without any human intervention (Yahiaoui, B. 2017).

The information and communication technologies are both indispensable in the organizational framework, but also have a strategic influence on the future of the company. Technological innovations

are now spreading rapidly and becoming instruments of positioning on the global market. They have now changed the challenges facing organizations: they have reduced transaction and agency costs, they have changed functions and organizational structures, and they have evolved into a comprehensive value-added infrastructure (Laudon & Laudon, 2012).

Basque (2005) states that: "Information and communication technologies refer to a range of technologies based on computers, microelectronics, telecommunications (including networks), multimedia and audiovisual, which, when combined and interconnected, make it possible to search, store, process and transmit information in the form of data of various types (text, sound, still images, video images, etc.) and allow interactivity between people, and between people and machines. ».

## 2.1 Information system

For Reix (2005) an information system is: "an organized set of resources: software hardware, personnel, data, procedures (.) Allowing to acquire, process, store information (in the form of data, text, image, sounds) in the organization." Similarly, O'brien (1993) writes that: "an information system uses human resources (end-user and IT specialists) of hardware (machine and media) and software (programs and procedures) to perform input, processing, output, storage and control functions that are used to convert data resources into information products."

These two definitions are centered on the functional aspect and the structural aspect, it indicates an entire system: the different elements are organized, articulated, combined to meet specific purposes or functions.

An information system is constantly evolving, with the coupling of four key parameters (Balantzian 1986):

- ❖ In the environment (change in the social, political and economic context, increased interdependence of the economic partners, influence on decision-making aid, etc.);
- ❖ The evolution of the role of the users (and, especially, a bigger autonomy in direct manipulation of data and of achievements, in decision-making, in workmanship of new technologies of 1 "information);
- ❖ Changes in structures and, in particular, in volume growth (vertical or horizontal integration, international dimension accompanied by movements of concentration or diversification, tendency to decentralize responsibilities within the framework of multi-divisional);
- ❖ The new approach to the job organisation, the news approach of working conditions and of the degree of specialisation of the workstation, computerised or not; the development of technologies, particularly information technology and telematics, the emergence of new media, and the development of communications and telecommunications.

## 2.2 The role of the Information

The role of the SI in an organization can be compared to the role of the heart in the human body. Information is

blood and the Information System is the heart. In the body, the heart plays the role of feeding pure blood to all elements of the body including the brain. He regulates and controls the incoming impure blood, processes it and sends it to the right destination in the necessary quantity. It meets the needs of the blood supply to the human body in the normal case and also in crisis (Hailu,2014).

The information system plays exactly the same role in the organization. The system ensures that appropriate data is collected from the various sources, processed and sent to all destinations in need. The system should meet information needs. IF comes at the same time as the support of 1' organisation and the engine of its evolution on new produced couples - walked, on new modes of strategical management in a more and more complex and more and more unstable competitive environment.

The role of ICTs in the information system translates into several aspects, in addition, they have enormous potential to improve the performance of information systems and development and management structures and methods and technology.

The use of information technology enables the development of areas of senior management oversight. At the same time, it facilitates the distribution of decision-making within the enterprise, and this trend means centralizing control and decentralizing decision-making. (Yahiaoui,B,2017).

Information Technology has helped to create new communication channels through computer and communication networks, both at the enterprise level and at the national or global level. They help managers get rid of the burden of routine tasks and allow them to use the excess time in strategic planning and policy development. ICTs contribute to the performance of the information system by increasing their ability to adapt and cope with the fast-paced

### **3. The digital revolution in the banking and insurance:**

Already in the early seventies, eminent professors had noticed the standardization of banking operations and the automation of their processing. They had also observed that an increasingly important part of banking operations had an international dimension. This phenomenon has grown uninterrupted with the emergence of SWIFT in 1977 until the arrival of the Internet, even today. In the hour of truth, the banking and financial sector is among the pioneers in computerization, then digital, even digital. This new revolution succeeds the inventions of writing and printing, as Michel Serres (2017) brilliantly recalled.

The development of digital networks has further accentuated the phenomenon of the internationalization of exchanges and the generalisation of digitisation.

However, with the digital revolution, its impact on the banking and insurance professions is disproportionate to what may have existed before. The break-up is taking place and is spreading at an unprecedented speed because tools (laptops, smartphones, tablets, etc.) and electronic means

communication are shared by as many people as possible. Since the advent of the Internet to the general public, a little over twenty years have passed and societal transformation is only in the beginning. Online banking has made a significant shift in customer relationship with access 24 hours a day 24 and 7 days a year 7 from the beginning of the years 2000.

Today, customers, individuals, businesses and public authorities need immediacy and access to services from anywhere and at any time. Thus, "the channels of exchange between banks and their customers multiply, they cross and combine (we speak of multichannel and " cross channel "): transactions by electronic means in an agency with an advisor or with an electronic counter, by telephone or with the sending of documents by electronic means via the Internet or mobile applications, or even with a webcam "(AGOSTI, P, 2017). The same applies to insurance services, which are gradually being digitized. Customer behavior changes with the use of technologies and new uses. Generation Y communications are most often based on mobile phones and smartphones. In addition, we see all kinds of connected objects ("Internet of Things" or (IOT) like bracelets, watches, chips, boxes (for example: to detect humidity after a disaster), glasses that can interact with banks and insurance and provide them with behavioural, health or disaster data.

According to AGOSTI (2017), we would be in contact with "a natural more than a revolution. More than a change in habits and behaviours, the bank's client sees its demands grow towards more interactivity and simplicity of use, disintermediation, personalized advice.

Finally, digital technology transforms retail banking in its mode of operation, both from the point of view of the customer and business processes, but also on its business model. If the bank changes and adapts, the trades echo these transformations to varying degrees. "

The definition of digital banking and insurance should not be limited to the use of information and communication technologies (equipment and connections to digital networks); To this must be added the ever-changing uses, in particular those resulting from what is now commonly called "Fintech." Characteristics derive from these new uses: interactivity, agility, mobility, collaboration, sharing (big data techniques and social media are used in particular).

The relationship goes beyond the usual closed places where one contracts with one's bank or insurance company to be carried out remotely, from home or from any place where connection is possible, anytime! But this is not to say that electronic relations are exclusive of any physical presence; on the contrary, they develop in a complementary manner. What is called digital tends to be all digital even if, for the time being, traditional channels such as postal mailing or paper delivery are sometimes used. The transition will last a few more years. But the common denominator remains the multichannel.

The digitalisation of banking and insurance can be broadly defined as: "the technology which allows the

transition from analogue to digital information by means of information technology, so that it can be processed and exchanged between information systems via digital networks in the bank and insurance and in their information systems, but also with the personal equipment of customers." The merit of this definition is to place the information technology of the bank and insurance in the totality of all forms of relations with customers, but also of back-office, integrating the old operations that we know for a long time example (loan, account opening, payment, financing, underwriting of IARD insurance, life insurance contract or consumer credit) concluded in digital form remotely or not, as well as new uses via applications such as APIs (Application Programming Interface).

According to Thierry Breton, we can say that data is at the heart of the customer relationship the 21st century will be that of digital trust (to be built). From what we can call the datification of the world or the "putting into data" of everything, we find, to use the expression of Eric Sabin, "an integral quantitative of life." This results in "big data," predictive algorithms, and data merchandising. In short, this suggests a real upheaval in the banking, finance and insurance professions, both in terms of structure and organisation and in terms of the market and products. To illustrate this development in digital banking and insurance.

#### **4. ICT in the insurance sector in Algeria:**

Insurance companies operating in Algeria are at an early stage in the use of new information and communication technologies (ICTs). While free from the "fax age" in terms of internal management, they are lagging behind in terms of value-added services directly linked to the customer. The launch, of 3G and 4G mobile broadband to ring as an invitation to catch up in this area, to improve their performance.

a time of digitalization, it is important that insurance companies adopt the new information and communication technologies for better internal management, and effective and fast proximity communication with their customers. Customers are very demanding about the quality of services and faced with competition, it is difficult for a company to keep its customers if it communicates little or bad with them. The Internet has revolutionized the way it manages, sells its services and products and, above all, communicates with its customers.

With the introduction of 3G and 4G at national level, mobile technologies have opened up an extraordinary field of action and opportunities for businesses, service companies, insurance companies, banks and also citizens.

According to Dr. Grar Younes, Chairman of the Algeria Adventure Accelerator Science Council (cited in Aid, 2014), the importance of the use of ICTs in insurance is paramount in the digital age. According to him, an insurance company can present its activities, its services, its products, its promotions, its history, its points of

presence, simulation tools to obtain a quote, as well as changes in services through the various media of information and communication

## 5. Methodology

Incompetitive context and changing with the new information and communication technologies, we have chosen the insurance sector and particularly focused on the new information and communication technologies in the breasts of national and foreign insurance companies in the digital age.

The choice of the insurance industry motivated us more in the first place, firstly because this sector is characterised by a strong competitive dynamic, secondly, it includes companies with fairly different levels of ICT integration between foreign and domestic companies, this sector presents a particularly rich context in terms of technological evolution and dynamics of strategic attitudes of insurance companies in our country with the challenges of digital transformation.

The method used to receive the necessary data to answer our problem, we opted for a qualitative approach with a sample of 15 executives, computer engineers and executives responsible for five insurance, CAAT, AXA, CAARAMA, Alliance and CAAR, using a maintenance. in order to carry out our study properly, it is structured in such a way that the managers and heads of IT departments of the companies describe their stages in the digital of their companies, firstly, the different offers expressed and perceptions of the benefits generated by ICT, and finally, we asked them about their future digital ambitions and their relationship with customers, imperative change and communication approaches, increasingly digitized in order to federate current and potential customers. The corpus obtained was treated with a content analysis. Main obtained results are introduced underneath

## 6. Results and discussion

### 6.1. Insurance Company CAAT: ICT Focus

The exploitation of new information and communication technologies, today opens up promising development prospects for insurance companies. Indeed, innovation is the engine of developed economies, it can be a motor provided it innovates as the world's leading insurers have demonstrated. (Allianz, AXA), innovation is the obsession of the marketing services with which the majority of insurance companies are endowed, but all the dimensions are concerned, primarily of the strategy, the modes of commercialization and the modalities of organization of the customer relationship are also a very broad field of innovation (Interview 02).

The Algerian Insurance Company (CAAT) participates in the development of the insurance business thanks to its experience in risk management and develops products adapted to the needs of policyholders. "CAAT dolphin of the societies of the national market in business figure (behind SAA), face among the companies which accentuate

their effort, from day to day, to improve the quality of its services, everything on the basis of new technologies of information and of communication" Maintenance 06.

The efforts of this company resulted in the signing of a strategic partnership contract with the Algerian Telecom Group, this verbatim shows the purpose of this contract relates to the acquisition and implementation of a WAN solution (Wide Area Network) interconnection of CAAT sites via Algeria Telecom's IP-MPLS network, in addition to the creation of the LAN network (Local Area Network, which means the entity's local area network) "Maintenance 08". Following a statement by the CAAT IT project manager, the use of ICTs is an essential factor in the development of the companies, we retouch the impotence of its use in this next verbatim and he will add "we try at our level to improve the IT system with the acquisition of an ERP (an enterprise resource planning system) in 2011, with a marked improvement thanks to users, move from the turnkey system to the server to launch the Web versions " Maintenance 03. The overhaul of the system of information and of communication of CAAT registers among the priority actions of the society, this verbatim shows the importance "these instruments of high-tech will allow CAAT to accomplish a qualitative jump founded on reliability and availability of information, necessary condition for the decision-making" Maintenance 05".

## **6.2. AXA Algeria and its daily transition to digital**

In the world of insurance, ICTs are essential tools for the development and proper functioning of insurance companies.

The group AXA was a pioneer in the field, since the early 1970s it has developed its own internal information system, which has evolved according to the requirements of the market and the activity of the customer. From the launch of its commercial activities in December 2011, the following verbatim shows the choices of adaptation of the company AXA Insurance Algeria, has chosen to invest in an efficient information system using the group's information system AXA to build on its expertise, its efficiency and optimization of resources "the information system has obviously been adapted to the context of the Algerian market, its specificity, the regulations in force and the operational and commercial strategy of AXA Assurance Algérie " Maintenance 01.

Today, it is fully operational and efficient and has many advantages: it is multichannel, multi-product (life and damage) the following verbatim illustrates the reliability and representativeness of a good database, "it is integrated into the entire commercial network, this allows more reliability and security for customers and employees, more reliability in building up a complete database, which represents a key element in the exercise of the company's activity " Maintenance 04".

*AXA launches the first experiment of blockchain technology:*

Blockchain is a technology that records exchanges, transactions, data and information that are searchable and accessible to all, shared by these different users without intermediary. This decentralized system,

known to be infallible and secure thanks to cryptographic algorithms, has attracted many sectors, especially the insurance sector.

We find the degree of adaptability to digital and the relationship with customers, in the example of the following verbatim: This technology allows to lower costs, save time, eliminate the risks of fraud, falsification and ensure the confidentiality and protection of personal data (Interview 07).

The first insurance product using blockchain was launched by the group AXA in 2017, indeed, Fizzy is an insurance product offering its policyholders to be compensated directly and automatically in case of delay of their theft. Reimbursement is made instantly if the aircraft is two hours late.

### **6.3. CAAR online estimate and soon applications:**

The Algerian Insurance and Reinsurance Company (CAAR), tries with all the means to be at the highest level of the needs of its customers in terms of the development of quality of service, this company as well as others, has understood that the use of ICT is one of the key solutions to achieve its objectives.

The leaders of CAAR bet on the last technological innovations in subjects notably computer solutions, in purpose just, to give better services reassured to their clients with the acquisition of an equipment and of the modern. (Maintenance 13 and 10)

The CAAR, which is seeking to consolidate its position on the third place on the national insurance market, is already offering estimates online and is preparing the launch of a mobile app on smartphone. According to the computer engineer of CAAR and his statements according to the following "We try to do our best to be up to date regarding information and communication technologies. We have already achieved international standards in ICT application to ensure quality of service "Maintenance 11".

### **6.4. The CAARAMA Insurance improves its information:**

ICTs are a boon for businesses in general, and insurance companies in particular. CAARAMA Insurance is a 100% subsidiary of the CAAR, it is driving a new dynamic in the personal insurance market. The challenge of investing in the latest information and communication technologies goes beyond the need to modernize and upgrade the management equipment, it is a guarantee of consolidation for its position

The relationship between the provision of ICT and customer relations, this verbatim illustrates that La CAAR has made available to it the means and all the logistics necessary to ensure its rapid development and sustained growth in the very promising personal insurance. (Interview 09)

### **6.5. Alliance Assurance Digital Transformation:**

Digitalization is a worldwide phenomenon that affects all sectors of activity. The Algerian population in particular is digitalizing more and more, especially because of its youth who aspire to more modernity, more service and faster according to the Director of Agency. (Maintenance 12).

Taking into account the competitive environment and the prominence of new customers, this verbatim demonstrates that "Alliance Assurance has taken into account this trend to better adapt to this change in consumption and maintain a competitive and innovative challenger position" Maintenance 15.

The management of the company's information systems, have been actively contributing to Alliance Assurance's digital transformation for years, developing competitive advantages for their customers and prospects.

The company and the first insurance company to offer the online quote for its Auto Plus range of auto insurance, followed by the possibility to do online for home P&C insurance MRH. These services are also available on Smartphone and Android mobile apps.

Alliance Assurance is a high-growth company, the management of information systems is one of the strategic hubs. It articulates the changes imposed by the company's strategy, assists users at the level of regional directorates, administers databases and application servers, communicates more and more on social networks and connects all their advertising (Interview 14).

However, all insurance companies have websites. However, the majority of web showcases are basic constitutions and offer very few or no services at all, more than half of the companies (16 out of 24, or 66.66%) use at least social networks. The most widely used social networks are Facebook (16 out of 24 or 66.66%), LinkedIn (11 out of 24 or 45.83%), Twitter (9 out of 24 or 37.54%), YouTube (8 out of 24 or 33.33%) and, finally, Instagram (3 out of 24 or 12%). Apart from a more or less valid use, depending on the case, of Facebook, the other accounts are, with a few exceptions, very little followed and very rarely updated

The insurance sector is under-equipped with electronic payment terminals (EPTs), at a time when there is a massive distribution of cards by banks and Algeria Post. It is an incomprehensible situation and contrary to the rules of modern marketing that recommends more than one choice to its customers to interest them. After the official launch of e-payment in Algeria, only four companies in the sector have this innovative service and have multiple advantages to their customers. These few objective observations based on tangible figures clearly indicate that the insurance sector makes very little or no use of the digital tools at its disposal. The latter are essential to the construction and maintenance of a good customer relationship.

## **7. Conclusion:**

The Internet has had a lasting and irreversible impact on our lifestyles. Pure Players are influencing our uses but also changing entire bridges of our economy and gaining significant market share. Like the various industrial revolutions, the digital revolution, through the new technologies it has brought and the different actors it has created, has gradually shaken the historical actors.

Information and communication technologies are both indispensable in the organizational framework, but also have a strategic influence for the future of the company, they are the ability to transfer digital functions to real-world objects and environments. These emerging technologies have transformed the mechanisms of design, production and distribution of objects, just as the Internet has changed organizational practices and global markets over the past two decades.

Notwithstanding, the internet has made customers, who are the *raison d'être* of mobile companies, more demanding because they are better informed, and therefore volatile, because they do not hesitate to explore the market in order to find the companies most attentive to their expectations and make them able to meet their needs, in addition, the customers of yesterday have become by the force of the digital transformation of the "cyber clients" who inform themselves on the Internet, interact on social networks and shop on e-commerce sites and pay their bills on online payment platforms.

Digital has completely transformed the customer relationship, traditional communication is no longer enough to catch customers and capture their attention. Just as commercial action, without digital tools, is ineffective.

Digital age, multi-channel communication approaches are the most appropriate to attract their potential customers, federate them around their corporate brand and retain them in these products and services.

The insurance is beginning to experience the effects of new entrants (GAFA) and the need for digitalization. Big data, connected objects, artificial intelligence, social networks, mobile applications, all these technologies, new communication channels, are already beginning to impact the different dimensions of insurers' business.

To generate growth in the digital age, Algerian insurance companies are whose imperative to accelerate the transformation process, conversely, to lag behind is to take the risk of losing competitiveness and profitability.

From our study, the insurance sector in Algeria, which lags far behind the developed world's insurers in terms of digital transformation, and also behind our Moroccan and Tunisian neighbors. Those who lead us to partially confirm our problem on the practice of offering insurance products by Algerian companies. Algerian insurers are aware of this delay, they know that it is now time to move to the higher speed starting by diversifying the distribution channels, those who lead us to overturn the second part of our problem, monitoring developments

in information and communication technology, in comparison with insurance companies at regional and even global level.

The various players in the insurance sector must capitalize on agility and dynamism by forming partnerships, in order to benefit from the skills, it does not have in-house, digital facilitates collaborative initiatives.

The insurance company must ensure that everyone is embedded in the subject (personnel, customers, partners) for the company's prosperity. It impacts the entire value chain and represents a lever of growth through the emergence of new solutions and new organizations

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