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# *The Competitive stratification of Islamic Bancs in Algeria: A Comparative Analysis with Conventional baking Institutions*

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***Abstract:***

*This study endeavors to scrutinize the competitive dynamics between conventional and Islamic banking institutions by conducting a methodologically grounded comparative examination of Al Baraka Bank Algeria vis-à-vis privately owned conventional banks operating within the Algerian financial ecosystem over a five-year period (2015–2019). The empirical scope of this investigation encompasses a sample comprising four privately held conventional banks juxtaposed against Al Baraka Bank as a representative entity of Islamic financial intermediation within the Algerian banking sector. The findings substantiate the premise that Islamic banking is undergoing a trajectory of sustained evolution, manifesting significant enhancements in operational efficiency. This upward trajectory has, in turn, reinforced the competitive positioning of Islamic banks, augmenting their capacity to contend with privately owned conventional banking entities within the Algerian financial landscape.*

***Keywords:*** *Banking Competition, Market Share, Islamic Banking, Conventional Banking*

***Jel Classification Codes:*** *D43; C43; G21;*

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## 1. Introduction :

The discourse on competitive dynamics occupies a preeminent position within the banking sector, given its pivotal role as the foundational pillar underpinning economic activity. Amidst the rapid transformations characterizing global economic paradigms, coupled with the accelerated proliferation of technological advancements and the liberalization of financial service trade, competition has become an inexorable imperative. It constitutes one of the principal catalysts fostering sustained economic expansion, with its ramifications transcending the macroeconomic domain to permeate corporate strategic orientations. In this regard, firms have increasingly embedded competitive frameworks within their overarching policies to engender growth, fortify their market positioning, and augment their strategic hegemony at both domestic and international levels.

Islamic banking institutions have garnered substantial international recognition within the global financial architecture, particularly following their consolidation within Arab economies and subsequent diffusion into Western financial ecosystems. Consequently, some scholars posit that Islamic banks have evolved into formidable contenders vis-a-vis their conventional counterparts. Conversely, an alternative scholarly perspective contends that the intrinsic idiosyncrasies underpinning Islamic banking operations engender a distinct market segmentation, thereby precluding direct competition with conventional banks. In light of these dichotomous viewpoints, this study endeavors to critically examine the competitive dynamics between Islamic and conventional banks within the Algerian banking sector, articulated through the following central research question:

What is the empirical reality of competition between Islamic and conventional banks in the Algerian banking sector?

To deconstruct this overarching inquiry, the study is further disaggregated into the following sub-questions:

- Does genuine competition exist between Islamic and conventional banks within the Algerian banking sector?

- What are the competitive behavioral dynamics exhibited by Al Baraka Bank?

In pursuit of addressing the principal research question and its derivative sub-questions,

the study postulates the following hypotheses:

- A substantive and robust competitive interplay exists between Islamic and conventional banking institutions.

- Al Baraka Bank effectively capitalizes on its available resources, thereby reinforcing its competitive comportment.

The significance of this inquiry resides in its endeavor to illuminate the veritable nature of competition between Islamic and conventional banks, alongside an examination of their respective competitive capacities. Furthermore, the study contributes to a nuanced understanding of the operational landscape of Islamic banking in Algeria, with a particular focus on Al Baraka Bank's competitive positioning and its strategic juxtaposition against private conventional banking institutions within the Algerian financial sector.

In consonance with its overarching significance, the study delineates the following objectives:

- To elucidate the fundamental conceptual underpinnings pertinent to banking competition.

- To analyze the structural composition of the Algerian banking sector.

- To empirically assess the competitive reality between Islamic and conventional banks within the Algerian financial sphere.

- To ascertain the competitive positioning of Islamic banking institutions in Algeria, with an emphasis on Al Baraka Bank.

This study is methodologically anchored in a hybrid approach that synthesizes both descriptive and analytical paradigms. The descriptive methodology is employed to delineate foundational by postulates the following hypotheses:

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This study is methodologically anchored in a hybrid approach that synthesizes both descriptive and analytical paradigms. The descriptive methodology is employed to delineate foundational conceptual constructs related to banking competition, whereas the analytical methodology is mobilized to scrutinize and compare empirical data and statistical indicators pertaining to the competitive interplay between Islamic and conventional banks. To test the formulated hypotheses and provide robust answers to the research problem, the study adopts a rigorous data collection strategy encompassing both qualitative and quantitative empirical techniques.

- **Review of Prior Studies**

- Doctoral Dissertation – Siham Boukhellala: Competition Between Conventional and Islamic Banks: An Applied Comparative Study in Algeria (2004–2014). This study sought to measure and analyze the intensity of competition between Islamic and conventional banks within the Algerian banking sector over a ten-year period (2004–2014). The findings underscored a general weakness in competitive intensity across the sector, largely attributable to the monopolistic tendencies of public banks and the absence of substantive competition between Islamic and conventional banking entities.

- Article – Ibtissem Qataṭfa & Qāsim Qāda: Analyzing the Competitiveness of the Algerian Banking Sector Using Porter's Five Forces Model: Case Study of the National Bank of Algeria (2012–2020). This study examined the extent to which Algerian domestic banks have enhanced their competitive standing in response to the influx of foreign banking institutions. Leveraging Porter's Five Forces framework as an analytical lens, the research revealed that the National Bank of Algeria employed four primary strategic modalities to bolster its competitiveness, namely differentiation, cost leadership, focus on differentiation, and cost focus.

## 2. Theoretical Framework of competitiveness

### I.1. Conceptualization of Competitiveness

The etymological origins of the term competition (*Compétition*) can be traced back to the Latin construct *(Cum-Ludere)*, signifying collective play or a synchronized race within a group. Historically, the term initially denoted conflict, rivalry, and contestation. Adam Smith conceptualized competitiveness as "a mechanism for the optimal allocation and utilization of available resources through price dynamics to achieve desired economic objectives" (فيصل غازي فيصل و أحمد حسين بتال، 2021، صفحة 36).

Competitiveness is inherently a multidimensional construct that manifests across various economic strata, delineated as follows:

- Firm-Level Competitiveness: This dimension encapsulates an enterprise's capacity to fulfill consumer demand by delivering high-quality produced goods or services. Such an orientation engenders sustained organizational success and the acquisition of substantial market share (بوعافية، 2018، صفحة 595).

- Sectoral Competitiveness: At the industry level, competitiveness denotes the ability of a given sector—whether in production to generate substantial added value within an evolving competitive environment that aligns with macroeconomic developments (ديوب، عتاب حسون، و لمى اسبر، 2021، الصفحات 26-27).

- National Competitiveness: defined as a nation's ability to sustain its economic preeminence through innovation, particularly in developed economies, alongside fostering long-term productivity growth, optimizing employment levels(ناجي، 2022، صفحة 86). Banking competition is conceptually articulated as the capacity of a financial institution to provide banking services that not only emulate but surpass those of its market rivals (سومية و حمدوش وفاء، 2023، صفحة 67).

The competitive landscape within the banking sector is predominantly predicated on strategic maneuvers undertaken by financial institutions to consolidate their market dominance. These maneuvers materialize through innovative product offerings, pricing strategies, marketing initiatives, and the deployment of cutting-edge financial technologies. Furthermore, the competitive dynamics of the banking industry are subject to exogenous pressures, including competitive threats from both banking and non-banking entities, as well as the advent of substitute financial products. Additionally, endogenous determinants such as customer bargaining power and the prevailing conditions of internal and external financial ecosystems further shape the competitive positioning of banking institutions (ساحة، محمد بن بوزيان، و عبد اللطيف مصيطفى، 2014، الصفحات 125-126).

**I.2. Characteristics of Competitive Markets between Islamic and Conventional Banks:**

Since their inception, Islamic banks have faced substantial structural impediments that constrain their operational efficacy and competitive positioning. These constraints are inherently shaped by the regulatory and economic environment within which these institutions operate (عبيرات و محمد الأمين حساب، 2008). The intensity of these barriers fluctuates, sometimes exacerbating operational constraints and at other times diminishing their impact (لامية و غوفي عبد الحميد، صفحة 398). The primary barriers include:

- Regulatory Barriers: These stem from legislative frameworks governing banking operations, which often favor conventional banking models, particularly in environments dominated by interest-based financial transactions. The reduction of these barriers is contingent upon regulatory adaptation to Islamic financial principles(البدارين و شادي خليفة أحمد، 2018، صفحة 288) .

- Economic Barriers: Islamic banks, in general, exhibit a lower capital base and asset volume relative to their conventional counterparts. Additionally, a deficit in specialized human capital poses a significant challenge to their expansion and competitive sustainability.

- Technological Barriers: Despite the increasing reliance on financial technology in banking, Islamic banks lag behind conventional institutions in technological integration, largely due to limited investment in research and development.

**I.2.1 Types of Banking Competition**

Banking competition varies depending on the structural and strategic paradigms governing financial institutions. At its core, competition materializes either as direct rivalry among commercial banks, financial institutions, and savings entities operating within the traditional deposit and credit markets, or as indirect competition originating from non-banking financial players such as insurance firms and industrial corporations engaged in financial intermediation (خوالد، 2021، الصفحات 31-32).

The intensity of this competition is further shaped by the strategic mechanism's banks employ to consolidate their market positioning. Some institutions rely on price-based competition by adjusting service costs to attract clientele, while others engage in non-price strategies such as branding, promotional initiatives, and product differentiation to secure a competitive advantage (سامية، 2014-2015، صفحة 120). Market structure further dictates the nature of competition within the banking industry. In its ideal form, perfect competition necessitates a vast number of banks and clients, unrestricted market entry and exit, and price standardization, though such conditions remain largely theoretical (سريدي، 2015-2016، صفحة 23).

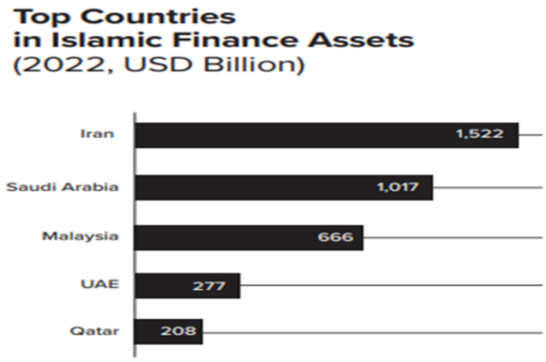
In contrast, imperfect competition dominates financial markets, manifesting in varying degrees of monopolistic control. A pure monopoly scenario arises when a single bank exclusively commands the sector, whereas an oligopolistic market structure is characterized by a limited number of influential banks exercising substantial market power (نسرين غالي قاسم و محمد عبد علي جاسم، 2020، صفحة 242). Additionally, monopolistic competition emerges when multiple banks offer functionally similar yet distinctively positioned financial services, fostering a dynamic yet asymmetrical competitive landscape

### I.2.2 The Accelerated Expansion of Islamic Banks

Empirical studies underscore the accelerated expansion of the Islamic banking sector in both scale and scope (*بوخلالة، 2016-2017*). Global Islamic financial assets surged by 69% over the past five years and 163% over the last decade, growing from $1.71 trillion in 2012 to $4.51 trillion in 2022. This growth reflects a robust industry backed by high profitability and strong regulatory support.

Between 2012 and 2022, Islamic banking assets expanded from $1.31 trillion to $3.24 trillion, while the number of Islamic banks increased by 36% to 336 institutions. Simultaneously, conventional banks incorporating Islamic windows grew by 84% to 274 institutions, marking a significant shift in banking dynamics (منير و بن موسى اعمر، 2021، صفحة 89).

**Figure (01): Total Assets of the Islamic Finance Sector**

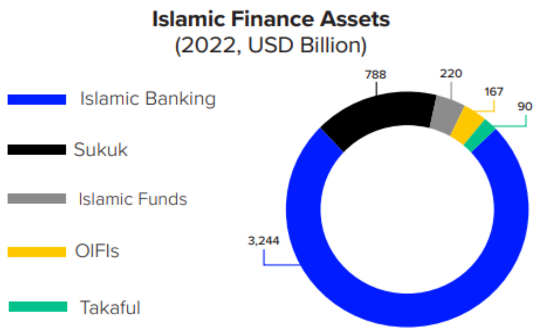



**Source:** (mohamed & jinan al taitoon, 2023, p. 36).

Islamic financial services have expanded within conventional banking through Islamic windows, growing from 149 in 2012 to 274 in 2022, while Islamic banks increased from 247 to 336 (mohamed & jinan al taitoon, 2023, p. 36). Oman recently embraced Islamic finance, whereas Qatar phased out Islamic windows as banks transitioned to full Islamic models, reshaping competition. Technological advancements, including fintech and AI, have driven innovation. In 2022, digital Islamic banks emerged in Malaysia, Indonesia, Bahrain, Turkey, and Europe. Islamic financial instruments, such as Sukuk and investment funds, tripled in value from $260.03 billion in 2012 to $788.39 billion in 2022.

Iran, the GCC, Malaysia, and Turkey lead Islamic finance, yet post-2008 expansion into Western markets accelerated. Global banks capitalized on regulatory incentives, while Europe, notably France, adjusted legal frameworks to integrate Islamic finance. The 2008 crisis underscored Islamic banking's resilience, enhancing its global appeal.

**Figure (02): Islamic Banking Assets Across Countries**




**Source:** (mohamed & jinan al taitoon, 2023, p. 04)

## 3. Competitive Positioning Analysis of Al Baraka Bank Relative to Private Conventional Banks

### 3.1 Structure and Evolution of the Algerian Banking Sector

#### 3.1.1 Sectoral Composition and Institutional Dynamics

The empirical scope of this study encompasses six banking institutions within the Algerian financial sector—four private and public conventional banks juxtaposed against one Islamic bank. Given the structural paucity of Islamic banking within Algeria, where only two Sharia-compliant institutions operate, this selection is predicated upon institutional significance and data availability throughout the study period.

The tabulated data (Table 01) delineate the operational banking entities in Algeria between 2015 and 2022, demonstrating a stable presence of 20 banks, bifurcated into 13 private banks and seven public institutions. Similarly, Table 02 illustrates the progressive expansion of banking agencies, evidencing a systemic augmentation from 1,469 agencies in 2015 to 1,626 in 2022, an increment largely attributable to the proliferation of private banking branches.

**Table (01): Active Banks in the Algerian Banking Sector (2015-2022)**

| Year | Public Banks | Private Banks | Total Banks |
|---|---|---|---|
| 2015 | 6 | 14 | 20 |
| 2016 | 6 | 14 | 20 |
| 2017 | 6 | 14 | 20 |

| | | | |
|---|---|---|---|
| 2018 | 6 | 14 | 20 |
| 2019 | 6 | 14 | 20 |
| 2020 | 6 | 14 | 20 |
| 2021 | 6 | 13 | 19 |
| 2022 | 7 | 13 | 20 |

**Source :** Researcher's compilation based on Banque d'Algérie reports (2015-2022) (d'algerie b., 2015-2022) (algeria, 2015-2022).

**Table (02): Banking Agencies in Algeria (2015-2022)**

| Year | Public Banks' Agencies | Private Banks' Agencies | TotalAgencies |
|---|---|---|---|
| 2015 | 1123 | 346 | 1469 |
| 2016 | 1126 | 355 | 1481 |
| 2017 | 1145 | 364 | 1509 |
| 2018 | 1160 | 381 | 1541 |
| 2019 | 1177 | 390 | 1567 |
| 2020 | 1188 | 389 | 1577 |
| 2021 | 1202 | 402 | 1604 |
| 2022 | 1226 | 400 | 1626 |

**Source :** Researcher's compilation based on Banque d'Algérie reports (2015-2022).

### 3.1.2 Evolution of Banking Assets in Algeria

The growth trajectory of total banking assets underscores an upward trend across the entire Algerian banking sector, with both private conventional banks and Al Baraka Bank exhibiting a concomitant expansion in their asset bases (Table 03).

**Table (03): Total Banking Assets of Al Baraka Bank vs. Private Conventional Banks (2015-2019) (in million DZD)**

| Year | Al Baraka Bank | Private Conventional Banks | Algerian Banking Sector |
|---|---|---|---|
| 2015 | 193,573 | 1,399,467 | 12,508,744 |
| 2016 | 210,345 | 1,450,287 | 12,880,965 |
| 2017 | 248,633 | 1,781,630 | 14,098,441 |
| 2018 | 270,996 | 1,650,470 | 15,514,325 |
| 2019 | 261,568 | 1,709,998 | 16,586,851 |

**Source:** Researcher's compilation based on annual reports of selected banks, Al Baraka Bank, and Banque d'Algérie (d'algerie l. b., 2022, pp. 72-74).

## 3.2 Market Share and Performance Metrics of Al Baraka Bank

### 3.2.1 Market Share and Performance Metrics of Al Baraka Bank

Despite fluctuations in the overall growth rate of banking assets, Al Baraka Bank demonstrated superior growth momentum compared to private conventional banks up to 2019, reflecting an increasing operational footprint.

**Table (04): Growth Rate of Banking Assets (2015-2019) (in %)**

| Year | Al Baraka Bank | Private Conventional Banks | Algerian Banking Sector |
|---|---|---|---|
| 2015 | 18.92% | 15.0% | 4.4% |
| 2016 | 8.66% | 3.6% | 2.9% |
| 2017 | 20.18% | 22.8% | 9.5% |
| 2018 | 8.99% | -7.6% | 10.0% |
| 2019 | -4.0% | 3.6% | 6.9% |

**Source:** Researcher's computation based on Table 03.

### 3.2.2. Deposit Market Share of Al Baraka Bank

Al Baraka Bank's deposit market share remained marginal, averaging below 2%, though a slight increase was observed in 2018-2019, indicating initial inroads into private sector liquidity acquisition.

**Table 05: Market Share of Deposits (2015-2019) (in %)**

| Year | Private Conventional Banks | Avg. Private Banks' Share | Al Baraka Bank |
|---|---|---|---|
| 2015 | 6.0% | 1.5% | 1.4% |
| 2016 | 7.0% | 2.2% | 1.8% |
| 2017 | 7.4% | 1.8% | 1.6% |
| 2018 | 7.0% | 1.7% | 2.0% |
| 2019 | 7.0% | 1.7% | 2.0% |

**Source:** Researcher's computation based on annual reports of selected banks (2015-2019).

## 3.3. Profitability and Performance Metrics of Al Baraka Bank

### 3.3.1 Return on Assets (ROA) Comparison

ROA analysis indicates that Al Baraka Bank generally outperformed private conventional banks in asset utilization efficiency, driven by its focus on Murabaha-based financing, a model ensuring both stability and profitability.

**Table (06): ROA of Al Baraka Bank vs. Private Conventional Banks (2015-2019) (in %)**

| Year | Al Baraka Bank | Avg. Private Banks |
|---|---|---|
| 2015 | 2.1% | 1.9% |
| 2016 | 1.8% | 1.7% |

| | | |
|---|---|---|
| 2017 | 1.4% | 1.7% |
| 2018 | 2.0% | 2.0% |
| 2019 | 2.4% | 1.8% |

**Source:** Researcher's computation based on annual reports (2015-2019).

### 3.3.2 Profit Margin (PM) Analysis

Profit margin analysis further underscores Al Baraka Bank's superior cost control and efficiency relative to private conventional banks, benefiting from its streamlined operational model and lower branch overheads.

**Table 07: Profit Margins of Al Baraka Bank vs. Private Conventional Banks (2015-2019) %**

| Year | Al Baraka Bank | Avg. Private Banks |
|---|---|---|
| 2015 | 46% | 31% |
| 2016 | 52% | 31% |
| 2017 | 40% | 28% |
| 2018 | 44% | 34% |
| 2019 | 48% | 30% |

**Source:** Researcher's computation based on financial statements of selected banks (2015-2019).

## 4. Conclusion

Competition serves as a fundamental catalyst for enhancing institutional efficiency and fostering innovation across economic sectors. Within the banking industry, it incentivizes product diversification and service optimization. Since the 1990s, deregulation and technological advancements have intensified banking competition, which was historically dominated by conventional commercial banks. The emergence and proliferation of Islamic banking institutions have redefined market dynamics, particularly with conventional banks integrating Islamic windows. This study examined the competitive interplay between Islamic and conventional banks, yielding key insights:

- Competition is shaped by regulatory, economic, and legal constraints.

- Islamic banking assets exhibit rapid growth, reflecting their increasing competitive viability.

- Empirical evidence confirms substantive competition between Al Baraka Bank and conventional banks, validating the first hypothesis.

- Permitting conventional banks to offer Islamic financial products has positively influenced market competition.

- Optimal resource utilization at Al Baraka Bank has enhanced its efficiency and competitive positioning, supporting the second hypothesis.

**Recommendations:**

- Establish a regulatory environment conducive to competition to enhance banking sector efficiency and service quality.

- Expand the adoption of Islamic financial instruments, particularly Islamic investment funds and Sukuk.

- Diversify financial instruments to stimulate market development and national economic growth.

- Strengthen profitability metrics to bolster market share and institutional sustainability.

- Increase the number of Islamic banks to heighten competition and broaden financial product offerings.

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