The Impact of Digital Transformation on Job Satisfaction - A Standard Study on a Sample of Employees of the Algerian Foreign Bank – Tebessa[1]

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Abstract:
This study aimed to measure the impact that digital transformation can have on the job satisfaction of employees at the Algerian Foreign Bank of Tebessa. This was done by projecting the dimensions of digital transformation, represented by (digital resources, employee skills, senior management, technological innovation), onto the variable of job satisfaction. This study relied on the use of the descriptive-analytical approach by describing the study variables in the theoretical form, as well as the case study approach. A questionnaire was prepared and distributed to a sample of the bank's employees, numbering (40). The data contained in the questionnaire were analyzed using various appropriate statistical methods to reach the results and test the hypotheses. The study found that there is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for digital transformation, as it explains 38.9% of the variance of the dependent variable (job satisfaction) in the Algerian Foreign Bank, Tebessa Agency. An effect was also recorded for the dimensions of digital resources and employee skills with a regression coefficient of B (0.154) and (0.217) respectively. This indicates a positive impact of both dimensions on job satisfaction in the institution under study, while no impact was recorded for senior management and technological innovation on job satisfaction.

Keywords: Digital transformation, job satisfaction, Algerian Foreign Bank, SPSS.

I. Introduction

Digital transformation refers to the comprehensive integration of digital technologies into business processes and operating models to enhance a company's competitive ability and its capacity to adapt to market changes. This process is not limited to the application of information technology and the restructuring of business processes, but also includes the creation of new business models. However, during the process of transformation and innovation in business processes and technologies, changes in the organizational culture and work methods affect employee perspectives on digital transformation. Positive employee attitudes and high levels of acceptance can facilitate the effective implementation of technologies, thereby improving work efficiency and innovation capabilities. Conversely, employee resistance to new technologies and poor adaptation to new technologies can lead to a decrease in job satisfaction, which in turn affects the overall performance and competitive ability of the company in the market. Job satisfaction is closely linked to employee perceptions and attitudes towards digital technologies. Employees with higher levels of satisfaction are more likely to actively participate in the company's transformation process, which promotes technological innovation and business improvement.

Therefore, understanding the impact of digital transformation on employee job satisfaction is not only crucial for improving the work experience but also provides important insights for making strategic decisions for companies.

Through digital transformation, institutions should appreciate employee perceptions and attitudes towards new technologies by using effective support and training measures to enhance job satisfaction.

From the foregoing, the problem can be posed in the following main question:

What is the extent of the impact of digital transformation on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa?

Under the main question, a group of the following sub-questions are included:

- What is the extent of the impact of digital technologies on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa?
- What is the extent of the impact of employee skills on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa?
- What is the extent of the impact of senior management on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa?
- What is the extent of the impact of technological innovation on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa?

1. Study Hypotheses

In an attempt to provide a preliminary answer to the previous sub-questions, the following hypotheses are proposed:

- Main Hypothesis:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital transformation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital transformation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- First Sub-hypothesis:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital resources variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital resources variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Second Sub-hypothesis:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the employee skills variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the employee skills variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Third Sub-hypothesis:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the senior management variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the senior management variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Fourth Sub-hypothesis:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the technological innovation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the technological innovation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

2. Importance of the Study

The importance of the study stems from the vital role that digital transformation plays in the success of institutions, especially in light of the increasing challenges facing service institutions. Digital transformation has become one of the most important modern strategies that institutions seek to apply, given the fundamental changes it has brought about in all political, social, and economic aspects.

The need to pay attention to achieving job satisfaction for the employees of the Algerian Foreign Bank in Tebessa, which helps them raise the level of professional performance.

3. Objectives of the Study

The study aims to:

- Identify the theoretical aspect of the study variables (digital transformation) and (job satisfaction).
- Determine the relationship between digital transformation and job satisfaction among the employees of the Algerian Foreign Bank, Tebessa.
- To measure the impact of digital transformation through its dimensions of digital resources, employee skills, senior management, and technological innovation on job satisfaction.
- Attempt to provide practical proposals for decision-makers that contribute to enhancing employee satisfaction through the development of digital transformation strategies.

4. Study Methodology

In order to cover the topic of the study and answer the questions raised and test the adopted hypotheses, the descriptive-analytical approach was relied on in the theoretical and conceptual aspect of the study. This is due to its suitability to the nature of the subject of the study and to interpreting and analyzing the study variables and stopping at them, through familiarity with the basic concepts of both digital transformation and job satisfaction and highlighting the relationship between them. As for the applied and field aspect, the case study and analysis tools of the statistical SPSS were adopted in order to project the theoretical study on reality. This was done by adopting the questionnaire as a tool for data collection, its tabulation and thematic interpretation with the aim of selecting and extracting the results and hypotheses using the statistical program SPSS V27.

5. Theoretical Foundation of the Study Variables

5.1. Concept of Digital Transformation

Digital transformation is the process of leveraging technology to improve overall business performance.[4] The goals of a company's digital transformation can be divided into two categories: gaining a competitive advantage by digitizing production information, building a digital infrastructure, and enhancing customer interaction by digitizing sales and communication channels.[5]
Stolterman, E., & Fors, A. C. (2004) also defined digital transformation as the transformative effect of digital technology on various aspects of human life, which greatly affects individuals, companies, and society. For companies, this transformation includes processes and delivering value to customers, which affects the company's culture and personal relationships.[6]
To better facilitate digital transformation, many researchers have analyzed the factors influencing this process. For example, Liere-Netheler, K., Packmohr, S., & Vogelsang, K. (2018) identified twelve motivating factors for digital transformation in the manufacturing sector: improving processes, improving the work environment, vertical integration,

and management support, horizontal integration, reducing costs, customer demand, and the supply chain, the drive for innovation, market pressure, and legal, governmental, and employee support.[7]
To determine how digital transformation affects employee satisfaction, this study is based on the main factors that Li, L. (2023) put forward regarding the impact of digital transformation on employee job satisfaction. Four main indicators have been chosen as a basis for measuring digital transformation, as shown below:
- Digital resources refer to any source of information that can be used on a computer and usually contain valuable information, presented in forms such as texts, images, simulations, and video clips or other interactive formats.8 Owning sufficient digital resources is the necessary basis for institutions to complete the digital transformation quickly.
- Skills are abilities acquired through specialized training that enable individuals to perform specific tasks and achieve specific goals. Highly skilled employees have the ability to handle complex work tasks and adapt quickly to constantly changing environments, which is a matter of great importance for the digital transformation of the institution.[9]
- Senior management includes senior executive officials responsible for long-term planning, policy-making, and making key decisions in the institution. A competent senior management team can formulate effective strategies, which ensures that the institution remains on the right track during the digital transformation process.[10]
- Technological innovation refers to innovations in production technology, including the development of new technologies, the application of current technologies, and the re-innovation. Technological innovation can distinguish products, which helps companies gain a competitive advantage in the market.[11]

5.2. Concept of Job Satisfaction

Job satisfaction is the result of an individual's interaction with their job, and it is a reflection of the extent of saturation that the individual derives from this work and their interaction and integration in their work and with the work environment, both internal and external. Therefore, it refers to the sum of the functional feelings or the psychological state that the individual feels towards their work.[12]
It is also defined as an emotional state resulting from the evaluation of the job or work experience, and it is the result of a person's evaluation of their work and their practical experiences.[13]

6. Applied Study of the Impact of Digital Transformation on Job Satisfaction for Employees of the Algerian Foreign Bank – Tebessa

6.1. Methodological Framework of the Study

Any study process requires a set of methodological procedures to determine the path that leads the researcher to achieve the study's objectives and find answers to the questions posed, and to clarify the ambiguity related to the subject studied. These procedures also help in collecting and analyzing the information related to the subject and extracting the desired results.

6.2 Study Population and Sample

1-. Determining the study population: The study population consists of the employees of the Algerian Foreign Bank - Tebessa.

2- Determining the study sample: The study sample was characterized by being random, as 40 forms were distributed according to what is allowed for conducting the field study. All distributed forms were retrieved, and the results were as shown in the following table:

Table (1): Questionnaire Distribution

	Percentage	Number
Distributed	%100	40
Not retrieved	0	0
Unfit for analysis	0	0

Valid retrieved for analysis	%100	40

Source: Prepared by the researchers.

6.3. Study Methodology

This study relied on the descriptive-analytical approach, considering that the latter is not limited to collecting and tabulating data, but also includes a degree of interpretation of this data and identifying the characteristics of the phenomenon studied. Through this approach, the necessary information and data about this phenomenon, the subject of the study, are also collected. This is in addition to using the statistical approach to interpret the statistical significances between the study variables.

6.4. Study Model

The study attempts to measure the impact that digital transformation can have with its dimensions on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa. Therefore, it includes the following variables:

- **The independent variable**: represented in the digital transformation, which was divided into a set of partial independent variables represented in the dimensions (standards), which are (digital resources, employee skills, senior management, technological innovation).
- **The dependent variable**: represented in job satisfaction.

6.5. Reliability of the study tool - Cronbach's Alpha and Validity Coefficient Study

After retrieving all the distributed questionnaires, which numbered 40, the validity and reliability of the questionnaire was calculated by calculating the Cronbach's alpha coefficient, and the results were as shown in Table 2 below.

6.6. Normal Distribution

Before beginning to present and analyze the study results and test the hypotheses, and measure the impact that digital transformation can have on the job satisfaction of the employees of the institution under study, the normal distribution of the dependent variable (job satisfaction) will be measured. This is based on the Shapiro-Wilk and Kolmogorov-Smirnov tests.

Through the outputs of the SPSS V27 program, the results shown in Table 3 were obtained, which illustrates the normal distribution test for the study variables.

Table (3): Normal distribution test

	Shapiro-Wilk test	**Kolmogorov-Smirnov test**
Variable	**Level of statistical significance**	**Level of statistical significance**
Job satisfaction	0.378*	0.200*

Source: Prepared by the researchers based on the outputs of the statistical program SPSS V27.

From the above table that represents the normal distribution test, and according to the Shapiro-Wilk test, it is noted that the value of the statistical significance of the dependent variable (job satisfaction), which represents the phenomenon under study, noteing that the value of the statistical significance sig is 0.378, which is greater than 0.05, and thus the data follows the normal distribution, which means working using parametric tests.

Table (2): Cronbach's Alpha Test for the Study Tool

Variable	**Cronbach's Alpha Reliability Coefficient**
Digital Resources	**0.831**

Employee Skills	0.839
Senior Management	0.896
Technological Innovation	0.878
Digital Transformation	0.909
Job Satisfaction	0.885
Total	0.931

Source: Prepared by the researchers based on the outputs of the SPSS V27 statistical program.

From Table (2), the questionnaire measurement results can be read, where it is found that the Cronbach's alpha value for the dimensions of the independent variable are all above 0.70, which are very good values. Also, the Cronbach's alpha value for the digital transformation paragraphs is equal to (0.909). On the other hand, the job satisfaction values came equal to (0.885), while the Cronbach's alpha for all the combined statements came equal to the value (0.931), which are good values.

6.7. Analysis and Interpretation of Results

In order to test the study hypotheses, the relationship between the dimensions of the independent variable, which are (digital resources, employee skills, senior management, technological innovation), and the dependent variable, which is (job satisfaction) for the employees of the Algerian Foreign Bank, Tebessa will be attempted to measure. This is an exploratory and reconnaissance stage, afterwards there will be a measurement of the impact that the partial independent variables can have collectively on the dependent variable, using multiple linear regression.

6.8. Testing the Correlation Relationship between the Independent and Dependent Variables

Since the data follows a normal distribution, this allows to apply parametric tests. To study the correlation relationship between the independent and dependent variables, the application can be done using the "Pearson correlation coefficient".

Table (4): Pearson Correlation Matrix between the Independent and Dependent Variables

Independent Variable		Job Satisfaction
Digital Resources	Statistical significance value	0.00
	Pearson's correlation coefficient	0.477**
Employee Skills	Statistical significance value	0.00
	Pearson's correlation coefficient	0.57**
Senior Management	Statistical significance value	**0.06**
	Pearson's correlation coefficient	0.30
Technological Innovation	Statistical significance value	0.01
	Pearson's correlation coefficient	0.50

Source: Prepared by the researchers based on the outputs of the SPSS V27 statistical program.

From Table 4, which represents the Pearson correlation matrix between the independent and dependent variables, it is clear that there is a weak to moderate correlation relationship between the

dimensions (digital resources, employee skills, technological innovation) as partial independent variables and the dependent variable (job satisfaction). As for the senior management dimension, there was no correlation relationship, as the statistical significance level is equal to 0.06, which is greater than the significance level of 0.05.
After measuring the correlation relationship between the partial independent and dependent variables, the hypotheses will be tested, and this is to know the strength of the effect and the coefficient of explanation, using a method from the advanced statistical methods, which is multiple linear regression. This is to know which of the independent variables has the most impact on job satisfaction, by calculating the value of B and knowing its sign and testing its statistical significance, the extent of the effect of each partial independent variable on the dependent variable can be known, and the direction of this effect, whether it is positive or negative.

6.8 Measuring the Conditions of Multiple Linear Regression

There are several methods for multiple linear regression, including the standard (standard) multiple linear regression method, where entering all the independent variables together to know the extent of their effect on the dependent variable.

Before using the multiple linear regression method, its conditions must be verified in several important points:
- The sample is a random probability, which is a fulfilled condition.
- The linear relationship between the independent and dependent variables: from the correlation matrix between the independent and dependent variables, it was found that there is a correlation relationship between them, and therefore there is a linear relationship between the independent and dependent variables.
- Multicollinearity: that is, the absence of a linear relationship between the independent variables or what is called the overlapping relationships Multicollinearity between the independent variables. To know the existence of this problem or not, the variance inflation factor (VIF) must be calculated for each independent variable separately, where the value of the variance inflation factor should not be greater than 5, to achieve the condition of the absence of multicollinearity.

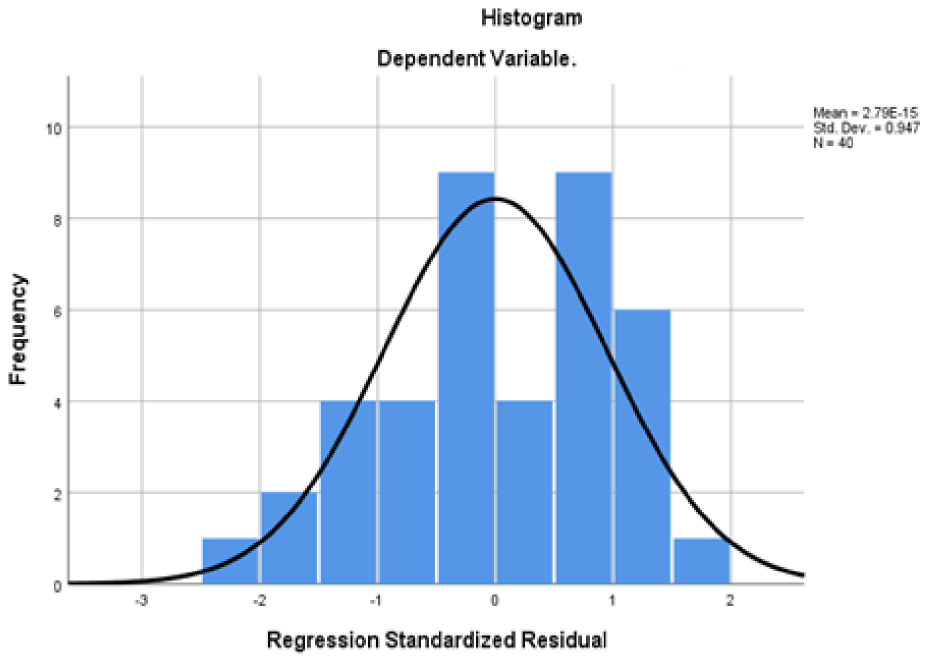
From the coefficients and regression coefficients table, it is noticed that the VIF value for the partial independent variables is respectively: 1.648, 1.466, 1.542, 1.695, and it did not exceed the value of 5, and therefore there is no multicollinearity between the independent variables.

- The data of the dependent variable (job satisfaction) is normally distributed, and this condition is fulfilled.
- Outliers: This condition must be met before performing the multiple linear regression step. The absence of outliers is confirmed by using the Mahalanobis distance test, comparing the largest value of the Mahalanobis test with the critical value of the chi-square test, which is extracted at a significance level of 0.001 and a degree of freedom equal to the number of independent variables. If the largest value of the Mahalanobis test is less than the critical value of the tabular chi-square test, than the null hypothesis is accepted that there are no outliers.

From the SPSS program, it was found that the largest value for Mahalanobis is 14.616. When compared with the critical value of the tabular chi-square test at a significance level of 0.001 and a degree of freedom equal to the number of independent variables, i.e., df=5, which is equal to 18.852, the Mahalanobis value is less than the value of the tabular chi-square test, and therefore there are no outliers and the condition is fulfilled.

- Homoscedasticity of residuals: Here, the residuals must follow a normal distribution, which is illustrated by the following Figure 3:

Figure (3): Homoscedasticity of Residuals for the Job Satisfaction Variable



Source: Prepared by the researchers based on the outputs of the Spss V27 statistical program.

From Figure 3, which represents the homoscedasticity of residuals for the dependent variable (job satisfaction), it is noticed that the residuals are randomly scattered and that the majority of them are located between -3 and +3, which indicates that the homoscedasticity condition is fulfilled.

6.9. Determining the Study Model

After verifying the aforementioned conditions, it is concluded that it is possible to apply the multiple linear regression method to the study to measure the impact of digital transformation on the job satisfaction of the employees of the Algerian Foreign Bank in Tebessa.

The independent variable, which is the digital transformation, was divided into four partial independent variables, which are (digital resources, employee skills, senior management, technological innovation). When formulating the hypotheses, they were formulated on the basis of the partial independent variables and the extent of their effect on the total dependent variable, which is job satisfaction. Therefore, the multiple linear regression equation model is as follows:

$Y = \beta 0 + \beta 1\ X1 + \beta 2\ X2 + \beta 3\ X3 + \beta 4\ X4$

Where it represents:

$\beta 0$: constant
X1: the first partial independent variable (digital resources)
X2: the second partial independent variable (employee skills)
X3: the third partial independent variable (senior management)
X4: the fourth partial independent variable (technological innovation)
Y: the dependent variable of job satisfaction

Therefore, the study model can be formulated, i.e., the regression equation, as follows:

Job satisfaction = β0 + β1 digital resources + β2 employee skills + β3 senior management + β4 technological innovation

7. Analysis and Interpretation of the Multiple Linear Regression

7-1. Descriptive Characteristics of the Study Variables

Table 5 represents the summary of the multiple linear regression model.

Table (5): Model Summary

R Square Change	F Change	Std. Error of the Estimate	R^2 Adjusted	Square R^2	R	Model
7.209	0.452	0.42764	0.389	0.452	0.672	1

Source: Prepared by the researchers based on the outputs of the SPSS V27 statistical program.

From Table 5 above, which represents the summary of the multiple linear regression model, it is noticed that there is a correlation relationship between the partial independent variables (dimensions of digital transformation) and the dependent variable (job satisfaction), where the linear Pearson correlation coefficient R reached 0.672. As for the value of the adjusted R-squared, it is R^2Adjusted = 0.389, and this means that the independent variables collectively explain what is 38.9% of the variance of the dependent variable (job satisfaction).

The value of Adjusted R^2 indicates a weak effectiveness of the model, as the partial independent variables collectively affect the job satisfaction of the employees of the Algerian Foreign Bank by 38.9%, and this means that there are other factors with a value of 61.1% that affect job satisfaction in the study institution.

7-2. ANOVA Analysis of Variance Table and Test of Overall Statistical Significance

From the outputs of the SPSSV27 program, Table 6 was prepared, which represents the ANOVA analysis of variance.

Table (6): ANOVA Analysis of Variance

Sig	F	Mean Square	df	Sum of Squares		Model
0.000	7.209	1.318	4	5.273	Regression	1
		0.183	35	6.401	Residual	
			39	11.674	Total	

Source: Prepared by the researchers based on the outputs of the SPSS V27 statistical program.
From Table 6 above, which represents the ANOVA analysis of variance table, it consists of two parts:

- The first part: related to the source of variance, which is either related to regression or residuals. noticing that the variables included in the model have a smaller effect or source of variance compared to the residuals, which is equal to 6.401, which explains that the degree of effect is somewhat less for the regression variables.
- The second part: in the ANOVA analysis of variance table, it is related to the F-test or the overall statistical significance of the model parameters. Here, the table shows that the overall statistical significance is equal to sig = 0.000, which indicates that the model is completely statistically significant, as the value of F reached 7.209, which indicates the existence of a statistically significant relationship between the partial independent variables and the job satisfaction of the employees of the Algerian Foreign Bank, Tebessa.

7-3. Regression Coefficients for the Dimensions of Job Satisfaction

Table (7): Regression Coefficients

VIF	Collinearity Statistics	t	**Beta**	Standardized Coefficients	Unstandardized Coefficients		Model
	0.000	4.599		0.408	1.878	Constant	**1**
1.648	0.04	1.993	0.320	0.077	0.154	Digital Resources	
1.466	0.03	2.305	0.349	0.094	0.217	Employee Skills	
1.542	0.11	1.652	0.257	0.119	0.196	Senior Management	
1.695	0.55	0.610-	0.099-	0.099	0.061-	Technological Innovation	

Source: Prepared by the researchers based on the outputs of the SPSS V27 statistical program.

Table 7, which represents the regression coefficients, shows that some dimensions of digital transformation have a statistically and morally significant effect on the job satisfaction of the employees of the Algerian Foreign Bank in Tebessa, where:

- The unstandardized effect coefficient B for the employee skills dimension reached 0.217, which is the highest among the independent variables, and a standardized effect coefficient Beta=0.349, which indicates that employee skills play a fundamental role in explaining job satisfaction. The Sig value for this dimension was 0.03, which is less than the significance level of 0.05, which indicates the existence of a statistically significant effect of the employee skills variable on the satisfaction of the employees of the Algerian Foreign Bank in Tebessa.
- The digital resources dimension was also of significant effect, B=0.154, Sig=0.04, and has a standardized effect coefficient Beta=0.320, which indicates the importance of this dimension in enhancing job satisfaction, and the existence of a weak statistically significant effect of the digital resources variable on the satisfaction of the employees of the Algerian Foreign Bank in Tebessa.
- In contrast, no significant effect appeared for the senior management dimension, as the Sig value for it reached 0.11, which is higher than the significance level of 0.05.
- Likewise, for the technological innovation dimension, it was not of significant effect, as the Sig value for it reached 0.55, which is higher than the significance level of 0.05.

7-4. Formulation of the Final Equation

- Digital resources: The regression coefficient B is equal to 0.154, which is positive and indicates a positive relationship between it and job satisfaction, meaning that they both change in the same direction.
- Employee skills: The regression coefficient B is equal to 0.217, which is positive and indicates a positive relationship between it and job satisfaction, meaning that they both change in the same direction.
- The constant value is 1.878, which represents the minimum limit for the dependent variable (job satisfaction) in the case where the independent variables are equal to 0. It is not equal to one because the coefficient is not equal to 0, and the independent variable has a minimum value of 1 based on the five-point Likert scale.

Therefore, the equation can be formulated as follows:

Job satisfaction = 1.866 + (0.154 * digital resources) + (0.217 * employee skills)

The multiple linear regression equation shows the effect of two independent variables, represented in digital resources and employee skills, on a dependent variable representing job satisfaction for the employees of the Algerian Foreign Bank in Tebessa. The equation indicates that both independent variables have a positive effect on the satisfaction of the employees of the bank, but employee skills (0.217) have a greater effect compared to digital resources (0.154).

As for the constant coefficient, which is equal to 1.878, when compensating with a minimum value from the Likert scale, getting to the expected value for the quality of service, y=1.878, which is low.

- Whenever the degree of digital resources increased by one unit, job satisfaction increased by 0.154 units, provided that the rest of the variables remain constant.
- Whenever the degree of employee skills increased by one unit, job satisfaction increased by 0.217 units, provided that the level of digital resources and the rest of the variables remain constant.

Based on the final regression equation, job satisfaction for employees within the study institution can be predicted by using the input values for the dimensions of digital transformation. The results show that any increase in the level of digital resources or employee skills leads to a relative improvement in job satisfaction, which highlights the importance of these dimensions in improving the overall performance of the Algerian Foreign Bank in Tebessa.

8. Hypothesis Testing

The hypotheses will be tested based on the study results.

- First Hypothesis Test:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital resources variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the digital resources variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

The Sig value for the digital resources dimension reached 0.04, which is less than the significance level of 0.05. Therefore, the alternative hypothesis H1is accepted and the null hypothesis H0 is rejected, which means that there is a significant effect with a statistical significance at a significance level of ($\alpha \leq 0.05$) for digital resources on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Second Hypothesis Test:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the employee skills variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the employee skills variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

The Sig value for the employee skills dimension reached 0.03, which is less than the significance level of 0.05. Therefore, the alternative hypothesis H1is accepted and the null hypothesis H0 is rejected, which means that there is a significant effect with a statistical significance at a significance level of ($\alpha \leq 0.05$) for employee skills on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Third Hypothesis Test:

- H0: There is no statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the senior management variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of ($\alpha \leq 0.05$) for the senior management variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

The Sig value for the senior management dimension reached 0.11, which is higher than the significance level of 0.05. Therefore, the alternative hypothesis H1is rejected and the null hypothesis H0 is accepted, which means that there is no significant effect with a statistical significance at a significance level of (α ≤ 0.05) for senior management on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Fourth Sub-hypothesis Test:

- H0: There is no statistically significant effect at a significance level of (α ≤ 0.05) for the technological innovation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of (α ≤ 0.05) for the technological innovation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

The Sig value for the technological innovation dimension reached 0.55, which is higher than the significance level of 0.05. Therefore, the alternative hypothesis H1is rejected and the null hypothesis H0 is accepted, which means that there is no significant effect with a statistical significance at a significance level of (α ≤ 0.05) for technological innovation on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

- Main Hypothesis Test:

- H0: There is no statistically significant effect at a significance level of (α ≤ 0.05) for the digital transformation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- H1: There is a statistically significant effect at a significance level of (α ≤ 0.05) for the digital transformation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

From the **ANOVA** analysis of variance table, it was found that the overall statistical significance is equal to sig = 0.000, which indicates that the model is completely statistically significant, which indicates the existence of a statistically significant effect for the independent variable (digital transformation) on the job satisfaction of the employees of the Algerian Foreign Bank, Tebessa.

Also, the linear Pearson correlation coefficient R reached 0.672, and the value of the adjusted R-squared is R^2Adjusted = 0.389, and this means that the digital transformation explains what is 38.9% of the variance of the dependent variable (job satisfaction), which is a weak to moderate effect. As for the remaining percentage, which is 61.1%, it is explained by other factors outside the current model.

Therefore, the alternative hypothesis H1is accepted and the null hypothesis H0 is rejected, which means that there is a significant effect with a statistical significance at a significance level of (α ≤ 0.05) for the digital transformation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.

Conclusion

Through an attempt to know the effect of digital transformation on job satisfaction for employees at the level of the Algerian Foreign Bank - Tebessa, the questionnaire was relied on as a tool for conducting the study, which consisted of two parts. The first part represented the personal and functional data of the study sample, while the second part was divided into two axes. The first axis was devoted to the independent variable, which is the digital transformation with its four dimensions represented in (digital resources, employee skills, senior management, technological innovation), and the second axis for job satisfaction as a dependent variable. The data contained in the questionnaire were subjected to analysis using the statistical analysis program **SPSS V27**, and this is with various statistical methods, where the following results were reached:

The Results:

- No statistically significant effect at a significance level of (α ≤ 0.05) for the senior management variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- No statistically significant effect at a significance level of (α ≤ 0.05) for the technological innovation variable on the job satisfaction of the employees of the Algerian Foreign Bank - Tebessa.
- A positive effect of two independent variables, represented in digital resources and employee skills, on job satisfaction within the Algerian Foreign Bank in Tebessa, where the effect of employee skills (0.217) was greater compared to digital resources (0.154).

- A statistically significant effect for the independent variable (digital transformation) on the job satisfaction of the employees of the Algerian Foreign Bank in Tebessa, as the digital transformation explains what is 38.9% of the variance of the dependent variable (job satisfaction), which is a weak to moderate effect. As for the remaining percentage, which is 61.1%, it is explained by other factors outside the current model.

Recommendations:

Based on the results reached, the study can provide the following recommendations:

- The need to enhance investment in digital resources within the bank, by developing the technological infrastructure and providing digital tools that contribute to facilitating tasks and improving the work environment.
- Intensifying continuous training efforts in the field of digital technology, in a way that contributes to raising the efficiency of employees and increasing their ability to adapt to the requirements of digital transformation.
- Activating the role of senior management in leading the digital transformation path, by setting clear strategies, providing the necessary logistical and organizational support, and encouraging a culture of innovation within the institution.
- Reorienting technological innovation to be in line with the practical needs of employees, and involving them in evaluating the effectiveness of modern technologies and adapting them according to the context of daily work.
- Adopting a periodic mechanism to measure the level of employee satisfaction with digital transformation, and employing the results of those evaluations in reviewing and adjusting digital policies in a way that achieves higher job performance and a more stable and stimulating work environment.

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