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The Digital Audit Approach to Structuring and Evaluating Digital Strategy

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Abstract:

This study investigates the application of digital audit methodologies in structuring and evaluating digital strategies within traditional financial institutions in Algeria, focusing on the collaboration between Alcomnet, a local digital agency, and the Banque Nationale d'Algérie (BNA). Addressing a gap in the literature regarding the integrated use of audit frameworks in emerging markets, the research adopts a qualitative case study approach based on semi-structured interviews and document analysis. It examines how established models—SOSTAC®, the RACE framework, and the McKinsey 7S model—can be adapted to fit the Algerian financial sector. The findings demonstrate that digital audit, when approached as a continuous and iterative process, provides a comprehensive foundation for institutional digital transformation. Effective transformation extends beyond technological implementation, requiring strategic alignment, organizational culture shifts, and active stakeholder engagement. The study also underscores the critical role of localized expertise in adapting international frameworks to specific institutional and market contexts. Theoretically, the research contributes to the field by proposing a dynamic and integrated model of digital audit that bridges diagnosis, planning, and evaluation. Practically, it offers actionable insights for aligning strategic priorities, fostering cross-functional collaboration, and assessing transformation outcomes through both qualitative and quantitative dimensions. The results suggest that financial institutions in emerging markets that adopt structured, context-sensitive audit approaches are better positioned to navigate digital complexity and develop responsive, sustainable strategies in increasingly competitive environments.

Keywords: Digital Audit; Digital Strategy; Financial Institutions; Digital Transformation; Emerging Markets; Algeria; SOSTAC®; RACE; McKinsey 7S; Case Study.

Résumé :

Cette étude examine l'application des méthodologies d’audit digital dans la structuration et l’évaluation des stratégies numériques au sein des institutions financières traditionnelles en Algérie, en se concentrant sur la collaboration entre l’agence digitale locale Alcomnet et la Banque Nationale d’Algérie (BNA). En réponse à un manque identifié dans la littérature sur l’utilisation intégrée des cadres d’audit dans les marchés émergents, la recherche adopte une approche qualitative fondée sur des entretiens semi-directifs et une analyse documentaire. Elle analyse l’adaptation des modèles établis — SOSTAC®, le cadre RACE et le modèle McKinsey 7S — au contexte du secteur bancaire algérien. Les résultats montrent que l’audit digital, lorsqu’il est conçu comme un processus continu et itératif, constitue une base solide pour la transformation numérique institutionnelle. Une transformation réussie dépasse la simple mise en œuvre technologique et requiert un alignement stratégique, une évolution de la culture organisationnelle et l’implication active des parties prenantes. L’étude met également en évidence l’importance de l’expertise locale pour contextualiser les cadres internationaux aux réalités institutionnelles et de marché. Sur le plan théorique, la recherche propose un modèle dynamique et intégré de l’audit digital couvrant le diagnostic, la planification et l’évaluation. Sur le plan pratique, elle offre des recommandations concrètes pour aligner les priorités stratégiques, encourager la collaboration interfonctionnelle et évaluer les résultats à travers des indicateurs qualitatifs et quantitatifs. Les institutions financières opérant dans des marchés émergents qui adoptent une approche structurée et contextualisée de l’audit digital semblent mieux préparées à affronter la complexité numérique et à développer des stratégies durables et réactives dans un environnement de plus en plus concurrentiel.

Mots-clés : Audit digital ; Stratégie numérique ; Institutions financières ; Transformation digitale ; Marchés émergents ; Algérie ; SOSTAC® ; RACE ; McKinsey 7S ; Étude de cas.

ملخص:

تتناول هذه الدراسة تطبيق منهجيات التدقيق الرقمي في هيكلة وتقييم الاستراتيجيات الرقمية داخل المؤسسات المالية التقليدية في الجزائر، مع التركيز على التعاون بين وكالة Alcomnet الرقمية المحلية وبنك الجزائر الوطني .(BNA) وتعالج الدراسة فجوة ملحوظة في الأدبيات العلمية بشأن الاستخدام المتكامل لأطر التدقيق الرقمي في الأسواق الناشئة، معتمدةً على منهج دراسة حالة نوعية تستند إلى مقابلات شبه موجهة وتحليل وثائقي. تبحث الدراسة في كيفية تكييف النماذج المعروفة — مثل ®SOSTAC، وإطارRACE ، ونموذج — McKinsey 7S مع السياق البنكي الجزائري. تظهر النتائج أن التدقيق الرقمي، عند اعتباره عملية مستمرة ومتكررة، يشكل أساساً شاملاً لعمليات التحول الرقمي داخل المؤسسات. وتشير الدراسة إلى أن التحول الرقمي الفعّال يتطلب أكثر من مجرد تنفيذ تقني، إذ يستلزم توافقاً استراتيجياً، وتغييراً في الثقافة التنظيمية، ومشاركة فاعلة من مختلف الأطراف المعنية. كما تسلط الضوء على أهمية الخبرة المحلية في تكييف الأطر الدولية مع الخصوصيات المؤسسية والسوقية. من الناحية النظرية، تساهم هذه الدراسة في تقديم نموذج ديناميكي ومتكامل للتدقيق الرقمي يشمل التشخيص والتخطيط والتقييم. أما عملياً، فتقدّم الدراسة رؤى قابلة للتطبيق حول تحديد الأولويات الاستراتيجية، وتعزيز التعاون الداخلي، وتقييم نتائج التحول من خلال مؤشرات نوعية وكمية. وتشير النتائج إلى أن المؤسسات المالية في الأسواق الناشئة التي تعتمد نهجاً منظماً ومتكيفاً مع السياق المحلي في التدقيق الرقمي، تكون أكثر قدرة على مواجهة التعقيدات الرقمية وتطوير استراتيجيات مستدامة واستباقية في بيئة تتسم بتزايد المنافسة.

الكلمات المفتاحية :التدقيق الرقمي؛ الاستراتيجية الرقمية؛ المؤسسات المالية؛ التحول الرقمي؛ الأسواق الناشئة؛ الجزائر؛ ®SOSTAC؛ RACE؛ McKinsey 7S ؛ دراسة حالة.

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LIST OF ABBREVIATIONS AND ACRONYMS:

BNA	Banque Nationale d'Algérie
SEO	Search Engine Optimization
UX	User Experience
CRM	Customer Relationship Management
KPI(s)	Key Performance Indicator(s)
CPA	Cost Per Acquisition
ROI	Return on Investment
ROAS	Return on Advertising Spend
CTR	Click-Through Rate
CLV	Customer Lifetime Value
CMS	Content Management System
SOSTAC	Situation, Objectives, Strategy, Tactics, Action, Control
RACE	Reach, Act, Convert, Engage
7S	Strategy, Structure, Systems, Shared Values, Style, Staff, Skills
PLS-SEM	Partial Least Squares Structural Equation Modeling
GDPR	General Data Protection Regulation
CCPA	California Consumer Privacy Act
SMEs	Small and Medium-sized Enterprises

INTRODUCTION

INTRODUCTION:

Research Context

In today's rapidly evolving digital landscape, organizations across all sectors face the imperative to reconceptualize their audience engagement strategies. This transformation is particularly critical for traditional financial institutions such as banks, which confront increasing pressure to modernize in response to evolving customer behaviors, the rise of digital-native competitors, and dynamic regulatory frameworks.

The Algerian financial sector exemplifies this transition, with institutions like the Banque Nationale d'Algérie (BNA) progressively migrating from conventional operational models toward digital-first paradigms. This transformation is substantiated by empirical evidence: as of January 2023, internet penetration in Algeria reached 76.3% of the population, and 59% of Algerians actively engaged with social media platforms (DataReportal, 2023). These statistics underscore the strategic importance of digital channels as essential assets for communication, service delivery, and institutional positioning in the contemporary marketplace.

This research is also driven by a personal commitment to understanding how digital innovation can empower traditional institutions to better serve their communities. In an era defined by immediacy, connectivity, and user-centric expectations, financial institutions must evolve from mere service providers to digitally enabled ecosystems capable of delivering integrated, responsive, and accessible customer experiences.

Within this context, digital audit has emerged as a strategic mechanism for navigating institutional transformation. Chaffey (2019) defines a digital audit as "a systematic assessment of a firm's digital marketing activities, digital assets, and strategic online presence." This diagnostic approach enables organizations to identify operational gaps and strategic opportunities, establishing a foundation for developing coherent and adaptive digital strategies.

This study investigates the practical application of digital audit methodologies in guiding strategic development. It focuses specifically on Alcomnet, a digital marketing agency in Algeria, and its collaboration with BNA to restructure the bank's digital ecosystem.

Problem Statement

Despite its increasing relevance, digital audit remains insufficiently explored in academic literature—particularly as an integrated framework encompassing diagnosis, strategic planning, and performance evaluation. Existing research often isolates technical or marketing dimensions without offering a holistic framework adaptable to real-world institutional contexts.

Moreover, while established audit methodologies such as RACE, SOSTAC®, and the McKinsey 7S model have been widely implemented in Western contexts, their adaptability and efficacy in emerging markets such as Algeria remain inadequately documented in scholarly discourse.

This research addresses the central question:

How can the digital audit approach be effectively employed to structure and evaluate a digital strategy in the context of a traditional financial institution in Algeria?

Supporting sub-questions include:

- ✓ Which theoretical frameworks are most relevant for conducting a comprehensive digital audit, and how do these frameworks interact?
- ✓ How can digital audit results be translated into concrete strategic actions to transform an organization's digital presence?
- ✓ To what extent are digital audit methodologies developed in Western contexts applicable to financial institutions operating in emerging markets like Algeria?
- ✓ How can the results of a digital strategy be evaluated beyond traditional quantitative metrics?

Research Objectives

Theoretical Objectives:

- ➢ Clarify fundamental concepts related to digital audit and strategy within the contemporary academic discourse.
- ➢ Critically compare and analyze the principal digital audit models and their theoretical underpinnings.
- ➢ Contribute to academic literature by proposing an integrated, dynamic conceptualization of digital audit as a continuous process rather than a discrete event.

Practical Objectives:

- Document and analyze how a digital agency (Alcomnet) applied the audit approach to facilitate BNA's digital transformation.
- Identify critical success factors and obstacles encountered during the implementation process.
- Evaluate the effectiveness of the implemented digital strategies using appropriate assessment frameworks.
- Develop actionable recommendations for digital marketing professionals and institutions operating in similar contexts.

Research Methodology

This investigation employs a qualitative case study approach, aligned with Yin's (2018) methodological recommendations for analyzing complex, real-world phenomena in depth. This approach facilitates a nuanced understanding of the contextual factors influencing digital transformation processes.

Data Collection Methods:

• Semi-structured interviews with key stakeholders, including Alcomnet's CEO, Digital Project Manager, Community Manager, and BNA's Communication Manager.

• Systematic document analysis of digital audit reports, strategic planning documents, implementation schedules, and performance analytics.

Analytical Frameworks:

• SOSTAC® model for structuring and evaluating strategic planning processes.

• RACE framework to map and analyze the digital customer journey.

• SWOT analysis for comprehensive digital diagnostics.

• Benchmarking methodologies for performance comparison against industry standards.

• McKinsey 7S framework for evaluating organizational alignment and internal readiness for digital transformation.

Research Structure

The dissertation is organized into three principal chapters:

Chapter I: Literature Review & Conceptual Framework

Reviews the theoretical foundations of digital audit and strategic planning and presents a comparative analysis of existing models and their applications.

Chapter II: Methodological Framework & Organizational Context

Outlines the research design, details the data collection process, and provides contextual information on Alcomnet and BNA as the primary organizational entities in the case study.

Chapter III: Results, Analysis & Discussion

Presents the empirical findings of the case study, analyzes the implementation of the digital audit process, and evaluates the resulting digital strategy and its outcomes.

Value Contribution

This research contributes to the evolving field of digital strategy by examining how a structured digital audit process can guide institutional transformation in emerging markets. It highlights the specific challenges faced by traditional financial institutions operating in such contexts and demonstrates how localized agency expertise—integrated with international strategic frameworks—can produce meaningful, sustainable outcomes.

The case study contributes to a broader global discourse on how legacy institutions in emerging economies can accelerate digital transformation through strategic partnerships with local agencies. Additionally, it illustrates that digital maturity extends beyond technological deployment to include organizational vision, interdepartmental collaboration, and long-term strategic alignment.

Through this investigation, the study aims to bridge academic theory with practical implementation, offering insights into how digital audit methodologies can be adapted and operationalized in diverse institutional and cultural contexts.

CHAPTER I: Literature review & Conceptual Framework

Chapter 01: Literature review & Conceptual Framework

The digital landscape has fundamentally transformed how organizations operate, connect with their stakeholders, and create value in today's interconnected world. As digital technologies continue to evolve at an unprecedented pace, businesses face the critical challenge of not only adopting these technologies but strategically leveraging them to maintain competitive advantage. Within this context emerges the concept of digital audit—a systematic approach to evaluating digital performance that transcends traditional assessment models.

This chapter explores the theoretical foundations and practical applications of digital audit as a strategic tool for organizational transformation. Moving beyond simplistic metrics and isolated evaluations, we position digital audit as an integrative process that bridges diagnostic insights with strategic foresight. The digital audit, when properly conceptualized and implemented, serves not merely to identify gaps in digital performance but to catalyze meaningful strategic realignment in response to evolving digital ecosystems.

Our journey begins by examining the rich tapestry of academic discourse surrounding digital audit methodologies, revealing both the diversity of approaches and the common threads that unite them. We then construct a conceptual framework that illuminates the relationships between key concepts—digital audit, digital strategy, and performance evaluation—providing clarity in a domain often characterized by terminological ambiguity.

Through critical analysis of established models including SWOT, RACE, SOSTAC, and the McKinsey 7S framework, we demonstrate how different theoretical lenses can enhance our understanding of digital strategy evaluation. Each model offers unique insights, from customer journey mapping to organizational readiness assessment, collectively forming a comprehensive approach to digital audit.

As we navigate this theoretical landscape, we remain mindful of the practical implications for organizations seeking to translate audit findings into strategic action. The frameworks presented here are not merely academic constructs but pragmatic tools designed to guide strategic decision-making in an increasingly digital world.

In essence, this chapter invites readers to reconsider digital audit not as an isolated technical exercise but as a continuous, strategic process integral to organizational learning and adaptation in the digital age.

1. Literature Review :

In today's rapidly evolving digital landscape, Organizations of all types confront the challenge of evaluating and structuring their digital strategies in today's fast-paced digital world. we know that digital audits have become critical for addressing digital performance, locating strategic shortfalls, and for shaping the transformation of organizations. The present literature review surveys recent academic work on digital audit methods and models and applications receive the greatest attention, but attention is also devoted to their contribution to value conceptualisation and assessment of digital strategy.

In addition to work on this important topic from previous years, we consider publications from 2019 to present in order to encompass the latest in this ever-evolving area. In this review, we attempt to integrate the available information, to recognize future directions, and to underscore areas requiring further study. In so doing, then, we hope to add to a more complete comprehension understanding of how digital audits can be effectively deployed as strategic tools in contemporary business environments.

1.1. Foundations of Digital Audit

The marketing and digital audit concept comes from strategic management and emerged from the need to evaluate the effectiveness of organizational marketing. (Palav and Jagtap, 2020) discuss the audit as a method of strategic identity for finding weaknesses, gaps, and opportunities based on an empirical transition from model based issues to an applied, contextual theory-of-practice, or critical domain-level theory. Such developments take into considerations the complexities of the digital realm and chronological assessment of developments of audit methodologies to include digital aspects. (Chaffey and Ellis-Chadwick, 2019) provide a broad conceptual framework on digital marketing strategy through their RACE model. The RACE model (Reach, Act, Convert, Engage) allows planning and performance evaluation for each customer stage. The authors highlight digital audits can be appropriately structured as be organized bundles of activity that are given a timetable and feed timebound activities for strategic business objectives. Their input is primary resource for organizations seeking the know-how to available strategic digital audits to monitor marketing performance.

1.2. Models and Methodologies in Digital Auditing

One major area of concern is how an audit framework should be modified to handle digital. (Mohsenipour Golmaghani et al., 2023) presented a framework for an audit of Internet Service Providers (ISPs), reinforcing the way an industry-specific approach matters. Their model emphasizes the need for assessment that considers the peculiarities of sectoral requirements, as well as the varying levels of complicated digital operations. (Gupta, 2021) provides a practical example from the retail sector in India that shows digital audits do not just expose inefficiencies, but drive strategic restructures. His case emphasizes the concept that audits can also be iterative, diagnosis tools and an action point in rapidly changing markets. (Digital Marketing Institute, 2023) offers a process for completing digital audits, but emphasizes that a digital audit can includes KPIs, goals, benchmarking, and available technology (software, etc.). They position the digital audit process as cyclical, with the drive towards improvement in assessing digital strategies. (Fratzke Media, 2022) uses the same line as (Digital Marketing Institute, 2023), auditing is a part of strategicizing. The authors argue it is essential to continually assess how the world is changing as part of renovating their digital strategy for relevance and brand allegiance as a competitive advantage in fast-paced sectors.

(Ally Heinrich, 2023) employs a different model that outlines auditing as an overall evaluation with five areas of focus: website, SEO, content, social media, and email marketing. They provide a practical but analytical plan that works for businesses of many types.

1.3. Case Studies and Practical Applications of Digital Audit:

As noted in earlier chapters, authentic applications provide unique perspectives for understanding how audits are undertaken and employed in practice or explored in research across diverse fields. (Hammouche and Bouabdellah, 2022) examine Algérie Poste and conclude that successful planning for a digital strategy must consider users’ expectations. Finally, they advocate carrying out a digital performance review with a digital audit on a regular basis to evaluate how they align with not only usage metrics, but also strategic objectives. (Miles Partnership, 2018) provides an in-depth case review of a digital audit for Explore Minnesota Tourism, offering a report on the client’s digital footprint, including SEO, social engagement, content strategy, and web performance for their digital audit. This case review

serves as a sound example of a large-scale policy digital audit by demonstrating both qualitative feedback and quantitative analysis.
(Javed et al., 2022) investigate digital engagement in SMEs in Pakistan while applying a PLS-SEM framework. The authors found that customer engagement and brand image significantly moderated the success of social media strategies. This reinforces the auxiliary argument of how qualitative and relational metrics should also be incorporated in audit designs. (ASERS, 2023) economic review considered the overall impact of digital transformation on the business model. Although the review is not solely focused on auditing, the analysis is key to understanding the extent of digital readiness for SMEs and need for evaluatoin frameworks that are adaptable and suitable evaluation frameworks are integrated into changing economic climates.

To better organize and compare the key academic and professional contributions explored in this review, we present the following summary table of relevant sources :

Table 1: Synthesis of Existing Research on Digital Audit Methodologies

Title of Work / Article	Authors	Year	Country	Main Results
Digital Marketing Strategy	Chaffey & Ellis-Chadwick	2019	UK	Introduces the RACE model for structuring digital strategy.
Systematic Literature Review on Marketing Audit	Palav & Jagtap	2020	India	Reviews transition from conceptual to empirical marketing audits.
Marketing Audit Model for ISPs	Mohsenipour Golmaghani et al.	2023	Iran	Develops sector-specific audit model for ISPs.
Strategic Audit for Small Business	Gupta	2021	India	Positions digital audit as a mechanism for strategic reorganization.
Digital Audit Guide	Digital Marketing Institute	2023	USA	Offers procedural KPIs and platform-specific tools.
Strategic Audit Perspective	Fratzke Media	2022	USA	Frames audit as continuous performance-enhancement tool.

HBS Digital Audit Framework	Ally Heinrich	2023	USA	Proposes a comprehensive 5-pillar framework for auditing digital assets.
Evaluation of Digital Levers	Hammouche & Bouabdellah	2022	Algeria	Advocates alignment of digital strategy with user expectations.
Tourism Audit Case	Miles Partnership	2018	USA	Case study applying full-spectrum digital audit in public tourism.
Social Media & SMEs	Javed et al.	2022	Pakistan	Validates role of brand image and engagement in digital performance.
Digital Economic Review	ASERS	2023	USA	Provides macroeconomic context for evaluating digital readiness.

Source : Elaborated by the author

1.4. Critical Synthesis and Positioning of the Research :

While digital audit practices are receiving increased attention across academic and industry domains, we observed that the current literature remains scattered and limited in scope. Most studies focus on digital audits within SMEs, public institutions, or specific industries like tourism and retail, often presenting frameworks that are narrowly tailored and difficult to adapt. Yet, as digital marketing agencies become increasingly central to shaping online strategy for a wide range of organizations, we found that they are largely missing from the academic conversation.

We also noticed that much of the literature relies on fragmented tools—such as KPIs, benchmarking methods, or SEO audits—without developing integrated or iterative models that can respond to the fast-evolving nature of the digital landscape. Frameworks like RACE and PLS-SEM offer valuable contributions, but they often operate in silos. There is minimal effort to combine them into a comprehensive approach that merges both quantitative performance metrics and qualitative dimensions like user perception, content relevance, or brand sentiment.

Our research is positioned within this critical gap. We are not proposing a new digital audit model, but rather working toward a deeper understanding of how existing frameworks can be applied more effectively within digital marketing agencies. Our approach emphasizes a dual lens—combining human-centered design and operational performance—to explore how audits can better support strategic alignment and adaptability in agencies.

Through this study, we aim to contribute not only a clearer synthesis of current practices but also a critical perspective that encourages future research to connect fragmented methodologies into adaptable, robust audit strategies. We envision digital audits not merely as static evaluations, but as dynamic and responsive components of broader digital governance and innovation.

2. Conceptual Framework

In this dissertation, we rely on a conceptual framework to provide structure, direction, and a strong theoretical foundation for our research. A clear framework helps us identify and organize the key concepts, models, and relationships that shape our understanding of the topic (Miles, Huberman, and Saldaña, 2014). It also acts as a bridge between the literature review and the research methodology, helping to ensure that the study remains coherent, focused, and methodologically grounded.

Our conceptual framework is built around the idea of the digital audit, which we position not just as a diagnostic tool, but as a strategic lever for improving, aligning, and optimizing digital initiatives. As (Chaffey and Smith, 2017) suggest, audits are not merely evaluative exercises — they can actively support digital transformation by revealing actionable insights and supporting better decision-making. We believe that by clearly structuring the audit process, organizations can more effectively identify gaps between strategic intent and digital execution, monitor key performance areas, and take meaningful action (Tiago and Veríssimo, 2014).

Ultimately, our aim is to explore the digital audit not only as a technical process but as a practical and learning-oriented tool. We position it as a central element of strategic governance — one that can help digital agencies and organizations respond more effectively to the demands of a rapidly evolving digital environment.

2.1. Definition of Key Concepts

2.1.1. Digital Audit

The concept of digital audit has matured to encompass a holistic and systematic review of an organization's digital performance and assets, as well as the digital activities they carry out. Rather than focusing solely on financial or operational governance, a digital audit examines how well digital activities align with an organization’s broader strategy, while also assessing their efficiency and effectiveness (Chaffey, 2019).

Chaffey (2019) defines a digital audit as "a systematic assessment of a firm's digital marketing activities, digital assets and strategic online presence," identifying opportunities for performance enhancement.

Expanding on this perspective, Wymbs (2011) highlights the audit's role in benchmarking digital touchpoints against competitors, noting that it serves both as an internal diagnostic tool and a market-oriented analysis.

From a strategic management standpoint, Tiago and Veríssimo (2014) argue that digital audits are essential managerial instruments for evaluating how digital technologies are integrated into a firm’s marketing and strategic plans. This concept is further developed by Zahay (2020), who emphasizes the audit’s capacity to evaluate decision-making processes, content performance, and the overall customer journey, thereby facilitating data-driven improvements.

López and Sicilia (2014) broaden the scope of digital audits by viewing them as ongoing processes that assess an organization's entire digital ecosystem. Their work underscores that a digital audit is not limited to identifying immediate technical or content issues but also provides actionable recommendations to better align digital resources with the organization’s strategy and user expectations.

Table 2 : Key Dimensions and Evaluation Criteria of a Digital Audit

Dimension	**Description**	**Evaluation Criteria**
Digital Assets	Evaluating the company’s owned digital platforms, such as websites and apps.	Accessibility, Responsiveness, SEO, Design Quality
Digital Channels	Assessing performance across social media, email, paid advertising, and partners.	Reach, Engagement Rates, Conversion Rates
Customer Journey	Analyzing the user experience across different digital touchpoints.	User Experience (UX), Funnel Completion, Bounce Rate
Competitive Benchmarking	Comparing digital performance against competitors and industry standards.	Share of Voice, Engagement Share, Brand Visibility

Dimension	Description	Evaluation Criteria
Strategic Alignment	Measuring how well digital activities support overarching business goals.	Consistency, KPI Achievement, ROI Analysis

Source: Elaborated by the author based on Chaffey (2019), Tiago and Veríssimo (2014), Zahay (2020).

2.1.2. Clarifying the Concept: Digital Audit vs the Digitalization of the Audit Function

Digital audit has been the subject of growing professional and academic interest, even though it is often conceptually imprecise due to being applied in cross-disciplinary settings. A strategic and marketing-oriented notion of digital audit is used for the purposes of this study that must be clearly distinguished from the digitalization of the audit function in the traditional sense of accounting and operational contexts.

In accounting and assurance services, digitalization of the audit refers to the use of digital tools such as artificial intelligence, robotic process automation, data analytics, and cloud technology within the conduct of financial audits. It is driven by the need to raise audit quality, enhance efficiency, and deliver real-time assurance (Byrnes et al., 2018; Yoon, Hoogduin & Zhang, 2015). The primary focus is on the audit process's improvement, not on assessing a corporation's e-strategy or general performance. The existing literature in this area identifies the issues in implementing automated audit procedures, data governance, and cybersecurity within the audit profession (Appelbaum, Kogan & Vasarhelyi, 2017).

In contrast, this study defines a digital audit as a strategic evaluation process concerned with the performance, effectiveness, and alignment of an organization's digital presence and activities. As noted by Chaffey and Ellis-Chadwick (2019), digital audits are essential tools in digital marketing and strategic management, used to assess areas such as website performance, search engine optimization (SEO), social media engagement, content strategy, and broader alignment with business goals. As opposed to regular audits, the audits tend to cover multiple functions and both quantitative measurements (such as KPIs and conversion rates) and qualitative findings (including customer experience, usability, and brand perception) (Digital Marketing Institute, 2023).

This theoretical difference is vital to this research, which positions itself in the realm of digital strategy as opposed to audit informatics. Although both terminologies entail systematic assessment, their objectives, approaches, and parent fields substantially vary.

The online audit herein is both a planning and diagnostic tool aimed at facilitating organisatio nal change and enhancing digital maturity across various sectors. It is not directed towards financial reporting or compliance with statutory needs but focuses on strategic alignment, digital capability, and performance enhancement. This confusion about these two uses of the term "digital audit" is a sign of a lacuna in the literature and the necessity for more accurate academic taxonomies. This study therefore establishes the digital audit as a distinct evaluative process in strategic digital management, contributing to a more developed conceptual framework for practice and research.

2.1.3. Digital Strategy :

Digital strategy has emerged as a critical driver of competitive advantage in today's business environment, distinct from both general IT strategy and traditional marketing strategy. Rather than focusing solely on technological tools or digital marketing tactics, digital strategy integrates digital technologies into the core objectives of an organization (Bharadwaj et al., 2013).

Bharadwaj et al. (2013) define digital strategy as “a business strategy based on the ability of digital technologies, and involves providing value through new digital business models, customer experiences, and operational efficiencies.” This definition underscores that digital strategy is not just about adopting technology, but also about leveraging it to deliver value through innovative business models and enhanced customer engagement.

Expanding on this, Kane et al. (2015) present digital strategy as “the coordinated application of digital technology to reshape existing business models, internal capabilities, and market offerings.” They emphasize that digital strategy transcends mere technical adoption; it is about strategically applying these technologies to drive organizational transformation and competitiveness.

Chaffey and Ellis-Chadwick (2019) approach digital strategy as a series of integrated activities aimed at achieving specific business goals. They state that digital strategy involves “a series of integrated digital activities designed to achieve clearly defined business objectives by enhancing customer experience, improving efficiency, and realizing digital revenues.” This perspective aligns digital strategy with clear business outcomes, integrating technological tools to achieve tangible business growth.

In a more succinct view, Westerman et al. (2011) define digital strategy as “an organization's plan for aligning its digital activities with its overall business goals and for taking advantage of new technology opportunities.” This emphasizes the importance of alignment between an organization's digital initiatives and its broader business objectives.

Ultimately, Tiago and Veríssimo (2014) provide a broader definition, describing digital strategy as “the sum of all processes and actions via digital channels developed to create value for customers and organizations while also positioning the brand competitively within the digital economy.” This highlights how digital strategy extends beyond internal operations to include customer-facing aspects that ensure brand relevance in the digital age.

Important Characteristics of Digital Strategy

A well-crafted digital strategy exhibits several critical characteristics:

- **Integrated Channels**: A digital strategy brings together various channels like SEO, social media, content, and paid advertising, creating a unified approach to engagement.
- **Customer-Centered Focus**: It emphasizes personalization, user experience (UX), and customer relationship management (CRM) systems to enhance customer interactions.
- **Data-Driven Decision Making**: Digital strategy relies heavily on KPIs and analytics to inform decisions and optimize digital activities.

- **Agility**: The strategy needs to be adaptable, responding quickly to changes in technology and market conditions.
- **Alignment with Corporate Objectives**: A successful digital strategy aligns with the organization's broader goals, including growth, market penetration, and innovation.

Ultimately, digital strategy is far more than just a digital footprint. It is a dynamic, continually evolving model designed to help organizations leverage technology to gain sustainable competitive advantages.

To further illustrate the multidimensional nature of digital strategy, we include a conceptual schema that highlights its core components. This framework synthesizes key areas such as digital channels, customer experience, content strategy, data analytics, and innovation/agilit and each of which contributes to strategic alignment and digital value creation.

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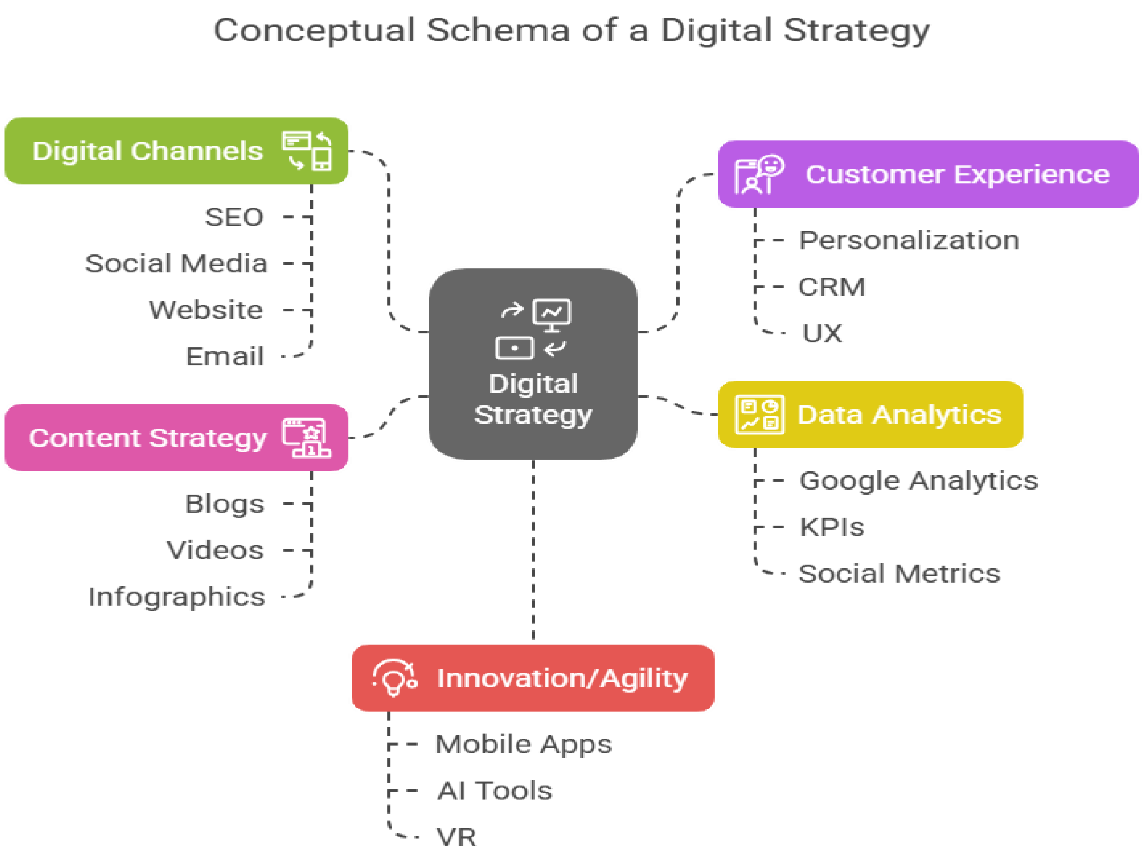
Figure 1: Conceptual Framework of a Digital Strategy



Source : Elaborated by the author

2.1.1 Performance Indicators in Digital Strategy Evaluation

Performance indicators—commonly referred to as Key Performance Indicators (KPIs)—are central to evaluating and improving digital strategies. They provide both quantitative and qualitative benchmarks that organizations use to measure the effectiveness, efficiency, and strategic alignment of digital initiatives (Parmenter, 2015). In an increasingly dynamic digital environment shaped by evolving customer behavior and technological advances, KPIs offer a systematic, data-driven approach to monitoring, optimizing, and guiding digital performance.

According to Chaffey and Ellis-Chadwick (2019), KPIs are not merely metrics but serve as actionable indicators that inform decision-making and ensure that digital campaigns are aligned with broader business objectives. When selected and interpreted appropriately, KPIs help organizations track progress, identify areas for improvement, and optimize resource allocation to maximize strategic outcomes.

Within the domain of digital strategy, KPIs can be categorized according to specific strategic aims and stages of the customer journey:

- **Reach KPIs** assess the visibility and awareness of digital content. These include metrics such as website impressions, unique visitors, and social media reach, which together reflect the organization's ability to attract an audience and extend its digital footprint (Tiago & Veríssimo, 2014).
- **Engagement KPIs** evaluate the degree of user interaction with digital content. Metrics such as likes, comments, shares, click-through rates, and average session duration illustrate how effectively the content fosters user involvement and builds brand affinity (Choi, Seo, & Yoon, 2020).
- **Conversion KPIs** measure the success of turning digital interactions into concrete outcomes, such as purchases, lead generation, newsletter subscriptions, or app

downloads. These indicators are particularly important for evaluating the return on digital investment and the effectiveness of calls to action (Bresciani & Eppler, 2010).

- **Retention KPIs** track the organization's capacity to maintain customer relationships over time. Metrics like customer lifetime value (CLV), repeat visit rate, and churn rate offer insights into loyalty, satisfaction, and long-term engagement (Parmenter, 2015).
- **Cost Efficiency KPIs** focus on the financial performance of digital strategies. They include metrics such as cost per acquisition (CPA), return on investment (ROI), and return on advertising spend (ROAS), enabling organizations to assess the profitability and cost-effectiveness of digital efforts (Chaffey, 2019).

The Role of KPIs in Digital Auditing

KPIs serve a critical function within the digital audit process by establishing clear standards for performance assessment. For example, predefined targets—such as a 5% conversion rate or a 10% engagement threshold—allow auditors to determine whether digital efforts meet organizational expectations (Tiago & Veríssimo, 2014).

In addition, KPIs function as diagnostic tools by highlighting anomalies such as sudden traffic declines or reduced user engagement, which may indicate weaknesses in content strategy or technical implementation (Chaffey & Ellis-Chadwick, 2019).

Beyond internal assessment, KPIs facilitate competitive benchmarking, enabling organizations to compare performance against peers or industry standards (Westerman et al., 2011). This contextualizes digital performance and supports strategic recalibration.

Ultimately, KPIs help ensure audit results are not only evidence-based and transparent but also actionable—strengthening the strategic relevance of the audit itself.

Table 3 : Main KPIs in Digital Audit

KPI Type	Purpose in Digital Audit	Key Metrics
Reach KPIs	Evaluate visibility and audience size	Impressions, Unique Visitors, Reach

KPI Type	Purpose in Digital Audit	Key Metrics
Engagement KPIs	Assess interaction levels and user involvement	Likes, Comments, Shares, Click-Through Rate (CTR)
Conversion KPIs	Measure goal completion and impact on business objectives	Leads Generated, Sales Conversions, Signup Rates
Retention KPIs	Analyze loyalty and relationship sustainability	Repeat Purchases, Customer Lifetime Value (CLV)
Cost Efficiency KPIs	Evaluate financial effectiveness of digital efforts	Cost per Acquisition (CPA), ROI, Return on Ad Spend (ROAS)

Source: Compiled by the author based on Parmenter (2015), Chaffey (2019), Tiago & Veríssimo (2014), Choi, Seo, & Yoon (2020)

2.2. The Link Between Digital Audit and Strategy Evaluation

A digital audit does not function in isolation; its primary value lies in its capacity to evaluate and restructure digital strategies in a dynamic, data-driven manner. By systematically assessing digital initiatives, a digital audit provides actionable insights that enable organizations to align their digital activities more closely with their overarching business objectives (Tiago & Veríssimo, 2014).

A) How Auditing Facilitates Strategy Evaluation and Restructuring

The digital audit process is fundamentally an evaluative mechanism that assesses the health and performance of all digital assets, channels, and actions. As Chaffey and Ellis-Chadwick (2019) argue, the core purpose of a digital audit is to compare actual digital performance against the expected strategic outcomes, thus identifying gaps, inefficiencies, and opportunities for improvement.

The typical digital audit process involves several key stages:

- **Benchmarking**: Comparing current digital performance against industry standards or internal historical data.
- **Gap Analysis**: Identifying discrepancies between current digital activities and the desired strategic objectives.
- **Strategic Diagnosis**: Diagnosing the root causes of underperformance, whether in terms of processes, platforms, or resource allocation.
- **Recommendation Development**: Proposing corrective and innovative actions to realign digital strategies with the organization's strategic goals.

As Westerman et al. (2011) highlight, audits play a crucial role in digital transformation initiatives. Not only do they assess an organization's current digital landscape, but they also guide the planning of structured, informed transformations that are aligned with technological advancements and market expectations. Consequently, a digital audit translates raw data into strategic insights, facilitating the restructuring of digital strategies to improve competitiveness, customer engagement, and operational efficiency.

B) **The Continuous Improvement Cycle**

One of the most significant contributions of a digital audit is its role in introducing a continuous improvement cycle into the management of digital strategy. Rather than being a one-time exercise, the audit should be viewed as part of an iterative process that feeds into an ongoing cycle of evaluation, learning, and adaptation (Kotler, Kartajaya, & Setiawan, 2017). This continuous process ensures that digital strategies remain agile and responsive to ever-changing market dynamics.

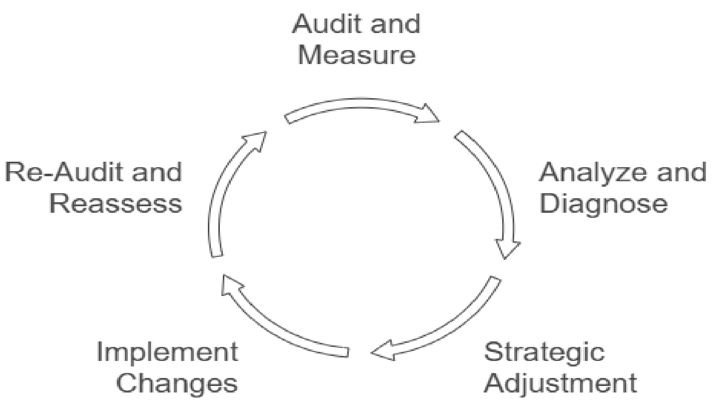
The Continuous Digital Improvement Cycle can be summarized as follows:

- **Audit and Measure**: Regularly review all digital activities through the lens of key performance indicators (KPIs).
- **Analyze and Diagnose**: Understand what is working, what is failing, and why.
- **Strategic Adjustment**: Update digital strategies based on the findings, including adjustments to platforms, content, investment priorities, and messaging.

- **Implementation of Changes**: Apply the optimized strategies across relevant digital channels.
- **Re-Audit and Reassess**: Measure performance again after a defined period, thus closing the feedback loop.

As Fitzgerald et al. (2014) note, organizations that successfully implement continuous digital audits demonstrate higher levels of strategic agility, customer responsiveness, and innovation adoption. These organizations ultimately gain a competitive edge in the digital economy. In this context, auditing serves not as the conclusion of the process, but as a catalyst for sustained strategic excellence.

Figure 2 : Continuous Digital Improvement Cycle



Source : Elaborated by the author

2.3. Theoretical Models for Digital Audit

2.3.1. SWOT Analysis Applied to Digital Strategy Auditing

The SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) is a foundational strategic planning framework widely used to evaluate organizational environments. When adapted to the digital context, SWOT serves as a valuable diagnostic tool for digital audits, enabling organizations to assess their internal digital capabilities and external technological and market conditions in a structured manner (Kotler, Kartajaya, & Setiawan, 2017).

As Gurel and Tat (2017) define, SWOT is “a strategic planning technique used to help an organization identify internal strengths and weaknesses, as well as external opportunities and threats, in order to formulate effective strategies” (p. 996). In digital strategy audits, this model allows practitioners to critically evaluate factors such as digital readiness, technological competitiveness, online brand positioning, and the robustness of digital assets (Chaffey & Ellis-Chadwick, 2019).

Strategic Application in Digital Audit

When applied systematically, the SWOT framework provides a comprehensive lens for evaluating a firm's digital ecosystem:

- **Strengths (Internal, Positive Attributes):** These include elements such as a strong online brand reputation, high organic search performance (SEO), effective content marketing, robust UX/UI design, and an active, engaged social media community.
- **Weaknesses (Internal, Negative Attributes):** These might include low website traffic, weak mobile optimization, poor CRM integration, outdated content strategies, or a lack of personalization in digital experiences.
- **Opportunities (External, Positive Conditions):** Examples include emerging platforms (e.g., TikTok, Threads), adoption of AI-based tools (e.g., predictive analytics, chatbots), shifting consumer preferences toward digital channels, or potential partnerships in the digital ecosystem.
- **Threats (External, Negative Conditions):** These may encompass intensifying digital competition, regulatory changes (e.g., GDPR, CCPA), platform obsolescence due to rapid tech shifts, or vulnerability to online reputation risks.

This application allows digital auditors to bridge strategic planning with current operational realities, thereby informing strategy development or restructuring efforts in a targeted and evidence-based manner.

Table 4: Case Illustration SWOT for a Digital Marketing Agency :

SWOT Dimension	Digital Context Examples
Strengths	Strong social media presence, award-winning campaigns
Weaknesses	Poor SEO ranking for main keywords, outdated mobile app
Opportunities	Growth in influencer marketing, emerging B2B social networks
Threats	New competitors with aggressive online pricing, GDPR compliance risks

Source: Elaborated by the author based on Chaffey & Smith (2017), Gurel & Tat (2017), and Tiago & Veríssimo (2014).

Advantages of SWOT in Digital Auditing

The appeal of SWOT in digital audits lies in its versatility and clarity. It offers a high-level strategic overview that captures both internal competencies and external environmental conditions. It is adaptable across industries and digital maturity levels, and it integrates qualitative insights that may be overlooked by purely quantitative approaches (Chaffey & Ellis-Chadwick, 2019; Kotler et al., 2017).

Limitations and Considerations

Despite its utility, SWOT has important limitations when used in isolation:

- **Lack of Prioritization**: The framework does not inherently rank the significance or urgency of each element.
- **Subjectivity**: SWOT analysis can be highly dependent on the evaluator's interpretation and assumptions.
- **Static Perspective**: As a snapshot tool, SWOT may not fully capture the dynamic, real-time nature of digital ecosystems (Tiago & Veríssimo, 2014).

Collectively, these points indicate that SWOT is most effective when integrated with other auditing methods such as KPI benchmarking, customer journey mapping, or performance dashboards. This multi-method approach ensures a more dynamic and data-rich strategic evaluation.

2.3.1 Application of the RACE Framework to Digital Customer Journey Auditing :

The RACE framework—an acronym for **Reach, Act, Convert, and Engage**—is a strategic planning tool designed to manage, measure, and optimize digital marketing activities across the entire customer lifecycle. Introduced by Dave Chaffey (2010), the framework offers a structured, customer-centric lens for evaluating digital performance and is widely adopted in both academic and professional contexts. It is particularly effective for conducting digital audits, as it aligns marketing tactics with measurable outcomes at each stage of the customer journey (Chaffey & Ellis-Chadwick, 2019).

Chaffey (2010) defines the RACE model as "a practical planning framework to help marketers manage and improve results from digital marketing by focusing on customer engagement and actions across the full customer lifecycle." Each stage of the model corresponds to specific digital touchpoints and performance objectives, allowing organizations to audit their marketing efforts systematically and holistically (Chaffey & Smith, 2017).

The model breaks down the digital customer journey into four strategic stages, each associated with specific goals, KPIs, and optimization tactics.

(Source: Chaffey, 2010)

Table 5 : Stages of the RACE Framework and Corresponding Audit Indicators

Stage	Description	Typical Audit Focus
Reach	Building awareness and visibility across digital channels.	SEO performance, Social Media Reach, Website Traffic Volume
Act	Encouraging interactions, engagement, and lead generation.	Click-Through Rates (CTR), Bounce Rates, Engagement Metrics
Convert	Turning leads or visitors into paying customers.	Conversion Rates, E-commerce Transactions, Lead Captures
Engage	Building long-term loyalty and customer value post-sale.	Customer Retention Rates, Repeat Purchases, Advocacy on Social Media

Sources: Elaborated by the author based on Chaffey & Smith, 2017; Chaffey & Ellis-Chadwick, 2019

Strategic Application of the RACE Framework in Digital Auditing :

In the context of digital strategy evaluation, the RACE framework offers more than just a structural model—it functions as a diagnostic lens through which the customer journey is systematically assessed. Its practical strength lies in its ability to break down the digital experience into actionable stages, enabling organizations to evaluate how effectively they attract, convert, and retain digital customers (Chaffey & Ellis-Chadwick, 2019).

By adopting the RACE framework, digital auditors gain a methodical approach to auditing that is both user-focused and data-informed. Each phase—Reach, Act, Convert, and Engage—is examined individually, allowing for targeted assessment and strategic realignment. This segmented approach ensures that digital audits do not merely aggregate performance data, but rather uncover nuanced insights that are specific to each stage of the customer lifecycle.

- Reach focuses on brand visibility and digital traffic acquisition. Metrics such as organic search impressions, referral traffic, and paid reach are used to evaluate how effectively the organization draws in prospective users.
- Act examines the quality of interaction and user engagement before conversion. Typical indicators include click-through rates, bounce rates, form completion behavior, and time spent on key landing pages—metrics that reveal the audience's readiness to progress further in the journey.
- Convert centers on the transition from engagement to tangible outcomes. Here, the audit measures lead generation effectiveness, online sales conversions, cart abandonment rates, and other transactional data to assess how well the organization turns intent into action.
- Engage looks beyond the point of sale to long-term relationship building. This includes analyzing metrics related to customer retention, repeat purchases, brand advocacy, and satisfaction (e.g., net promoter scores or online reviews), highlighting how well the brand fosters loyalty in the post-purchase phase.

This layered assessment approach helps organizations identify "friction points"—those stages where users disengage or fail to progress—allowing for targeted interventions. Moreover, by mapping key performance indicators (KPIs) to each phase, auditors can more precisely track performance, benchmark success, and inform data-driven strategy refinement (Kingsnorth, 2019).

Crucially, the RACE framework also promotes strategic coherence. It encourages alignment between digital marketing tactics and broader business objectives, ensuring that actions across various digital platforms—whether social, search, content, or email—are not only optimized in isolation but also integrated within a unified strategy.

Strategic Value of RACE in Digital Auditing

The application of the RACE model within a digital audit delivers several distinctive advantages, making it a valuable instrument for organizations navigating complex digital environments:

- Customer-Centric Focus: The framework mirrors the behavior of real digital users, making it inherently aligned with customer expectations and digital consumption patterns.
- Clarity Through KPIs: Each stage is associated with specific, measurable outcomes, enabling precise performance evaluation and facilitating targeted improvements.
- Holistic and Integrated View: Rather than assessing digital channels in isolation, RACE recognizes the interconnected nature of the digital journey and encourages multi-channel, cross-phase coherence.
- Strategic Relevance: Perhaps most significantly, RACE bridges tactical digital activity and long-term strategic goals, providing a clear narrative between campaign execution and business performance outcomes (Chaffey & Smith, 2017; Kingsnorth, 2019).

In sum, RACE supports digital audits not just as measurement exercises, but as strategic tools for ongoing digital improvement. Its emphasis on lifecycle thinking, coupled with its analytical structure, makes it especially suitable for organizations striving to remain agile and customer-focused in an increasingly digital economy.

2.3.2. Application of the SOSTAC Planning Model to Digital Strategy Auditing

The SOSTAC planning model, developed by P. R. Smith in the 1990s, has evolved from a marketing strategy tool into a widely adopted framework for structuring and evaluating digital strategies. Its name is derived from six core components: **Situation, Objectives, Strategy, Tactics, Action, and Control**. Originally intended for marketing planning, SOSTAC® has proven particularly effective when applied to the auditing of digital strategies, as it provides a comprehensive structure that integrates strategic thinking with performance evaluation (Smith & Taylor, 2004).

When embedded within a digital audit, the SOSTAC® model enables organizations to critically assess not only outcomes and metrics but also the underlying strategic coherence and operational readiness that support those outcomes. Each phase represents a distinct layer of the digital strategy, collectively contributing to a clear, actionable audit framework.

Smith and Taylor (2004) define SOSTAC® as "a planning system designed to structure and evaluate marketing strategies through six integrated components, ensuring that objectives are clearly defined, actions are well organized, and control mechanisms are in place." Within the context of digital auditing, this system helps diagnose the consistency between strategic planning and implementation, while also shedding light on potential performance gaps, inefficiencies, or areas lacking oversight.

Auditing Digital Strategy Using SOSTAC

The following table outlines the application of each SOSTAC component in a digital audit, including typical indicators and key audit questions

Table 6: SOSTAC Components in a Digital Audit

Phase	**What to Audit**	**Key Indicators & Questions**
Situation	Current digital presence and market position	SEO rankings? Website traffic? Competitor position?

Phase	What to Audit	Key Indicators & Questions
Objectives	Defined digital goals (SMART?)	Are objectives specific, measurable, relevant to business goals?
Strategy	Strategic direction to achieve objectives	Is targeting clear? Is the positioning aligned with audience needs?
Tactics	Tools and channels used	Are content, platforms, and campaigns appropriate and integrated?
Action	Execution structure and internal capabilities	Who does what, when? Is the team trained? Timelines respected?
Control	Monitoring and evaluation processes	Are KPIs set? Are tools like Google Analytics or dashboards in use?

Sources: Adapted from Smith & Taylor, 2004; Chaffey & Smith, 2017

Benefits of Using SOSTAC in Digital Strategy Auditing

The SOSTAC framework provides several key benefits when applied to the auditing of digital strategies:

- **Comprehensive Framework:** SOSTAC covers all aspects of the strategic lifecycle—planning, execution, and evaluation—ensuring that audits do not merely focus on outcomes but also the integrity of the underlying strategy (Smith & Taylor, 2004).
- **Practical Adaptability:** The modular nature of SOSTAC allows it to be tailored to organizations of varying sizes and digital maturity levels, making it applicable to both startups and large enterprises alike (Chaffey & Smith, 2017).
- **KPI-Driven Evaluation:** SOSTAC emphasizes measurable performance, embedding KPIs within the auditing process. This facilitates objective, data-driven assessments and performance benchmarking, aligning audit outcomes with organizational goals (Chaffey & Ellis-Chadwick, 2019).

- **Strategic Alignment:** By linking objectives directly to strategies and tactics, SOSTAC ensures that digital initiatives are aligned with broader business goals, enabling cohesive and consistent strategic execution (Kotler et al., 2017).

Limitations of Using SOSTAC in Digital Strategy Auditing

While the SOSTAC model is a valuable tool for auditing digital strategies, it also has limitations that should be considered:

- **Time-Intensive:** Conducting a full audit using SOSTAC can be resource-heavy and time-consuming, particularly when organizations have complex digital ecosystems that require deep evaluation across all six phases (Smith & Taylor, 2004).
- **Data-Dependency:** The effectiveness of the SOSTAC model relies heavily on the availability of accurate, timely data. Without reliable performance metrics, the audit process may be hindered, limiting the model's applicability in data-scarce environments (Chaffey & Smith, 2017).
- **Expertise Requirement:** To effectively implement the SOSTAC framework, audit teams must possess a high level of expertise in digital strategy, analytics, and operational processes. Inexperienced teams may struggle to interpret findings accurately and make actionable recommendations (Kotler et al., 2017).

2.3.3. Benchmarking Audit in Digital Strategy Evaluation

The concept of benchmarking is widely recognized as a critical tool for evaluating organizational performance by comparing it to the best-in-class standards. In the context of digital audits, benchmarking serves as a powerful mechanism for assessing an organization's digital performance relative to industry leaders and competitors. By analyzing digital initiatives through this comparative lens, it is possible to uncover strengths, weaknesses, and competitive positioning that internal performance metrics alone may not reveal.

According to Camp (1989), benchmarking is defined as:

"The continuous process of measuring products, services, and practices against the toughest competitors or those companies recognized as industry leaders."

In digital contexts, benchmarking focuses on key performance indicators (KPIs) related to platform effectiveness, content strategy, user experience (UX), and digital engagement. This comparative analysis allows auditors to assess relative performance, highlighting areas of competitive advantage or the need for improvement.

How Benchmarking Works in a Digital Audit

Benchmarking in a digital audit process involves the comparison of an organization's performance metrics against established standards or industry leaders. The audit process typically includes:

- Comparing KPIs: Metrics such as bounce rate, engagement levels, conversion rates, and SEO rankings are evaluated against industry standards or competitors. For instance, if a company's bounce rate is higher than that of a competitor, it signals an area for improvement.
- Evaluating Platform Performance: Benchmarking platform effectiveness, such as comparing Instagram engagement levels with those of top brands in the same niche, provides valuable insights into social media performance.
- Analyzing UX Benchmarks: User experience is critical in digital performance. Benchmarks such as page load time, mobile responsiveness, and UI quality are evaluated using tools like Google Page Speed Insights or Web Vitals to ensure that the organization's digital assets are competitive in terms of user experience.
- Content Quality Benchmarking: This involves evaluating digital content's tone, frequency, and visual quality, comparing it to competitors' content strategies to ensure the brand stays competitive in delivering engaging and relevant content.
- Budget Benchmarking: Benchmarking costs such as Cost per Click (CPC), Cost per Acquisition (CPA), and Return on Investment (ROI) for paid campaigns against sector averages helps organizations assess their efficiency in utilizing paid advertising budgets compared to competitors.

(Sources: Chaffey & Ellis-Chadwick, 2019; Kingsnorth, 2019)

Advantages of Benchmarking in Digital Auditing

Benchmarking brings several key advantages to the digital auditing process:

- Competitive Context: By comparing an organization's performance with that of competitors, benchmarking moves the audit beyond internal reflection and provides a clear view of the organization's position within the digital marketplace (Parmenter, 2015).
- Objective Evaluation: Benchmarking offers objective, quantitative validation of strategic performance. It enables organizations to make data-driven decisions based on clear, comparative metrics rather than subjective assessments.
- Opportunity Identification: Through benchmarking, organizations can identify performance gaps where competitors outperform them. This helps pinpoint areas for improvement and allows organizations to set realistic yet ambitious targets (Parmenter, 2015).
- Continuous Improvement: Benchmarking promotes a culture of dynamic improvement. By continually assessing performance against the best in the industry, organizations are encouraged to innovate and improve their digital strategies over time (Chaffey & Ellis-Chadwick, 2019).

Limitations of Benchmarking

While benchmarking is a valuable tool for digital audits, it has its limitations:

- Data Access Issues: Competitor data may not always be fully transparent or reliable. For instance, some organizations may not disclose accurate metrics, and relying on incomplete data could lead to misguided conclusions.
- Context Differences: Comparisons can sometimes be misleading if organizations have different audiences, budgets, or goals. What works for a competitor may not be directly applicable to an organization with different objectives or resources.
- Over-Focus on Competition: There is a risk of becoming overly fixated on competitors when using benchmarking. This might lead to neglecting internal innovation and brand

identity. Competitive benchmarking should be complemented with internal audits and strategic thinking to ensure that an organization remains aligned with its unique goals (Chaffey & Ellis-Chadwick, 2019)

2.3.4. Applying the McKinsey 7S Framework to Digital Strategy Auditing

Originally developed by Waterman, Peters, and Phillips at McKinsey & Company in the early 1980s, the McKinsey 7S Framework remains a cornerstone model for assessing organizational alignment and effectiveness (Waterman et al., 1980). While not initially designed with digital environments in mind, the framework has been increasingly adapted to support digital transformation initiatives, making it highly relevant in digital audit contexts (Fitzgerald et al., 2014).

At its core, the 7S model emphasizes the need for alignment among seven interdependent elements, grouped into two categories:

- **Hard elements** (tangible and more easily defined):
  - **Strategy**: The overarching plan to maintain or build competitive advantage.
  - **Structure**: The organizational hierarchy and reporting relationships.
  - **Systems**: The internal processes, workflows, and technological tools.
- **Soft elements** (intangible, culturally rooted):
  - **Shared Values**: The core beliefs and organizational culture.
  - **Style**: Leadership approach and communication patterns.
  - **Staff**: Human resources and their capabilities.
  - **Skills**: Specific competencies within the organization.

Peters and Waterman (1982) emphasize that effective organizations achieve strategic success when these elements are aligned. This insight becomes particularly useful when examining the organizational readiness for digital strategy execution.

Adapting the 7S Model for Digital Audits

When adapted to a digital strategy audit, the 7S framework enables a comprehensive evaluation of not only what an organization is doing online, but whether it is internally structured to support, sustain, and scale digital initiatives. This broader perspective moves beyond performance metrics to assess foundational enablers and inhibitors.

Table 7: McKinsey 7s Framework Adapted for Digital Strategy Auditing

7S Element	Digital Audit Focus Area	Audit Questions / Indicators
Strategy	Alignment of digital goals with business strategy	Are digital channels integrated? Is it customer-centric? Responsive to data?
Structure	Organizational setup for digital execution	Is there a digital department? Clear reporting lines? Collaboration between teams?
Systems	Digital tools and platforms in use	Use of CRM, automation, data analytics? Website CMS? Email tools?
Shared Values	Cultural openness to digital transformation	Do staff embrace digital change? Are agility and learning encouraged?
Style	Leadership's role in digital change	Does leadership communicate vision? Do they allocate resources to digital?
Staff	Availability of skilled digital professionals	Are roles filled with trained digital marketers, analysts, developers?
Skills	Depth of digital capabilities across departments	SEO, SEM, UX, data analysis, social media strategy, content creation are they mastered?

Sources: Waterman et al., 1980; Fitzgerald et al., 2014

Advantages of the 7S Framework in Digital Auditing

The 7S framework provides critical diagnostic value in digital audits, especially for organizations undergoing transformation:

- **Holistic Perspective:** It broadens the scope of a digital audit to include organizational culture, structure, and competencies—not just tools and metrics.
- **Alignment Assessment:** It highlights misalignments between strategy, leadership, and execution layers, which often explain underperformance in digital contexts.
- **Barrier Identification:** The model uncovers internal constraints—such as outdated processes or insufficient skills—that may hinder digital progress.

As Fitzgerald et al. (2014) note, many digital transformation failures stem not from weak platforms, but from a lack of internal coherence and readiness. The 7S framework helps bring these often-hidden issues to the surface.

Limitations and Considerations

Despite its strengths, the 7S model presents several limitations when applied to digital auditing:

- Data Accessibility: Accurate evaluation requires deep access to internal structures, personnel, and documentation—often unavailable to external auditors.
- Subjectivity: Soft elements such as culture and leadership style are difficult to measure with objectivity and often rely on interviews or qualitative insights.
- Complementary Use: The 7S model does not focus on performance metrics or external benchmarking; therefore, it is best used in conjunction with KPI-driven frameworks such as RACE or SOSTAC to provide a more rounded audit.

2.4. Comparative Analysis of Digital Audit Frameworks

The following table presents a comparative overview of five widely adopted digital audit frameworks, highlighting their primary focus, practical applications, strengths, and inherent limitations within the context of digital strategy evaluation:

Table 8 : Comparative Analysis of Key Digital Audit Frameworks

Model	Primary Focus	Audit Application	Strengths	Limitations
SWOT	Internal & external strategic positioning	Diagnose digital strengths, weaknesses, and market threats	Simple, widely understood; integrates strategic context	Static view; lacks prioritization; subjective
RACE	Digital customer journey performance	Audit performance across Reach, Act, Convert, Engage phases	Customer-centric; structured KPIs; journey-focused	Doesn't assess internal readiness or systems
SOSTAC	Digital planning & strategy alignment	Evaluate planning quality, execution, and control of digital efforts	Comprehensive lifecycle coverage; strategy-to-action alignment	Time-intensive; needs trained evaluators
Benchmarking	Performance comparison with external references	Compare digital KPIs, UX, content, ROI vs. competitors or industry standards	Objective, competitive insights; real-world performance comparison	Relies on data availability; not always context-sensitive
McKinsey 7S	Internal organizational alignment for digital	Assess structure, leadership, skills, systems, culture toward digital transformation	Holistic; reveals deep organizational enablers or blockers	Complex; qualitative and harder to quantify; often requires internal access

Source: Elaborated by the author based on academic literature (Camp, 1989; Smith & Taylor, 2004; Chaffey, 2019; Fitzgerald et al., 2014; Waterman et al., 1980).

In this conceptual framework, we have outlined the theoretical and practical foundations essential for developing a comprehensive digital audit methodology, specifically tailored to assess and guide digital strategy. By integrating strategic models such as SWOT, RACE, SOSTAC, Benchmarking, and the McKinsey 7S framework, the approach adopts a multidimensional perspective—balancing external performance evaluation with internal organizational alignment.

Each model offers a distinct contribution to the auditing process: RACE illuminates the customer journey; SOSTAC ensures cohesion across planning, execution, and evaluation; and the McKinsey 7S framework addresses internal capacity for digital transformation. Benchmarking introduces external comparison and competitiveness, while SWOT acts as a foundational diagnostic lens. Across these layers, key performance indicators (KPIs) serve as quantifiable anchors, grounding the audit in measurable outcomes.

Collectively, this framework not only provides academic depth but also establishes a practical foundation for the development of a nuanced, context-sensitive methodology—particularly suited for digital marketing agencies engaged in outsourced audits, with a focus on social media strategy. It sets the stage for the operationalization of theory into real-world evaluation tools that are strategic, scalable, and responsive to the dynamic nature of digital environments.

CHAPTER II: METHODOLOGICAL FRAMEWORK AND ORGANISATIONAL CONTEXT

CHAPTER II: METHODOLOGICAL FRAMEWORK

This chapter presents the methodological framework that guided our research on "The Digital Audit Approach to Evaluating and Structuring Digital Strategy." The methodology was carefully designed to explore how digital audit processes inform strategic development in the context of digital transformation initiatives. We begin by explaining our research positioning and epistemological foundations, followed by a detailed description of our qualitative, model-driven approach. The chapter then outlines our data collection methods, with particular emphasis on semi-structured interviews and document analysis. Finally, we present our analytical framework, which employs established theoretical models as interpretive lenses rather than conventional thematic analysis.

Our methodological choices reflect the complex, multidimensional nature of digital strategy development and the need for structured analytical tools to understand this process. By adopting a model-based approach, we aim to bridge theoretical concepts with practical application, providing insights that are both academically rigorous and practically relevant to organizations undertaking digital transformation initiatives. This framework enabled us to systematically examine how Alcomnet's digital audit approach informed and structured the digital strategy development for the Banque Nationale d'Algérie (BNA), offering valuable insights into the relationship between digital audit methodologies and strategic formulation.

1. Topic Selection

Our choice of research topic stems from the increasing importance of digital strategy in organizational performance and the critical role that systematic evaluation plays in its development. During our internship at Alcomnet, a digital marketing agency in Algeria, we observed firsthand how digital audit methodologies were employed to transform the online presence of the Banque Nationale d'Algérie (BNA). This experience sparked our interest in examining how digital audits serve as foundational elements for strategy formulation.

The selection of BNA as our case study was deliberate, representing a traditional financial institution undergoing digital transformation in an emerging market context. This provided a rich setting to explore how digital audit approaches can be applied to organizations with established operational histories but evolving digital maturity. Moreover, our privileged access to both Alcomnet and BNA stakeholders offered a unique opportunity to gather detailed insights about the audit process, strategic decisions, and implementation challenges.

2. Epistemological Position and Research Method

2.1. Epistemological Position

Our research is grounded in a constructivist epistemological position, acknowledging that organizational knowledge and strategic understanding are socially constructed through the interactions of various stakeholders. As Guba and Lincoln (2005) suggest, constructivism recognizes that realities are multiple, intangible mental constructions that are socially and experientially based. This perspective is particularly relevant to our study of digital strategy development, which involves the integration of technical evaluation with organizational sense-making.

We recognize that digital audit processes are not merely technical exercises but interpretive frameworks through which organizations develop shared understanding of their digital position and potential. The meanings derived from audit findings emerge through collaborative interpretation and are influenced by organizational context, stakeholder perspectives, and existing strategic priorities. Our constructivist stance enables us to examine not just the technical components of digital audit but also how audit findings are transformed into strategic meaning and action.

3. Research Method

3.1. Research Design

Our study employs a qualitative, exploratory research design centered on a model-driven case study of BNA's digital transformation facilitated by Alcomnet. This approach aligns with Yin's (2018) case study methodology, which is particularly appropriate when investigating complex organizational processes within their real-world context. We selected a single case design to enable in-depth exploration of the digital audit process and its translation into strategic action.

Unlike thematic analysis, which derives themes organically from the data, our model-based approach relied on pre-defined theoretical structures to guide our analysis. This methodological choice was more appropriate for evaluating alignment with established strategic frameworks and provided a systematic structure for examining the complex relationship between audit findings and strategic formulation. By applying recognized digital marketing and organizational models as interpretive lenses, we were able to connect theoretical principles with practical implementation in a structured, comparable manner.

Our approach follows a deductive logic, utilizing existing theoretical frameworks to interpret empirical observations rather than building theory from the ground up. As noted by Saunders et al. (2019), deductive approaches are valuable when the research aims to test or elaborate existing theoretical concepts in new contexts. In our case, we sought to examine how established digital strategy models could illuminate the processes and outcomes of a real-world digital transformation initiative.

3.2. Data Collection

3.2.1. Semi-Structured Interviews

We conducted a series of four in-depth, semi-structured interviews with key stakeholders directly involved in the digital transformation project:

1. Alcomnet's CEO: This interview provided strategic oversight of the entire project, including initial motivations, resource allocation decisions, and high-level evaluations of project outcomes. The CEO's perspective was particularly valuable for understanding the business relationship between Alcomnet and BNA and the foundational strategic thinking behind the digital audit approach.
2. Head of Digital Project at Alcomnet: This conversation yielded detailed insights into the technical and operational aspects of the digital audit process, including methodologies employed, challenges encountered, and adaptations made throughout the project lifecycle.
3. Community Manager at Alcomnet: This interview focused on content strategy, audience engagement metrics, and the tactical implementation of strategic recommendations across various digital platforms.
4. BNA's Communication Manager: This perspective provided the client-side view of the transformation process, including expectations, perceived value of the audit findings, implementation challenges, and assessment of outcomes.

These interviews yielded rich insights into the phases of digital transformation, strategic decision-making processes, implementation challenges, and observed results. The semi-structured format allowed us to maintain consistency across interviews while enabling exploration of unique perspectives and experiences (Bryman & Bell, 2019).

To enhance data triangulation, we supplemented interview data with systematic document analysis, examining audit reports, strategic planning documents, implementation schedules, and performance analytics from both organizations. This documentary evidence provided valuable historical context and factual grounding for our analysis.

3.2.2. Document Analysis

To complement the interview data and enhance triangulation, we systematically collected and analyzed relevant organizational documents from both Alcomnet and BNA. These included:

- Digital audit reports and presentations
- Strategic planning documents
- Implementation schedules and milestone reports
- Performance analytics and dashboards
- Internal communications regarding the digital transformation
- Client-agency meeting minutes
- Training materials for digital capability development

Document analysis provided historical perspective and factual grounding that helped contextualize and verify the interview data (Bowen, 2009). This approach was particularly valuable for tracing the evolution of strategic thinking from initial audit findings to implemented strategic initiatives.

4. Analytical Approach

4.1. Model-Based Analysis

Our analytical approach diverges significantly from conventional thematic analysis commonly employed in qualitative research. Rather than coding data into emergent themes, we employed a model-based analytical strategy wherein established theoretical frameworks served as interpretive structures through which we examined the data.

This approach aligns with what Yin (2018) describes as "pattern matching," where empirical observations are compared against theoretically predicted patterns. In our case, we systematically mapped the digital audit and strategic development processes against the structural components of multiple established models, allowing us to identify both alignments with theoretical expectations and noteworthy deviations.

We consciously selected this model-based approach for several reasons:

1. It provides analytical rigor by anchoring observations to established theoretical constructs
2. It facilitates comparability between theoretical best practices and real-world implementation
3. It offers practical value by demonstrating how abstract models can be operationalized
4. It enables a comprehensive evaluation across multiple dimensions of digital strategy development

4.2. Analytical Tools (Models Used)

Our analysis employed five complementary theoretical models, each selected for its particular interpretive value in understanding specific aspects of the digital audit and strategy formulation process:

4.2.1. SOSTAC® Planning Model

We utilized SOSTAC® (Situation, Objectives, Strategy, Tactics, Action, Control) as the primary organizational framework for our analysis. Developed by PR Smith, this model provided a comprehensive structure for evaluating the entire strategic process from initial situation analysis through to implementation and control mechanisms. SOSTAC® offered a logical sequence that helped us map the digital transformation journey from audit findings to strategic outcomes.

4.2.2. RACE Framework

The RACE (Reach, Act, Convert, Engage) framework, developed by Dave Chaffey, was employed specifically to analyze user engagement patterns and digital content performance. This model was particularly valuable for evaluating how effectively the implemented digital strategy addressed different stages of the customer journey and engagement lifecycle.

4.2.3. SWOT Analysis

We incorporated SWOT analysis within our analytical framework, particularly in the diagnostic sections of our findings. This allowed us to systematically categorize audit findings into internal strengths and weaknesses and external opportunities and threats, providing a structured interpretation of BNA's initial digital position.

4.2.4. Benchmarking

Benchmarking principles were applied in both the diagnosis and comparison stages of our analysis. This approach enabled us to contextualize BNA's digital performance against competitor organizations and industry standards, adding valuable comparative perspective to the audit findings.

4.2.5. McKinsey 7S Framework

The McKinsey 7S Framework (Strategy, Structure, Systems, Shared Values, Skills, Style, Staff) was employed to evaluate organizational readiness and internal alignment. This model was particularly useful for analyzing how well BNA's internal organizational elements supported the implementation of the new digital strategy developed following the audit.

5. Positioning of the Models

An important methodological clarification is that these analytical models were not applied by Alcomnet in their original work with BNA. Rather, they represent our research framework—a set of analytical tools we employed to systematically interpret and structure the data collected about the Alcomnet-BNA case.

We applied these models selectively based on their relevance to different aspects of the digital transformation process:

- SOSTAC® provided the overarching structure for our entire analysis, offering a comprehensive framework that encompasses all stages from situational assessment to performance control
- SWOT and Benchmarking were primarily employed in analyzing the diagnostic phase of the digital audit
- RACE was utilized to evaluate content strategy and performance metrics across different stages of customer engagement
- McKinsey 7S was applied to assess internal organizational factors affecting strategic implementation

This selective application allowed us to leverage the unique strengths of each model while developing a comprehensive, multi-dimensional analysis of the case.

6. Rationale

Our methodological choices were guided by a commitment to both academic rigor and practical relevance. The model-based approach enabled a systematic, structured analysis that connects theoretical constructs with real-world application. By employing established frameworks as interpretive tools, we were able to evaluate how well theoretical principles align with practical implementation in digital strategy development.

This approach simulated a digital audit logic, providing a rigorous, theory-grounded evaluation of a real-world case. The integration of multiple complementary models allowed us to examine different dimensions of the digital transformation process, from strategic planning and customer engagement to organizational alignment and performance evaluation.

In the following chapter, we present our findings structured according to these analytical frameworks, demonstrating how they illuminate different aspects of BNA's digital transformation journey from initial audit to strategic implementation and evaluation of outcomes.

2. Organizational Context

1. General Overview of Alcomnet

Alcomnet is a privately held digital marketing agency founded in 2012 and headquartered in Rouiba, Algiers. Operating within Algeria's expanding digital economy, the agency was created to meet the growing needs of businesses seeking to strengthen their online presence and embrace digital transformation. Over the years, it has become a trusted local partner for a wide range of clients, from small businesses to national institutions.

The company positions itself as a full-service agency capable of intervening across the entire digital value chain. Whether through comprehensive strategies or targeted solutions, Alcomnet adapts to the evolving needs of its clients. A notable example of this long-term engagement is its collaboration with the Banque Nationale d'Algérie (BNA), a client since 2018.

The agency's positioning is shaped by a coherent and well-defined identity, articulated through its mission, vision, and core values:

- **Mission:** To support organizations in designing and executing effective digital strategies by offering innovative, integrated solutions tailored to their objectives.
- **Vision:** To be recognized as a leading digital partner in Algeria by delivering high-quality, impactful, and adaptive digital services.
- **Core Values:**
  - Client Trust: Prioritizing transparent and lasting relationships with clients.
  - Innovation: Embracing new ideas, technologies, and creative problem-solving.

- Collaboration: Encouraging teamwork within the agency and with client stakeholders.
- Quality: Ensuring rigorous project delivery standards and attention to detail.

This foundational identity allows Alcomnet to act not only as a service provider but as a strategic ally, contributing meaningfully to its clients' digital growth.

2. Areas of Activity and Services

Alcomnet operates as a multidisciplinary digital marketing agency, offering a wide array of services that span both strategic consulting and technical execution. Its portfolio is designed to accompany clients through each stage of their digital transformation, from initial analysis and planning to implementation and performance evaluation. These services are organized into six key areas of expertise:

- **Digital Strategy Consulting and Support**

Alcomnet assists organizations in formulating coherent and actionable digital strategies aligned with their business goals. This includes diagnostic audits, market positioning analysis, and the design of personalized digital roadmaps.

- **Web and Mobile Development**

The agency provides end-to-end development solutions for websites and mobile applications. These services are built on modern frameworks, ensuring responsive design, user-centric interfaces, and functional scalability.

- **Search Engine Optimization (SEO) and Search Engine Advertising (SEA)**

Recognizing the importance of visibility in digital ecosystems, Alcomnet offers both organic (SEO) and paid (SEA) strategies to improve website traffic and lead generation. These include keyword analysis, content optimization, and campaign management through platforms such as Google Ads.

- **Content Strategy and Creation**

Content production is central to Alcomnet’s approach. The agency develops and executes editorial strategies tailored to each client's brand identity and audience, including blog writing, graphic design, video production, and storytelling across digital channels.

- **Social Media Management**

Social networks represent a vital touchpoint between brands and consumers. Alcomnet oversees the strategic planning, publishing, community engagement, and performance tracking of social media activities across platforms such as Facebook, Instagram, LinkedIn, and YouTube.

- **Digital Advertising**

In addition to organic visibility efforts, Alcomnet specializes in digital advertising campaigns. This includes social media ads, display banners, remarketing strategies, and targeted outreach designed to maximize brand exposure and ROI.

- **Digital Skills Training**

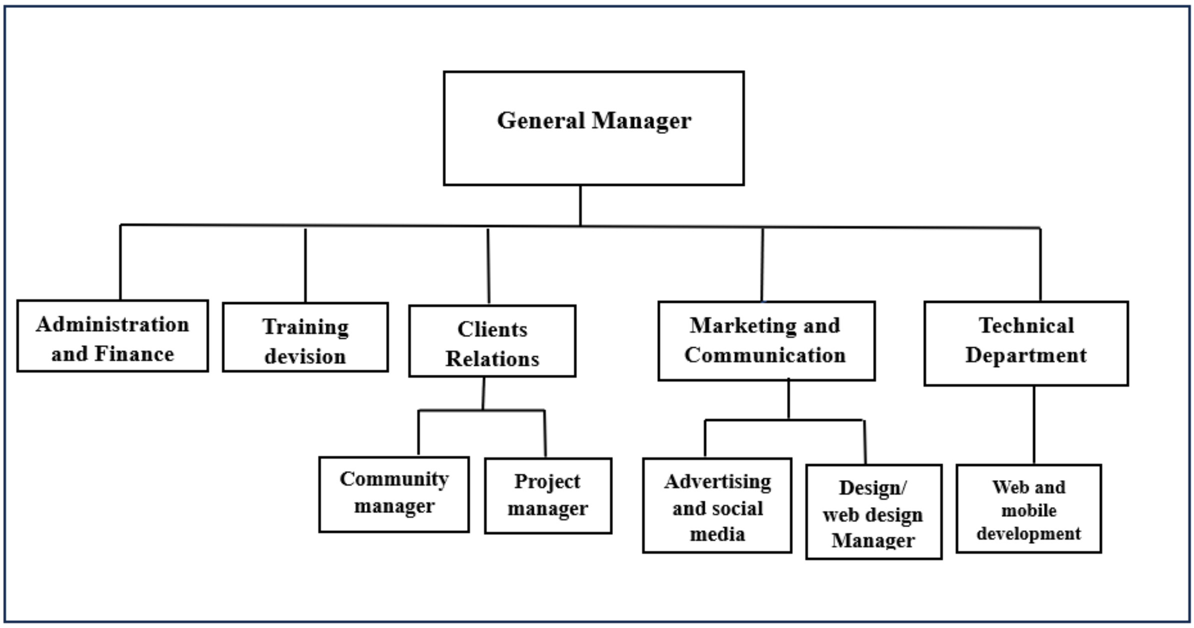
As part of its broader mission, Alcomnet offers training programs for individuals and businesses seeking to upskill in digital marketing. These sessions cover topics such as SEO, Google Analytics, social media, and digital project management.

Through this diversified service offering, Alcomnet is able to position itself as a holistic partner in digital growth, capable of adapting to the specific needs of each client and industry.

3. Internal Organizational Structure

Despite its relatively modest size — with a team composed of fewer than ten employees — Alcomnet maintains a structured internal organization that reflects the complexity and diversity of its digital service offerings. The company is led by a General Manager who oversees four primary functional departments:

Figure 3: Alcomnet’s Organigramme



Source : Alcomnet

Administration and Finance

This department handles the company's operational backbone, managing financial resources, administrative procedures, and ensuring regulatory compliance while supporting the agency's day-to-day functioning.

Client Relations

The client relations team serves as the primary point of contact for customers and includes:

- Project Managers: Responsible for coordinating projects from inception to delivery, ensuring timelines are met and client expectations are satisfied.
- Community Managers: Specialists who handle social media presence and audience engagement for clients across various platforms.

Marketing and Communication

This department drives both Alcomnet's visibility and client campaigns through:

- Design/Web Design: Creating compelling visual identities and user experiences that align with brand strategies.

- Advertising and Social Media: Managing paid campaigns, content strategies, and social media initiatives to maximize client reach and engagement.

Technical Department

The technical backbone of Alcomnet's service offerings includes:

- Web and Mobile Development: Engineers and developers who build and maintain websites and applications, ensuring technical robustness and optimal performance.

Training Division

Though not a formal department, Alcomnet also provides training services, reflecting the company's commitment to digital education and capacity building for clients and partners.

This lean but functional structure allows for cross-departmental collaboration, ensuring that each project benefits from multidisciplinary input. The agency's size enables a high degree of flexibility and responsiveness, particularly important in the fast-paced environment of digital marketing and technology services.

Chapter III :Applying the Digital Audit Model to Evaluate and Structure a Digital Strategy

Chapter 3: Applying the Digital Audit Model to Evaluate and Structure a Digital Strategy

This chapter aims to analyze how the Alcomnet agency structured a digital presence strategy for the Banque Nationale d'Algérie (BNA), starting from an initial digital audit. The primary objective is to demonstrate how Alcomnet built this strategy from the ground up, based on a digital audit methodology, and to analyze the results obtained on social media platforms and the bank's website. This analysis draws upon four interviews conducted with various project stakeholders to identify the stages, tools utilized, outcomes achieved, and limitations observed. The findings will be contextualized using the RACE, SOSTAC, and McKinsey 7S models.

The analysis will follow a five-part progression: the initial diagnosis, the strategy structuring process, the results obtained, a comparison with theoretical models, and finally, a critical analysis.

1. Results

This section presents the concrete outcomes of the digital transformation project led by Alcomnet for the Banque Nationale d'Algérie (BNA). It includes an analysis of the redesigned website, the newly launched social media platforms, and the initial performance indicators

(KPIs) associated with these initiatives. Drawing from interviews and performance data, the results are assessed through the lens of established frameworks such as the SOSTAC and RACE models, offering a data-driven view of BNA's early progress in digital visibility, modernization, and customer engagement.

1.1 Initial Diagnosis of BNA's Digital Presence

Prior to Alcomnet's engagement, the Banque Nationale d'Algérie (BNA) presented a significant digital deficit. This initial state was comprehensively mapped during the preliminary phase of Alcomnet's intervention, a stage that, in the context of a digital audit, corresponds to the 'situation analysis' or environmental scanning phase. This diagnostic step is fundamental as it identifies internal weaknesses and external missed opportunities, thereby establishing the crucial baseline from which a new digital strategy is constructed. The insights gathered, based primarily on an in-depth interview with BNA's Communication Manager (referred to as the fourth interview), corroborated by insights from other key stakeholders, including Alcomnet's CEO, painted a picture of a traditional institution struggling to adapt to the digital era.

The most striking aspect of BNA's initial condition, as revealed through these interviews, can be interpreted as a severely limited digital presence. While BNA did maintain a basic website, it lacked any social media footprint. In an age where comprehensive digital visibility is paramount, particularly for service-oriented institutions like banks, BNA had an insufficient online presence. This limited digital footprint translated directly into missed opportunities for customer acquisition, brand building, and market engagement. According to BNA's Communication Manager, their digital presence was extremely limited before partnering with Alcomnet. Alcomnet's CEO noted the bank's paradoxical position: having a strong physical reputation but a minimal digital presence. This highlighted that the bank was virtually invisible to a growing segment of the population that increasingly seeks information and services through social media platforms. These assessments align with the core purpose of a digital audit: revealing visibility gaps and identifying urgent areas for strategic intervention.

Table below summarizes the key digital deficiencies identified during the initial audit phase, reinforcing the insights shared by project stakeholders.

Table 9: Summary of BNA's Digital Deficiencies Prior to Alcomnet's Intervention

Area	Status Before Alcomnet	Consequence
Website	Basic, outdated functionality	Limited digital touchpoint; inadequate online information/services; diminished trust; negative brand perception
Mobile Compatibility	Poor to non-existent	Limited accessibility for mobile users; inadequate responsive design
Social Media Presence	Non-existent	Missed engagement opportunities; no community building; limited brand visibility
Online Communication	Limited digital interaction channels	Inadequate customer feedback mechanism; poor online reputation management; predominantly one-way communication
Marketing Strategy	Heavily traditional (TV, print, in-branch)	Inability to effectively reach digital-first audiences; limited market penetration; higher costs for lower reach

Source: Elaborated by the author

While BNA did have a website, it suffered from outdated design, limited functionality, and poor user experience. The existing website failed to serve as an effective digital outpost, limiting the bank's ability to disseminate official information, showcase products and services, or establish a credible online identity. The website's shortcomings, as highlighted in the interviews, represented a critical deficiency that did little to inspire confidence or reflect the stature of a national bank in an increasingly digital world. Issues such as mobile compatibility and specific website usability features were substandard, failing to meet modern digital banking standards.

The severely limited digital presence, including an inadequate website and complete absence of social media channels, naturally led to a profound lack of client interaction through digital channels. There were no established platforms for customer support, feedback collection, or proactive engagement on social media or other digital forums. This meant that most customer service and communication were funneled through traditional, often slower and less convenient, channels. The bank was, therefore, missing out on valuable opportunities to build relationships, understand customer needs in real-time, and manage its reputation effectively in the digital space.

Consequently, BNA's communication strategy was heavily reliant on traditional methods. Marketing efforts were primarily focused on print media, television, radio broadcasts, and in-branch promotions. While these channels have their place, their predominant use in the 21st century signified a communication approach that was rapidly losing efficacy and reach, especially concerning younger demographics. This mostly one-way, non-interactive communication style prevented the bank from engaging in meaningful dialogues with its customers and stakeholders, further isolating it from the dynamic digital landscape.

Collectively, these factors contributed to a significant image problem for BNA. The inadequate digital presence, including an outdated website and the complete absence of social media channels, coupled with a reliance on traditional communication, projected an image of an institution that was struggling to keep pace with contemporary trends and customer expectations. In a competitive banking sector where digital prowess is increasingly equated with efficiency, innovation, and customer-centricity, BNA's digital immaturity risked positioning it as a laggard, potentially eroding brand equity and customer loyalty over time. The initial diagnosis thus revealed an urgent and compelling need for a comprehensive digital transformation, beginning with the modernization of its website and the establishment of a robust social media presence — a process explored in the next section.

1.2 Structuring the Digital Strategy: Alcomnet's Response

1.2.1 Digital Audit and Strategic Objectives: Laying the Groundwork (SOSTAC: Situation-Objectives)

Following the initial diagnosis that revealed BNA's limited digital presence (as detailed in Section 3.1), Alcomnet's strategic response commenced with a foundational phase aligning directly with the first two stages of the SOSTAC® planning model: Situation Analysis and Objectives. This methodical approach was crucial for transforming the understanding of BNA's challenges into a structured pathway for digital development. As established in Chapter 1, a comprehensive digital audit forms the bedrock of any effective digital strategy, providing the empirical data necessary for informed decision-making and realistic goal setting.

Alcomnet initiated its engagement with an exhaustive digital audit to thoroughly assess BNA's existing digital footprint and the broader competitive landscape. This was not merely a cursory review but a deep dive into several critical areas. The CEO of Alcomnet emphasized the scope of this initial phase, highlighting that it encompassed an initial digital audit examining online presence, competitors, and client perception.

Table 10: Key Findings from Alcomnet's Initial Digital Audit of BNA

Audit Area	**Findings**
Online Presence	Basic, outdated website with limited functionality; no social media platforms; poor search engine visibility
Competitor Benchmarking	Other Algerian banks had multi-channel digital strategies with modern websites and active social media engagement
Public Perception	Traditional, outdated image; minimal digital engagement; limited visibility to younger demographics
Internal Readiness	Inadequate digital team, insufficient digital KPIs or measurement tools

Source: Elaborated by the author

This audit aimed to map out the scope and implications of BNA's limited digital landscape, analyze the digital strategies of competing financial institutions in the Algerian market, and gauge the prevailing client and public perception of BNA in the digital context. This situation analysis was further enriched by a comparative analysis, as the CEO confirmed that an audit of the existing situation and a comparative analysis (benchmarking) of the Algerian banking sector were carried out. While the interviews suggest this benchmarking may not have been exhaustive in depth, its inclusion signifies an attempt to position BNA against sector-specific digital practices, providing a relative measure of its starting point and the scale of the task ahead. This aligns with the principles of benchmarking discussed in Chapter 1, where it is positioned as a tool to understand industry standards and identify performance gaps.

With the 'Situation' comprehensively analyzed, the next logical step, in adherence to the SOSTAC framework, was the collaborative definition of 'Objectives'. This was not a unilateral decision by Alcomnet but a process undertaken in close consultation with BNA to ensure alignment with the bank's overarching institutional goals. The primary objectives, as summarized by Alcomnet's CEO, were focused on achieving visibility, modernization, and interaction. These three pillars aimed to elevate BNA's brand awareness in the digital space, overhaul its traditional image to reflect a more contemporary institution, and foster meaningful engagement with its current and potential clientele. The Head of Digital Project at Alcomnet further elaborated on the initial concrete output of this phase, stating that the very first concrete step was the definition of a digital roadmap, based on the audit conducted beforehand by their strategic team. This digital roadmap encapsulated the agreed-upon objectives and outlined the strategic direction for BNA's digital transformation journey.

Table 11: Application of SOSTAC Framework to BNA's Digital Transformation

SOSTAC Stage	**Alcomnet's Actions**
Situation	Digital audit (internal & external), benchmarking
Objectives	Visibility, modernization, engagement
Strategy	Multi-channel rollout plan (redesigned website + social media)
Tactics	Platform-specific content strategy, audience targeting
Action	Launch redesigned site + social pages, start posting campaigns
Control	Define KPIs (followers, engagement, site visits)

Source: Elaborated by the author

In essence, this initial phase of Alcomnet's intervention meticulously addressed the 'S' (Situation) and 'O' (Objectives) of the SOSTAC model. The digital audit and benchmarking provided a clear understanding of the starting point and the competitive environment, while the collaborative goal-setting process defined the desired future state, laying a strong foundation for the strategy's tactical execution.

1.2.2 Deployment of Digital Tools and Platforms: Translating Strategy into Tangible Assets (SOSTAC: Strategy + Tactics)

With a clear understanding of the situation and a defined set of objectives, Alcomnet moved into the crucial phase of translating strategic intent into concrete digital assets and operational plans. This stage directly corresponds to the 'Strategy' and 'Tactics' components of the SOSTAC® model, where the 'how' of achieving the objectives is articulated. For BNA, this involved the comprehensive redesign of their existing website and the strategic launch of their presence on key social media platforms. This section explores these two pivotal deployments, demonstrating how Alcomnet operationalized the digital roadmap.

A. Redesigning BNA's Website: The Foundation of Its Digital Strategy

The comprehensive redesign of BNA's website was a cornerstone of the digital strategy, intended to transform the bank's outdated digital outpost into a modern, functional hub for information and services. Recognizing the significant limitations of the existing website, Alcomnet approached this task with a strong emphasis on user experience (UX), user interface (UI) design, accessibility, and robust security—critical elements for any financial institution.

Visual Evolution: Before vs. After Website Redesign

To illustrate the scope and depth of this transformation, the following visual comparison captures BNA's website **before** Alcomnet's intervention and its **current** state after the redesign:

Figure 4: Visual Evolution: Before vs. After Website Redesign

Before (pre-2018): **After Redesign (Post-2018)**

Source : Alcomnet

Comparison of BNA's website before and after redesign. The old design (left) was visually outdated, text-heavy, and lacked mobile responsiveness. The new interface (right), developed by Alcomnet, introduced a clean layout, responsive structure, intuitive navigation, and integrated tools for customer interaction.

Strategic Redesign Goals and Execution

Recognizing the limitations of the previous interface—visually outdated, difficult to navigate, and lacking responsiveness—Alcomnet approached the task with a strong emphasis on:

- User Experience (UX)
- User Interface (UI) Design
- Accessibility Standards
- Security Protocols

The Head of Digital Project at Alcomnet outlined the team's priorities when approaching the website redesign, focusing on a user-centered methodology while respecting banking security standards. Their priorities included accessibility and ergonomics, information hierarchy, visual modernization, technical performance, and security.

Key considerations in the website redevelopment process included:

- **User-Centric Design and Accessibility**: The primary goal was to ensure a seamless and intuitive experience for all users. This involved developing a clear architecture and responsive (mobile-first) design to ensure smooth navigation across devices. The information hierarchy prioritized essential services, including both conventional and Islamic banking products, simulators, documentation, and online application forms.
- **Technical Performance and SEO**: Foundational search engine optimization (SEO) practices were integrated from the start to improve visibility. Performance monitoring tools were employed to ensure fast load times, and rigorous cross-browser compatibility testing was conducted. The team confirmed the integration of basic SEO and attention to cross-browser compatibility.
- **Security and Collaboration**: Given the sensitivity of banking data, security was non-negotiable. Alcomnet worked closely with BNA's technical team to implement secure local hosting, SSL encryption, strict admin access control, and regular vulnerability audits.
- **Launch and Promotion**: The redesigned website's launch was supported by a targeted paid campaign to boost visibility and traffic. The Community Manager noted the launch of the website with a sponsored campaign.

This meticulous approach ensured that BNA's digital flagship was transformed from a basic, outdated online presence into a dynamic, secure, and user-friendly platform—a central touchpoint in the modern customer journey.

B. Social Media Launch: Building Bridges with BNA's Audience

In parallel, Alcomnet led BNA's strategic entry into the social media space. The objective was to increase digital visibility, foster engagement, and humanize the institution through consistent, platform-tailored communication. The selection of channels was grounded in local digital behavior patterns and aligned with audience segmentation.

The Head of Digital Project explained:

“On a opté pour : Facebook : très utilisé en Algérie, excellent pour atteindre un public large. Instagram : pour l’image de marque, surtout auprès des jeunes. LinkedIn : pour la communication institutionnelle et B2B. YouTube a été envisagé pour des formats vidéo éducatifs (tutos bancaires, etc.). Plus tard, Twitter.”

This multi-platform strategy included both immediate deployments and forward-looking plans:

- **Facebook** was prioritized due to its widespread use in Algeria. It was selected as the main channel for mass communication and community interaction.

“Facebook est la plateforme la plus engageante en termes de volume : beaucoup de commentaires et de partages,” noted the Community Manager.

- **Instagram** was chosen to enhance brand image among younger demographics, using visual storytelling formats such as carousels and stories.

“Instagram fonctionne bien sur les stories et les carrousels éducatifs.”

- **LinkedIn** was deployed for B2B outreach and institutional positioning, helping BNA reinforce its credibility among partners and professionals.
- **YouTube** was introduced as a platform for hosting longer-form educational and promotional content. It served as a tool for financial literacy and deeper storytelling, aligned with BNA’s role in public service.
- **Twitter**, though deployed more gradually, was identified as a future channel for real-time communication, official updates, and reputation management—complementing LinkedIn in tone but offering greater immediacy.

Table 12: Overview of BNA’s Social Media Strategy

Platform	Primary Audience	Strategic Purpose	Content Type

Facebook	General public	Mass communication and engagement	Posts, shares, comments
Instagram	Youth and mobile users	Brand image and storytelling	Stories, carousels
LinkedIn	Professionals, partners	Institutional branding and B2B outreach	Corporate news, thought leadership
YouTube	General public, learners	Education and visibility	Tutorials, videos
Twitter	Media, institutions	Real-time updates and communication	Short news, alerts

Source : Elaborated by the author

This strategic diversification, anchored in the 'Tactics' phase of SOSTAC, ensured that BNA's digital voice was coherent yet adapted to each platform's strengths. Alcomnet not only launched the accounts but also laid the foundation for platform-specific content strategies and performance tracking—topics explored in the next section.

Through this multi-platform rollout, Alcomnet established the infrastructure for BNA's digital presence—flexible, multi-directional, and aligned with the institution's strategic communication goals.

1.2.3 Content Strategy and Editorial Logic: Activating the Digital Roadmap (SOSTAC: Action & Control | RACE Model)

With BNA's website redesigned and relaunched in 2018 by Alcomnet, and its foundational social media presence newly established, the agency transitioned to the critical phase of activating these platforms through a cohesive content strategy and editorial logic. This stage aligns with the 'Action' and 'Control' phases of the SOSTAC® model, focusing on the execution of digital initiatives and their early performance monitoring. The strategy also followed the logic of the RACE model (Reach, Act, Convert, Engage), ensuring that content efforts contributed to user progression through a structured engagement journey.

Importantly, prior to its collaboration with Alcomnet, BNA had a basic website but no social media presence and no cohesive content framework. Alcomnet was responsible for comprehensively redesigning the website, establishing social media platforms, and structuring all digital communication assets, including tone of voice, publication formats, and performance tracking mechanisms.

Content Strategy: Formats and Functions

The content strategy was structured around three core pillars aligned with BNA's digital objectives: visibility, modernization, and interaction. The Community Manager explained that they implemented a mixed content strategy oriented toward information (products, services), financial education (banking simplification), and community engagement.

- **Educational Content**: Designed to clarify banking concepts and simplify access to services. According to the Community Manager, the most effective were educational publications with clear visuals on subjects like "How to open an account?"
- **Interactive Content**: Encouraged user engagement through quizzes, polls, and short videos. Examples included historical trivia and animated explainer clips shared on Instagram and Facebook.
- **Promotional/Informational Content**: Highlighted banking products, offers, and announcements. While necessary, institutional posts like press releases were seen as less impactful, with purely institutional posts having more limited impact.

Editorial Tone and Platform Adaptation

The editorial tone was defined as 'professional yet accessible', aiming to balance trustworthiness with relatability. While consistent across platforms, tone and format were adapted to fit each audience: Instagram featured casual and visual language for younger users, while LinkedIn maintained a formal tone to target professionals and institutional stakeholders.

Monitoring Performance: KPIs and Tools

To evaluate effectiveness, Alcomnet introduced Key Performance Indicators (KPIs) and monitoring tools covering both web and social platforms. The Head of Digital Project noted KPIs such as website traffic, bounce rate, average session duration, and top-visited pages. For social media, metrics included follower growth, engagement rate, publication reach, click-throughs, private messages, and comment quality.

Alcomnet used Google Analytics, Meta Business Suite, LinkedIn Analytics, and scheduling/reporting tools such as Hootsuite and Buffer. Custom dashboards were also developed for internal performance reviews at BNA.

RACE Model Integration

The RACE model helps frame how BNA's content strategy addressed user interaction across the full digital funnel:

Table 13: RACE Model Application in BNA's Content Strategy

RACE Stage	Content Focus	Tools Used	Example
Reach	Sponsored posts, SEO blog entries	Meta Suite, Google Ads	Launch campaign for the redesigned website
Act	Interactive polls, carousel posts, comment prompts	Facebook/Instagram	Product recommendation quiz
Convert	Traffic to landing pages, account application forms	Google Analytics, UTM tracking	Click from Instagram post to savings simulator

RACE Stage	Content Focus	Tools Used	Example
Engage	Community management, stories, user replies	Hootsuite, comment monitoring	Instagram Q&As, replies to DMs

Source: Elaborated by the author

These editorial choices and content mechanisms marked a turning point in BNA's digital transformation—delivering measurable results, platform-specific messaging, and a user-centered approach to engagement.

1.3.3 Evaluation of Results: Assessing the Initial Impacts of BNA's Digital Strategy (SOSTAC: Control | RACE Performance Mapping)

The launch of BNA's redesigned website and new social media assets marked a pivotal moment, transitioning the focus from development to active deployment and performance measurement. This section delves into the initial evaluation of these efforts, aligning with the crucial 'Control' stage of the SOSTAC® model. It aims to analytically assess the early impacts of the digital strategy by examining website performance, social media engagement, and the achievement of initial Key Performance Indicators (KPIs). Furthermore, these initial results will be mapped against the RACE (Reach, Act, Convert, Engage) model to provide a holistic view of how the strategy began to influence the customer journey, drawing upon the qualitative and quantitative insights gathered from Alcomnet's team.

A. Website Performance: Gauging Initial User Interaction

The redesigned website was central to BNA's digital renaissance. Alcomnet closely monitored its performance through several key metrics. As the Head of Digital Project stated, the primary indicators tracked were monthly traffic, bounce rate, average session duration, and most visited pages. While specific figures were not disclosed in the interviews for this research, the qualitative feedback suggests a positive trajectory. The CEO of Alcomnet mentioned that the BNA now has a regularly visited site with a good retention rate, indicating growing monthly traffic and a satisfactory average session duration. A good retention rate, often correlated with a lower bounce rate, suggests that users found the content relevant and the user experience (UX) engaging. The analysis of the most visited pages would have provided Alcomnet with insights into user interests, likely highlighting strong engagement with sections detailing core banking products, Islamic finance offerings, or practical guides like account opening procedures.

B. Social Media Results: Building an Engaged Community from Scratch

BNA's entry into the social media arena was another critical component of its digital transformation. The initial months focused on building a community and fostering engagement. The Community Manager's insights reveal a promising start. Follower growth across the primary platforms (Facebook, Instagram, LinkedIn) would have been a key initial metric, and the CEO's comment about BNA having a truly active community on social networks suggests that the growth was both substantial and organically built, then accelerated by strategic paid campaigns.

The engagement rate, encompassing likes, comments, and shares, was closely monitored. The Community Manager highlighted that Facebook was the most engaging platform in terms of volume with many comments and shares, indicating strong initial traction. Educational and interactive posts, such as "How to open an account?" or quizzes and polls, were identified as the most effective. Sponsored campaigns further boosted visibility and engagement, including for the website relaunch and specific product promotions.

C. Linking Results to KPIs: An Early Assessment of Strategic Objectives

The initial performance data provided Alcomnet and BNA with the first opportunity to assess progress against the strategic objectives defined in section 3.2.1:

- **Visibility**: The combined effect of the redesigned website, new social media presence, and sponsored campaigns significantly increased BNA's online visibility.
- **Modernization**: The updated tone, design, and content helped reshape BNA's image among younger and digital-first users.
- **Interaction**: High engagement rates and direct community feedback marked a successful entry into two-way communication.

Based on the available qualitative data, it can be inferred that while visibility and content engagement improved significantly, deeper engagement phases such as conversion and long-term loyalty remained in early development, as expected during a digital transformation phase.

D. Mapping Initial Performance to the RACE Model

Table 14: RACE Model Performance Mapping of BNA's Digital Strategy

RACE Phase	**Observed Outcome**	**Supporting Insight**
Reach	High visibility from paid campaigns and SEO	"Sponsored campaigns with good reach"
Act	User engagement via polls, quizzes, carousels	"Most effective content formats"
Convert	Website visits from social posts	"Generate traffic to the site from posts"
Engage	Emerging community via comments and DMs	"A truly active community"

Source: Elaborated by the author

E. Concluding Evaluation: Promising Beginnings and Areas for Growth

The initial results of BNA's digital strategy, as implemented by Alcomnet, demonstrate a successful transformation from a basic online presence to a comprehensive digital ecosystem. The redesign of their website into a functional, user-centric platform and the establishment of an active social media presence marked key steps forward. Key early wins included improved online visibility, modernization of brand image, and the emergence of digital interactions.

Future efforts should focus on deepening user engagement, improving conversion metrics, and continuing to refine content and targeting strategies. The foundation laid by Alcomnet through its tracking and evaluation systems ensures that future phases can be guided by clear, data-driven insights. These findings now lead us into a comparative reflection with theoretical models in the following section.

To complement this initial evaluation, a longitudinal analysis of BNA's Facebook data between July 2019 and December 2024 offers valuable perspective on the long-term sustainability and effectiveness of the digital strategy implemented by Alcomnet. Monthly activity reports reveal remarkable progression across key indicators: follower count increased from 26,130 in July

2019 to over 269,000 in December 2024, representing a tenfold multiplication in five years. The average reach of publications also experienced significant growth, evolving from a range of 2,500-3,800 to regularly exceeding 30,000 users reached. More revealing still, engagement levels (initially between 40-100 interactions per post) have considerably increased, demonstrating a community that is not only larger but also more active. This quantitative evolution was accompanied by a qualitative maturation of content strategy, transitioning from predominantly promotional posts to a balanced mix integrating educational, community-oriented, and corporate social responsibility content. This five-year trajectory validates the effectiveness of Alcomnet's digital audit model, demonstrating that the approach adopted not only enabled a promising start but also ensured sustainable digital maturity for BNA. These longitudinal results reinforce the relevance of the established strategic foundations and naturally lead us to a more in-depth comparative reflection with theoretical models in the following section. [1]

The results indicate that BNA's collaboration with Alcomnet marked a significant shift from a limited digital presence to the development of a functional, user-centric digital ecosystem. Initial KPIs show improvement in visibility and user interaction across web and social media channels. While deeper engagement and conversion metrics remain in early stages, the groundwork laid during this phase demonstrates promising potential for long-term digital growth.

2.Discussion

Building upon the empirical results presented earlier, this section engages in a critical discussion of Alcomnet's strategic approach by comparing it with established theoretical frameworks, including the SOSTAC model, the RACE framework, benchmarking practices, and the McKinsey 7S model. The aim is to assess the coherence, strengths, and limitations of the implemented digital strategy and to reflect on the broader implications for sustainable digital transformation within the banking sector.

[1] See appendix B

2.1. Comparison: Theory vs Practice – Evaluating Alcomnet's Approach through Theoretical Lenses

This section critically examines the digital strategy implemented by Alcomnet for BNA by juxtaposing it with established theoretical models discussed in Chapter 1: the SOSTAC® planning model, the RACE (Reach, Act, Convert, Engage) framework, the McKinsey 7S model, and benchmarking principles. This comparative analysis identifies areas of alignment and divergence, thereby evaluating the robustness and comprehensiveness of Alcomnet's practical approach against these theoretical best practices.

SOSTAC® Planning Model: A Strong Foundational Alignment

Alcomnet's methodology for BNA's digital transformation demonstrates a strong, albeit sometimes implicit, alignment with the SOSTAC® (Situation, Objectives, Strategy, Tactics, Action, Control) planning model.

- **Situation Analysis (S)**: Alcomnet initiated the project with a clear diagnostic phase, reflected by the CEO's emphasis on the initial digital audit covering online presence, competitors, and client perception. This corresponds directly to the 'Situation Analysis' stage, highlighting the importance of understanding BNA's limited digital presence and outdated website.
- **Objectives (O)**: Collaborative goal-setting with BNA focused on visibility, modernization, and interaction, reflecting SMART-like objectives tailored to the institution's needs.
- **Strategy (S)**: Alcomnet crafted a comprehensive digital ecosystem, including website redesign and multi-platform social media presence, directly addressing the 'Strategy' phase of SOSTAC.
- **Tactics (T)**: Execution plans detailing UX/UI design, SEO, security measures, and platform-specific content strategies illustrate the 'Tactics' component.
- **Action (A)**: Relaunching the redesigned website, creating social media pages, and implementing sponsored campaigns align with 'Action', with content guided by the Community Manager's description of a professional but accessible tone.

- **Control (C)**: The use of KPIs (monthly traffic, bounce rate, average session duration) and analytic tools (Google Analytics, Meta Suite) indicate an operational 'Control' phase, with iterative adjustments based on feedback.

These observations are summarized in Table 15, comparing theory with Alcomnet's practice:

Table 15: SOSTAC Model - Theory vs. Alcomnet's Implementation

SOSTAC Stage	**Theory Expectation**	**Alcomnet's Implementation**	**Notes**
Situation	Comprehensive internal/external audit	Initial digital audit & benchmarking	Well executed
Objectives	Clear, measurable goals	Visibility, modernization, interaction	Mostly qualitative
Strategy	Clear digital ecosystem plan	Website redesign + social media platforms strategy	Fully aligned
Tactics	Detailed tools & channels selection	UX design, SEO, platform-specific content	Thorough planning
Action	Campaigns & content execution	Website relaunch, content posting, sponsored ads	Complete
Control	Ongoing monitoring & optimization	KPIs tracking, performance adjustment	Good but could be more formalized

Source: Elaborated by the author

RACE Model: Guiding Customer Journey Engagement

The RACE (Reach, Act, Convert, Engage) framework, though implicitly used by Alcomnet, is evident in the strategy's design and early outcomes.

- **Reach**: Alcomnet expanded visibility via SEO and sponsored social campaigns, ensuring BNA's digital brand was discoverable.

- **Act**: Interactive content like quizzes and polls successfully encouraged user interaction.
- **Convert**: While direct lead generation was limited early on, website traffic driven from social media posts demonstrated foundational conversion activity.
- **Engage**: Initial community building efforts showed promise, with active responses to comments and messages fostering early brand loyalty.

Table 7 synthesizes this alignment:

Table 16: RACE Model Alignment with Alcomnet's Strategy

RACE Stage	Alcomnet's Actions	Effectiveness
Reach	SEO, paid social campaigns	Strong visibility growth
Act	Interactive posts, educational content	High engagement on social media
Convert	Traffic from social posts to website	Moderate, still developing
Engage	Community management, responsive interactions	Early but positive signs

Source: Elaborated by the author

Benchmarking: Understanding the Competitive Landscape

Benchmarking was conducted early to understand BNA's relative position within the Algerian banking sector. While initial benchmarking provided valuable insights, ongoing and deeper benchmarking would allow BNA to sustain competitive agility and refine its digital strategy further. Currently, the benchmarking informed initial KPI setting and helped contextualize BNA's digital maturity, particularly highlighting how BNA's outdated website and lack of social media presence compared to competitors who had more advanced digital ecosystems.

McKinsey 7S Framework: Internal Digital Readiness

Applying the McKinsey 7S framework highlights internal organizational alignment critical to digital success:

Table 17: McKinsey 7S Framework Applied to BNA's Digital Transformation

7S Element	Observed Practice	Alignment Strength
Strategy	Defined digital strategy	Strong
Structure	Reinforced digital team	Strong
Systems	New platforms and analytics	Strong
Shared Values	Cultural shift toward digital	Moderate
Skills	Digital skills still developing	Weak
Style	More accessible communication style	Strong
Staff	Emerging digital team	Moderate

Source: Elaborated by the author

Alcomnet's external role limited its influence on softer elements like skills and shared values, but the project catalyzed internal change, highlighting opportunities for more structured support in change management and training.

Alcomnet's practical approach closely follows the SOSTAC model and effectively leverages the RACE framework, supported by benchmarking and internal organizational change insights through the McKinsey 7S lens. Strengths include a structured process, clear objectives, and user-centric tactics, while areas for improvement focus on explicit framework documentation, continuous benchmarking, and deeper internal alignment facilitation.

2.2. Critical Analysis & Recommendations: Strategizing for Sustained Digital Maturity

This concluding section transitions from comparative analysis to a critical evaluation of Alcomnet's intervention in structuring BNA's digital strategy. It aims to distill key learnings, identify areas of commendable execution, pinpoint potential shortcomings, and propose actionable recommendations to foster sustained digital growth and maturity. This analysis draws upon the theoretical frameworks discussed in Chapter 1 and the empirical findings presented throughout this case study, adopting an academic perspective to evaluate the practical implementation of digital strategy principles.

2.2.1 Strengths in Foundation Building: Alcomnet's Effective Approaches

Alcomnet's engagement with BNA, particularly in transforming its digital presence from minimal visibility to an active ecosystem, demonstrates several commendable strengths that were pivotal to the initial success observed. These positive aspects provided a solid foundation for BNA's digital evolution.

Firstly, the **structured and methodical approach** adopted by Alcomnet represents a significant asset. As evidenced by the alignment with the SOSTAC® model, the agency progressed logically from a comprehensive initial audit and situation analysis to clear objective setting, strategic planning, tactical execution, and implementation of control mechanisms. This systematic process ensured that actions were purposeful and grounded in an understanding of BNA's unique context and challenges. The initial digital audit, which examined online presence, competitor positioning, and client perception, formed the bedrock of the subsequent strategy, preventing a scattered approach and ensuring resources were directed effectively.

Secondly, Alcomnet demonstrated strong capability in being **objective-driven**. The clearly articulated goals of enhancing "brand recognition, modernization, and interaction" served as guiding principles throughout the project. This focus ensured that both the website development and social media platform launches were aligned with achieving tangible outcomes for BNA, moving beyond mere presence to purposeful engagement and image transformation.

Thirdly, a clear emphasis on **user-centricity** permeated the design and deployment of BNA's digital assets. The priorities for website development included accessibility and ergonomics, user-centered methodology, and responsive (mobile-first) design. Similarly, the content strategy for social media, focusing on educational and interactive publications, was tailored to resonate with the target audience and provide value, rather than simply broadcasting corporate messages. This user-first mindset is critical in today's digital landscape for building trust and engagement.

Fourthly, Alcomnet exhibited commendable **adaptability and responsiveness to performance data**, albeit in the early stages. The continuous adjustments based on performance metrics and public feedback, and the rebalancing of content away from overly institutional posts towards more engaging formats, demonstrate a willingness to learn and optimize. This iterative approach is vital for navigating the dynamic nature of digital marketing and ensuring that strategies evolve based on real-world feedback and results.

Finally, Alcomnet successfully managed the **technical and creative execution** of launching a new website and establishing a multi-platform social media presence for a major financial institution. This involved not only design and content creation but also addressing crucial aspects like website security in collaboration with BNA's technical teams, and selecting appropriate platforms based on audience and objectives. The successful launch itself, from a starting point of virtually no digital presence, is a testament to Alcomnet's operational capabilities in deploying complex digital projects.

2.2.2 Opportunities for Enhancement: Addressing Strategic Gaps

Despite the commendable foundational work, our critical analysis reveals areas where Alcomnet's strategy for BNA could be enhanced or where certain aspects appeared less developed in the initial phases. Addressing these points could lead to a more profound and sustainable digital transformation for BNA.

Firstly, while the initial KPIs focused on visibility and basic engagement (followers, likes, site visits), there appeared to be a **less defined strategy for deeper engagement and conversion tracking** in the early stages. The RACE model's 'Convert' and 'Engage' phases, beyond initial interactions, seemed less emphasized at launch. For instance, while driving traffic to the website was a goal, the mechanisms for converting this traffic into tangible leads (e.g., newsletter sign-ups, online pre-applications for services, detailed product inquiries through dedicated forms) or for systematically nurturing long-term customer loyalty through targeted engagement programs were not explicitly detailed as initial priorities. A more robust framework for lead generation and customer relationship management (CRM) integration could have been considered earlier to capitalize on the newly acquired visibility.

Secondly, the **depth and continuity of benchmarking** represents an area for enhancement. While an initial benchmark was conducted, the research did not elaborate on its systematic integration into ongoing strategy refinement or regular reporting against evolving competitor actions. A more dynamic benchmarking process, continuously tracking key competitors on specific digital performance indicators, content strategies, and technological adoption, would provide BNA with a clearer understanding of its relative position and identify emerging opportunities or threats more proactively.

Thirdly, while Alcomnet successfully launched the digital platforms, the **empowerment and training of BNA's internal teams** to progressively take ownership or co-manage these digital assets appeared to be a subsequent consideration rather than an integral part of the initial strategy. The BNA Communication Manager highlighted the human dimension of digital transformation and the need for internal support and team training. While Alcomnet provided the initial impetus, a more structured knowledge transfer plan, including training workshops on content management, analytics interpretation, and community engagement best practices for BNA staff, could have been built into the project scope from the start. This would facilitate greater internal adoption and reduce long-term dependency on the agency for all operational aspects.

Fourthly, the integration between online and offline strategies was identified as an area for improvement, specifically to better synchronize digital campaigns with physical marketing initiatives. While Alcomnet focused on building the digital presence, a more holistic strategic discussion from the outset on how digital efforts would complement and be amplified by BNA's traditional marketing and in-branch activities (and vice-versa) could have created stronger synergistic effects and a more unified brand experience for customers across all touchpoints.

Lastly, the initial KPI tracking, while covering essential metrics, could have been more granular or linked to specific business outcomes beyond general visibility and interaction. For example, tracking the customer journey from a specific social media campaign to a particular action on the website (like downloading a product brochure or using a loan simulator) would provide more direct insights into the ROI of specific digital activities. While tools like Google Analytics were used, the extent to which advanced features like goal tracking, event tracking, or custom dashboards tailored to BNA's specific conversion funnels were implemented in the initial phase was not fully clear. A more sophisticated analytics setup, tied to clearer business objectives beyond brand awareness, would enable more precise performance evaluation and optimization.

2.2.3 Recommendations for Sustained Digital Growth

Building upon the initial successes and the identified areas for enhancement, we propose the following recommendations to help Alcomnet further refine its strategic offering and to guide

BNA towards achieving greater digital maturity and impact. These recommendations are designed to be actionable and tailored to the context of a large financial institution embarking on a significant digital transformation.

Strategic Recommendations for Alcomnet

1. **Develop a Formalized Digital Maturity Roadmap Service:** We suggest that Alcomnet structure a service offering that explicitly guides clients like BNA through stages of digital maturity. This roadmap should integrate a more sophisticated application of the RACE model, with clear strategies and KPIs for each stage, particularly focusing on advanced 'Convert' and 'Engage' tactics from the outset. This would involve defining clear pathways for lead generation, customer acquisition, and loyalty-building programs (e.g., personalized email marketing, CRM integration for tracking customer interactions across digital touchpoints, loyalty tiers accessible via the digital platforms).
2. **Offer Continuous Strategic Benchmarking and Competitive Intelligence:** We recommend moving beyond ad-hoc initial benchmarks to a continuous competitive intelligence service. This would involve regularly tracking key competitors' digital activities, content performance, technological adoption, and customer sentiment. Presenting these insights to BNA quarterly, along with actionable recommendations, would help BNA stay ahead of the curve and identify emerging digital trends relevant to the Algerian banking sector.
3. **Integrate a Comprehensive Change Management and Training Module:** Recognizing the human dimension of digital transformation, we believe Alcomnet should proactively offer structured change management support and comprehensive training programs as an integral part of its digital transformation packages for large institutions. This could include:
    - Workshops for BNA's marketing and communication teams on advanced social media management, content creation best practices, SEO fundamentals, and data analytics interpretation.
    - Training for customer service representatives on handling online inquiries and managing digital reputation.

- Guidance for BNA leadership on fostering a digital-first culture and aligning internal processes (the 'soft S's' of the McKinsey 7S model) with the digital strategy.

4. **Champion Online-Offline Integration Strategies:** In our view, Alcomnet should actively work with BNA to develop and implement strategies that seamlessly integrate digital campaigns with offline marketing efforts and in-branch experiences. This could involve QR codes in branches leading to specific online resources, promoting digital services through traditional media, or using online platforms to drive traffic to physical events or special in-branch promotions. This holistic approach would amplify the impact of both online and offline investments.

Strategic Recommendations for BNA

1. **Invest in Internal Digital Skill Development and Team Empowerment:** We strongly advocate for BNA to actively invest in upskilling existing staff and potentially expanding the internal digital team. This includes not just technical skills but also strategic digital marketing competencies. Empowering this team to co-manage digital platforms with Alcomnet, gradually increasing their autonomy as their capabilities grow, is crucial for long-term sustainability and agility.

2. **Implement a Customer Relationship Management (CRM) System:** To effectively manage and nurture leads generated through digital channels and to gain a unified view of customer interactions, we recommend that BNA prioritize the selection and implementation of a suitable CRM system. This system should be integrated with the website and social media analytics to track the customer journey and personalize communications.

3. **Define and Track Advanced Conversion-Focused KPIs:** We suggest that BNA work with Alcomnet to define more granular KPIs that directly measure the business impact of digital activities. This includes tracking conversions such as online applications started/completed, downloads of key documents, qualified leads generated from social media, and ultimately, the contribution of digital channels to customer acquisition and product uptake. Utilizing advanced analytics features (e.g., Google Analytics goal funnels, event tracking) to monitor these metrics rigorously would provide valuable insights.

4. **Foster a Culture of Data-Driven Decision Making:** In our assessment, BNA should encourage all relevant departments to utilize the data and insights generated from digital platforms to inform their strategies and operations. Regular internal reviews of digital performance, involving marketing, sales, customer service, and product development teams, can help identify areas for improvement and new opportunities for leveraging digital channels.

5. **Develop a Long-Term Content Strategy Focused on Value and Loyalty:** Beyond initial educational and promotional content, we believe BNA should develop a long-term content strategy that focuses on providing continuous value to its customers and building a loyal community. This could include in-depth financial advisory content, personalized offers based on customer data (with appropriate consent and security), and interactive tools that go beyond basic information provision.

By collaboratively addressing these recommendations, Alcomnet can solidify its role as a strategic digital transformation partner, and BNA can accelerate its journey towards becoming a digitally mature and customer-centric financial institution. The initial groundwork has been laid; the next phase requires a concerted effort to deepen engagement, optimize performance based on robust data, and fully integrate digital capabilities into the core of BNA's operations and culture.

the discussion highlights a strong methodological alignment between Alcomnet's practical strategy and digital marketing theory, particularly in the structured use of the SOSTAC and RACE models. Strengths include a user-focused redesign, effective platform deployment, and clear strategic orientation. However, opportunities for deeper benchmarking, enhanced KPI tracking, and internal team empowerment remain. Overall, Alcomnet's intervention represents a well-grounded starting point for BNA's digital maturity journey, with future efforts needing to focus on consolidation, internal integration, and long-term value creation.

This chapter has explored the practical application of a digital audit model in structuring and evaluating the digital transformation strategy of the Banque Nationale d'Algérie (BNA), as executed by the Alcomnet agency. From the initial diagnosis of a severely limited digital presence to the rollout of an integrated digital ecosystem—including a redesigned website, strategic social media presence, and tailored content strategy—this case study illustrates how a structured, audit-driven approach can serve as a powerful foundation for meaningful digital change.

The results highlight measurable progress: increased visibility, improved user interaction, and a modernized brand image. While the transformation is still in its early stages, these outcomes demonstrate the impact of aligning strategic frameworks like SOSTAC and RACE with real-world implementation.

However, digital transformation is not a destination, but an ongoing process. The discussion section revealed areas where deeper engagement, stronger internal integration, and more sophisticated performance tracking can enhance long-term success. Alcomnet's role in initiating this change is commendable, but sustaining and deepening the transformation will require continued collaboration, capacity building within BNA, and a long-term vision that balances innovation with institutional values.

Ultimately, this chapter underscores not only the operational value of digital audit models, but also their human dimension—bringing an institution closer to its audience, modernizing its voice, and enabling it to meet evolving expectations with clarity, purpose, and empathy.

CONCLUSION

CONCLUSION:

This research has examined the role of digital audit methodologies in structuring and evaluating digital strategies within traditional financial institutions in emerging markets, with a particular focus on the collaboration between Alcomnet, a local digital agency, and the Banque Nationale d'Algérie (BNA). Situated within Algeria's evolving digital landscape, the study employed a qualitative case study approach to explore how structured audit frameworks can guide digital transformation efforts in contexts where legacy systems, cultural inertia, and limited digital maturity present significant challenges.

The findings of this research underscore the value of digital audit as a dynamic, integrated process rather than a one-time diagnostic tool. When deployed strategically, audit frameworks offer a comprehensive lens for identifying gaps, aligning initiatives with institutional goals, and shaping a long-term roadmap for digital maturity.

The study confirmed that established models such as SOSTAC®, RACE, and the McKinsey 7S framework can be effectively applied within the Algerian banking context. However, their success depends on thoughtful adaptation to local regulatory environments, consumer behaviors, and operational capacities. The Alcomnet–BNA collaboration revealed that digital transformation is not merely a technical endeavor; it requires organizational alignment, leadership commitment, and a clear strategic vision grounded in local realities.

Crucially, the research highlighted the importance of localized expertise in bridging the gap between global best practices and contextual applicability. Alcomnet's nuanced understanding of the Algerian market enabled the effective translation of international methodologies into actionable strategies. This underscores the value of partnerships that combine methodological rigor with cultural fluency.

This study contributes to the academic discourse on digital strategy and transformation in three key ways:

First, it proposes an integrated conceptualization of digital audit—one that spans diagnostic assessment, strategic formulation, tactical execution, and performance evaluation within a unified and iterative framework. This holistic perspective addresses a critical gap in the literature, where these stages are often examined in isolation.

Second, it advances understanding of how Western-developed methodologies can be adapted for emerging markets, offering insight into the contextual modifications that enhance their relevance and effectiveness. This contribution is particularly meaningful given the relative scarcity of empirical research on digital transformation in non-Western settings.

Third, it reinforces the idea that digital audit is an ongoing process, evolving in response to changing institutional capabilities and external conditions. In doing so, it challenges static approaches to strategic planning and advocates for more responsive, feedback-driven models of digital development.

For practitioners—particularly those working in traditional financial institutions or advisory roles—this research provides several actionable insights.

It illustrates the strategic value of digital audits in surfacing weaknesses, setting priorities, and aligning efforts across departments. It emphasizes the importance of cross-functional collaboration, internal engagement, and leadership buy-in, all of which are essential for translating audit findings into effective and sustainable digital initiatives.

The findings also suggest that in emerging markets, collaborations with local digital agencies offer distinct advantages. Agencies like Alcomnet, which blend international frameworks with contextual understanding, are well-positioned to guide institutions through complex transformation journeys with sensitivity and precision.

Finally, the study proposes a more nuanced framework for evaluating digital strategies—one that moves beyond surface-level metrics and considers qualitative outcomes such as institutional learning, customer perception, and long-term adaptability. This broader evaluative approach supports more informed decision-making and better alignment with strategic objectives.

As with all research, this study has limitations. Its single-case design provides depth but limits generalizability. Future research could adopt comparative case studies across different institutions or sectors to explore how digital audit methodologies function under varying organizational and market conditions.

Additionally, while this research emphasized strategic and organizational dimensions, a longitudinal study would offer valuable insight into how digital strategies evolve over time. Tracking digital transformation outcomes over multiple phases could help identify patterns, success factors, and potential setbacks.

There is also scope for quantitative analysis that measures the direct impact of audit-informed strategies on performance indicators such as user engagement, conversion rates, and cost efficiency. Such studies would complement the qualitative findings presented here and contribute to a more robust understanding of digital audit effectiveness.

Lastly, broader surveys of digital readiness and audit practices across the Algerian financial sector could help build a more comprehensive picture of national trends, common barriers, and institutional benchmarks.

This research affirms that digital audit, when conceived as a continuous and context-sensitive process, is a powerful enabler of transformation. The Alcomnet–BNA case exemplifies how structured methodologies, adapted to local realities and supported by collaborative execution, can bring traditional institutions closer to digital maturity.

Successful digital transformation is not defined by technology alone. It depends on vision, organizational alignment, cultural adaptability, and the ability to translate strategy into action with clarity and consistency. In a world where digital expectations are evolving faster than ever, institutions that invest in structured, reflective, and locally anchored approaches to transformation will be better positioned to thrive.

Ultimately, this study sought to bridge theory and practice—to show not just what digital audit is, but what it can become when applied with purpose, precision, and empathy. As financial institutions in emerging markets navigate increasingly complex digital landscapes, such integrated approaches will not only support institutional growth—they will shape the future of inclusive, locally resonant digital ecosystems.

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APPENDIX

APPENDIX-A: Interviews Guides

Interview Guide 1 - for the CEO of Alcomnet Agency: Strategic Vision and Global Management of BNA's Digital Strategy

This interview guide aims to understand the strategic vision that led to the development and implementation of the digital transformation of BNA (National Bank of Algeria) by Alcomnet agency. It seeks to explore the initial motivations for the project, the structural choices made in terms of digital strategy (website and social media), and the different key stages of the process. The interview also aims to evaluate the results obtained, any difficulties encountered, and to identify learnings from this collaboration. This leadership perspective helps to better understand the overall logic and coherence of Alcomnet's intervention.

1. **What was your first impression of BNA before your intervention?**

2. **Why did you propose a complete digital strategy (website + social media)?**

3. **What major steps did you follow to implement this strategy?**

4. What were the main objectives defined for BNA

How do you evaluate the results obtained today?

4. **Was there an initial audit or form of analysis before starting?**

7. Did you encounter any particular difficulties with this client?

Interview Guide 2 - for the Digital Project Manager at Alcomnet: Operational Implementation of BNA's Digital Strategy

This interview guide aims to gather the perspective of the project manager in charge of deploying the digital strategy designed for BNA by Alcomnet agency. The objective is to understand how the strategy conceived at the directional level was concretely translated into operational actions, notably through the creation of the website and the launch of social media. The interview also focuses on the tools used, monitoring of key performance indicators (KPIs), adjustments made during the project, as well as the methods or models that structured the approach. This testimony illustrates the behind-the-scenes of the project, its priorities, constraints, and evolutionary dynamics.

1. **What was the first concrete action implemented for BNA?**

2. **How did you manage the website creation? What were the priorities?**

3. **Which social platforms did you choose and why?**

4. **What KPIs did you track (number of followers, web traffic, etc.)?**

5. **What tools did you use to analyze the results?**

6. **What adjustments did you make?**

7. Was there a particular method or model used to guide the strategy (even implicitly)?

Interview Guide 3 - for the Community Manager at Alcomnet: Animation and Engagement of BNA's Digital Community

This interview guide explores the role of the Community Manager (or Social Media Manager) in implementing BNA's digital strategy. It aims to understand the editorial choices, content formats used, channels activated, and how interactions with the community were managed. Through this testimony, the goal is to highlight the daily animation work, adjustments made based on performance, and the logic behind sponsored campaigns. This perspective allows for analysis of the concrete impact of the strategy on user engagement and BNA's brand image.

Interview with the Community Manager -- BNA Project

1. **What is the content strategy implemented for BNA?**

2. **Which types of publications are most effective?**

3. **Which channels (Facebook, Instagram, LinkedIn, etc.) generate the most interactions?**

4. **How do you measure user engagement?**

5. **How do you manage user feedback (messages, comments)?**

6. **What objectives do you set for the community?**

7. **Are there sponsored campaigns?**

Interview Guide 4 for the Marketing and Communication Manager of BNA: Client Feedback on the Implementation of the Digital Strategy by Alcomnet

This interview guide aims to gather the internal perspective of BNA, client of Alcomnet agency in the implementation of a complete digital strategy. It allows for evaluation of the collaboration, relevance of proposed solutions, results obtained in terms of visibility, brand image, and customer interaction. The interview also seeks to identify the internal impacts of the project, points of satisfaction, areas for improvement, as well as the overall perception of the digital transformation initiated. This client perspective complements the previous viewpoints and allows measurement of the real impact of the project within the organization.

Interview with the Marketing & Communication Manager -- BNA

1. **Before Alcomnet, what was BNA's digital situation?**

2. **What pushed you to work with an external agency**

3. **How did the creation of the website and social media go?**

4. **Have you seen visible results (reputation, visibility, interactions)?**

5. **What are the internal impacts (brand image, customer relationship, etc.)?**

   There has been a real cultural change internally.

6. **What are, in your opinion, the strengths and areas for improvement?**

7. **Today, are you satisfied with the digital strategy put in place?**

Final Question

"Is there an aspect of the project or strategy that you find particularly important that I haven't addressed?"

APPENDIX B- Monthly Facebook Activity Reports: BNA (2019 & 2024)

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RAPPORT MENSUEL JUILLET

BNA	Nombre d'abonnés	26 130
	Réalise le: 31/07/2019	16:00

Facebook

Jour (date et heure)	Sujet et contenu	Type de piece jointe (lien/photo/video)	Portées	Engagements		
				J'AIME	COM	PARTAGE
1 juillet, 16:37 ·	Grâce à votre carte Interbancaire CIB de la BNA, vos transactions bancaires sur DAB et GAB sont plus sécurisées. Vous ne l'avez pas encore ? Demandez-la chez votre agence BNA Plus de détails sur ce : http://www.bna.dz/fr/monetique/cartecib.html #BNA #CIB #TPE #DAB #GAB #e-Paiement #BANQUE #ALGERIE	photo et texte et lien	3 099	43	9	1
3 juillet, 17:15 ·	Voyagez sereins avec l'assurance voyage de la BNA et profitez-en pour participer a notre jeu concours #sawar #Ab3at #Arbah Rendez vous en agence pour votre assurance voyage en destination de la Turquie et de la Tunisie au tarif exceptionnel de 499 DA #BNA #ASSURANCE #VOYAGE #BANQUE #ALGERIE	photo et texte et lien	2 454	36	1	3
4 juillet, 19:40 ·	La Banque Nationale D'Algérie vous souhaite un excellent week-end 🌞 البنك الوطنً الجزائري تمنى لكم عطلة نهاٌ ة أسبوع سعٌ دة ☀️	photo et texte	3 873	96	7	3
5 juillet, 12:09 ·	La Banque Nationale D'Algérie souhaite une joyeuse fête de l'indépendance à tout le peuple Algérien البنك الوطنً الجزائري تمنى عٌ د استقلال سعٌ د لجم ع الشعب الجزائري لكل	photo et texte	3 113	99	11	9
7 juillet, 16:06 ·	ترٌ دون عصرنة نشاطكم بمنح زبائنكم فرصة تسوٌ ة عملٌ اتهم عن طر ق البطاقة الب بنكٌ ة)CIB(؟ ترٌ دون حماٌ ة عملٌ اتكم و ضمان الدفع خلال تعاملاتكم ؟ البنك الوطنً الجزائري قترح علٌ كم جهاز الدفع الإلكترونً)TPE(جهاز موجه لزبائن البنك من التجار، المؤسسات و رجال الأعمال. للمزٌ د من المعلومات انقروا على الرابط التالً : BNA #E_PAIEMENT #BANQUE #DIGITAL# ALGERIE#	photo et texte et lien	2 566	43	0	3
8 juillet, 16:46 ·	Avec le service e-Banking « BNA .net » de la BNA, gérez vos comptes et effectuez vos transactions bancaires rapidement, facilement et en toute sécurité directement sur internet et ce 24H/7J sans avoir à vous déplacer en agence. Consulter le lien pour plus de détails : http://www.bna.dz/fr/banque-a-distance/ebanking.html #BNA #DIGITALE #BANQUE #E_Banking #BNA .net #ALGERIE	photo et texte et lien	2 270	47	1	2

10 juillet, 17:38 ·	Vous souhaitez acquérir un bien immobilier ou procéder à une extension de votre bien ? La BNA met à votre disposition 11 formules de crédit immobilier ✅Flexibilité, financement jusqu'à 90% du montant du projet; ✅Rapidité de traitement de votre demande de crédit; ✅Diversité de l'offre selon le besoin; ✅Rémunération avantageuse. Consultez le lien pour plus de détails : http://www.bna.dz/fr/particuliers/creditimmobilier.html	photo et texte et lien	1 870	42	0	2
11 juillet, 19:00 ·	La Banque Nationale D'Algérie vous souhaite un excellent week-end 🌞 البنك الوطنً الجزائري تمنى لكم عطلة نهأُ ة أسبوع سعٌ دة ☀️	photo et texte	2 741	77	7	2
13 juillet, 16:10 ·	Nos équipes s'engagent à vous accompagner au quotidien, en répondant de façon personnalisée à toutes vos préoccupations. Le centre d'appel BNA vous assure une prise en charge efficace et une réponse rapide et de qualité au moment où vous en avez besoin. Contactez-nous par téléphone au numéro 021 426 426 du dimanche à Jeudi de 08h à 16h30.	photo et texte et lien	2 411	51	3	4
15 juillet, 17:11 ·	Vous souhaitez changer votre véhicule sans devoir vous ruiner ? La BNA vous propose un crédit auto personnalisé allant jusqu'à 85% du prix globale du véhicule. Retrouvez plus d'informations ici : http://www.bna.dz/…/credit-a-lacons…/cr%C3%A9dit-auto.html… #BNA #BANQUE #CREDIT #AUTO #ALGERIE	photo et texte et lien	5 151	93	21	10
17 juillet, 17:11 ·	Vous possédez une qualification professionnelle ? Vous avez une idée de projet mais n'avez pas les ressources financières pour le réaliser ? La BNA vous accompagne dans le financement de votre projet professionnel dans le cadre du *** crédit ANSEJ *** Rapprochez vous de votre agence BNA pour plus de détails. #BNA #CREDIT #ANSEJ #FINANCEMENT #PROJET #BANQUE #ALGERIE	photo et texte et lien	2 467	43	2	1
18 juillet, 19:30 ·	ج بوهاًا لولاد	photo et texte	3 216	126	19	7
18 juillet, 20:58 ·	La Banque Nationale D'Algérie vous souhaite un excellent week-end 🌞 البنك الوطنً الجزائري تمنى لكم عطلة نهأُ ة أسبوع سعٌ دة ☀️	photo et texte	1 935	44	2	2
20 juillet, 10:44	تحٌ ا الجزائر	photo et texte	2 525	107	5	6
20 juillet, 17:39 ·	Vous souhaitez mettre en sécurité vos économies tout en ayant la possibilité d'y accéder à tout moment et sans percevoir d'intérêts ? La BNA vous propose son produit livret d'épargne sans intérêts. Pour un placement Flexible, Sécurisé et disponible BNA# EPARGNE# LIVRET_EPARGNE# SANS_INTERET# 0%# PLACEMENT	photo et texte et lien	2 950	46	5	2
22 juillet, 18:03 ·	Restez connectés à vos comptes avec le service e-Banking de la BNA « BNA .net » Un abonnement qui vous permet de consulter votre solde et d'effectuer divers opérations bancaires en toute sécurité 24H/24 et 7J/7 ou que vous soyez. En savoir plus : http://www.bna.dz/fr/banque-adistance/e-banking.html…	photo et texte et lien	2 780	51	1	5

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RAPPORT MENSUEL DECEMBRE

BNA	

Nombre d'abonnés	**269 789**

Réalise le: 31/12/2024 16:00

Facebook

Jour (date & heure)	Sujet et contenu	Type de piece jointe (lien/photo/video)	Portées	Engagements		
				J'AIME	COM	PARTAGE
1 déc 2024 10:00	يسر #البنك_الوط ين_الجزائري اعلامكم عن مشاركته يف الطبعة الثالثة م !المؤتمر_الإفري يق لل ر سركات الناشئة، أكرب حدث لل # ر شكات_الناشئة يف #إفريقيا# تحت شعار "إعادة تصور إفريقيا ب #الذكاء_الاصطنا يع" والذي سيقام على يف الف بة ، CIC# مستوى #المركز_الدو يل_للمؤتمرات_عبد_اللطيف_رحال الممتدة من 05 ال 07 ديسمرب 2024. # ر شكات # ر شكات_ناشئة #الجزائر #algeria #algerie #ai #AI الجزائر #الذكاءالاصطنا يع #الذكاءالاصطنا يع# #africa #Afrique #africa #intelligenceartificielle #intelligenceartificielle #artificialintelligence	photo et texte	8 420	38	0	0
1 déc 2024 10:33	شارك #البنك_الوط ين_الجزائري يف فعاليات #الأسبوع_العال يم_للمقاولاتية ممثلا بالمديرية الجهوية للاستغلال #قسنطينة "185"والوكالات التابعة لها، وكالة #ع ي_الباي "834" و وكالة #ع ي_سمارة "840"، على مستوى #الوكالة_الوطنية_ل بقية_الاستثمار-قسنطينة #AAPI-#Constantine.	photo et texte	14 097	60	7	1
2 déc 2024 19 :00	سافر براحة وطمأنينة مع منتج التام ي والاعانة خلال السفر بالخارج "السفر" لأننا نحرص على حمايتك اثناء سفرك وفقًا لأحكام ال ر سريعة الإسلامية، وضمن ر شاكة البنك الوط ين الجزائري والجزائر المتحدة للتأم ي التكاف يلى، أصبح بإمكانك تالغسطيفةر بشكامل لأةم أثننا. ء ماال السذفير إيم ل ابل هخاذار اجل منتو ✅ جم؟ ساع ✅ د ةت أمط ب يي ةت كاطفا يرئلى ةإ يسف الال يمح الا ✅ ت العاجلة ما يه صيغ التام ي المق بحة لك؟ 1. Classic : للسفر إل جميع دول العالم 🌏 . 2. Medex : للسفر إل تونس أو تركيا TNTR. 3. VIP : تغطية تأمينية متم بة 💎 . 4. حج وعمرة: للسفر لأداء مناسك الحج والعمرة 🕋 . 📍 زُر أقرب وكالة للبنك الوط ين الجزائري للحصول على معلومات إضافية : https://rb.gy/u5r2rk	photo et texte et lien	11 662	62	1	10
3 déc 2024 11 :34	البنك_الوط ين_الجزائري يه ئن #ذوي_الهمم يف يومهم العال يم، المصادف لـ 3 ديسمرب من كل سنة.	photo et texte	8 019	38	2	3
3 déc 2024 15:20	م#مشاسرتكغةا ن#امل ب"نك_198ال" وو طا لينوكا_اللاجت زاالئترابيع ةم ملثهالا ، بيافل املدميلتر ية الجهوية للاستغلال ق العل يم للتحولات الاقتصادية والتنمية المحلية يف الجزائر الذي نظمه منتدى النخبة والكفاءات الوطنية الجزائرية، على مستوى دار الثقافة ولد عبد الرحمن كا يك بالولاية.	photo et texte	8 480	19	0	2
3 déc 2024 16:09	مشاركة #البنك_الوط ين_الجزائري يف 2024 FinTech & InsurTech Open Innovation Challenge2024، الذي نظمته ديزاد حاضنة تاك "DZ Hadina-Tech"، يو يم 1 و2 ديسمرب 2024 يف الجزائر العاصمة. #BNA InnovationChallenge2024 #FinTech #InsurTech# FinancialInclusion#	photo et texte	11 709	50	4	5
4 déc 2024 13 :39	مشاركة #البنك_الوط ين_الجزائري ممثلا بمديرية الموارد الب ر سرية "145" ومديرية التكوين "170"، يف النسخة الثالثة لمعرض التوظيف "Gen-Pro"، الذي نظمته المدرسة العليا للتسي ب والاقتصاد الرق يم، بتاريخ 03 ديسمرب الجاري، على مستوى المدرسة.	photo et texte	9 803	46	1	2

5 déc 2024 11 : 21	البنك_الوط ي‍ن_الجزائري ممثلا بالمديرية الجهوية للاستغلال #سيدي_بلعباس "199" و وكالة #سعيدة "724" و مديرية التجارة وترقية الصادرات لولاية سعيدة، ينظمان يوم توعوي للمواطن #أجهزة_الدفع_الإلك بو ي‍ن)#TPE(وأهي م ييفة الووسلاايئةل ح#الودل فاعس_تاخلإلداك م بو ين.	photo et texte	13 067	53	4	2
5 déc 2024 15 : 46	مشاركة #البنك_الوط ي‍ن_الجزائري ممثلا بالمديرية الجهوية للاستغلال #وهران "182" و الوكالات التابعة لها ي‍ف فعاليات الطبعة الحادية ع ر سر للمعرض الدو ي‍ل للعقار والسكنات الذكية "#ايلوجيا "، من 05 ال 09 ديسمرب الجاري بمركز المؤتمرات "محمد بن أحمد" - وهران #E_LoGia# BNA	photo et texte	14 634	60	4	2
6 déc 2024 09:59	قرض "داري التهيئة" من البنك الوط ي‍ن الجزائري! 💡 تمويل مرن: يصل إل 2,000,000 دج دون الحاجة إل عقد ملكية أو رهن عقاري. ⏳ مدة سداد: ح ن 60 شهرًا، مع إمكانية السداد المبكر. 📋 إجراءات سهلة: تقديم طلب، محاكاة القرض، وإيداع ملفك – الرد خلال 8 أيام فقط! 🌟 تمويل يصل إل 100% لمن هم دون 40 عامًا. 🔗 للمزيد من المعلومات، تفضل بزيارة أقرب وكالة BNA https://shorturl.at/572j6	photo et texte et lien	290 479	912	158	118

8 déc 2024 10:00	مشاركة #البنك_الوط ي‍ن_الجزائري ي‍ف فعاليات #المؤتمر_الإفري ي‍ق ل #ال ر‍سركات_الناشئة " #AfricanStartupConference "، تحت شعار: "إعادة تصور #إفريقيا بـ #الذكاء_الاصطنا ي‍ع" و الذي سيمتد من 05 ال غاية 07 ديسمرب 2024، على مستوى المركز الدو ي‍ل للمؤتمرات عبد اللطيف رحال بـ #الجزائر_العاصمة #الذكاء_الاصطنا ي‍ع #ال ر‍سركات_الناشئة #African #Startup #Conference #ريادة_الأعمال #ال ر‍سركات_الناشئة #الابتكار #AFRICAN_STARTUP_CONFERENCE #دعم_الشباب	photo et texte	11 272	46	2	4
8 déc 2024 12:19	لنجعل حصولك على ما تحتاجه أسهل من أي وقت م ض! 🔌 مع و#بقترمويضل_ المرفان هييةص مل إن ل# البن100ك_ا٪ لمونط يقينم_اةل #جمزائش ري، جهز #م بلك بأحدث #الأجهزة بياتك! 📋 ال ر‍سروط المطلوبة: • العمر من 19 إل 65 سنة • #الجنسية_الجزائرية • دخل ثابت ومنتظم • #فاتورة أو عرض سعر للأجهزة المطلوبة * أسعار تفضيلية لزبائننا المدخرين. # قرض_الرفاهية #تمويل #تسهيلات #credit_confort# BNA	photo et texte	28 695	163	34	5
10 déc 2024 10:06	ادفع #أقساطك_الشهرية لـ #AADL بكل سهولة ! استفد من عدة طرق للدفع دون الحاجة للتنقل : 1. خدمة #الدفع_بدون_تلامس -Wimpay عرب BNA #هاتفك. 2. #الدفع_الإلك بو ي‍ن_عرب_الإن بنت ي‍ف موقع https://www.aadlgestimmo.dz/epayement/View/index.php باستخدام #البط اقة_البيبنكية الخاصة بك. 3. #أجهزة__الدفع الإلك بو ي‍ن #TPE المتوفرة ي‍ف مكتب إدارة AADL ي‍ف مكان إقامتك. اخ ب الطريقة ال ي‍ن تناسبك و #ادفع بسهولة وأمان ! #البنك_الوط ي‍ن_الجزائري #الجزائر aadl #aadl2024 # #الان بنت banque #algerie #BNA# algeria# #algerie	photo et texte et lien	18 445	124	11	14
11 déc 2024 11:17	الذكرى الـ 64 لمظاهرات 11 ديسمرب 1960، تحت شعار "شعب أراد الحياة". #تحيا_الجزائر، و #المجد_و_الخلود_لشهداءنا_الأبرار. #الجزائر #البنك_الوط ي‍ن_الجزائري #BNA	photo et texte	7 073	26	0	3
11 déc 2024 15:46	البنك_الوط ي‍ن_الجزائري ممثلا بالمديرية الجهوية للاستغلال #سيدي_بلعباس "199" و وكالة #سعيدة "724" و مديرية التجارة وترقية الصادرات لولاية #سأعجيهدزةة، _يالندظفماع_نا يلإلوكم تبوو يعنو)ي# للموTPEا(طنوأ هي م ييفة بلودسيائة ل# ال#الحدفساعس_ناةلإ لحك وبلو استخدام ين.	photo et texte	9 445	23	2	3
15 déc 2024 09 : 45	امنحوا #عائلتكم حلولاً مالية شاملة، بخطوة بسيطة، بفضل #Pack_Famille من #البنك_الوط ي‍ن_الجزائري، يمكنكم إدارة #م بانية #عائلتكم بكفاءة وسهولة. ما الذي تقدمه الباقة؟ حساب الشيك مع دف ب #شيكات و#البطاقة_البيبنكية)الكلاسيكية أو الذهبية(، خدمة # الدفع_عرب_الإن بنت بسهولة وأمان، بطاقات مسبقة الدفع متعددة لتلبية احتياجات الجميع، الاش الاش باك يف خدمة #الرسائل_النصية القص بة، باك ي‍ف منصة #الخدمات_البنكية الإلك بونية/تطبيق BN@tic "باقةNET+ " + خدمة الدفع بدون تلامس Wimpay-BNA. #وكحاسلااتب_توفBNA بو او ش حسابا ت "مستقب يلى" للقُ ر‍صّ. 👈 تقربوا من إحدى بكوا ي‍ف باقة « Pack Famille » الآن! الحلول_العائلية #توف ب_مستقبل# BNA# . https://shorturl.at/4f3h2	photo et texte et lien	9 925	38	4	0

15 déc 2024 10:06	مشاركة #البنك_الوط ين_الجزائري يف الطبعة 13 لصالون #البنوك و #التأمينات و #المنتجات_المالية (2024ExpoFinances)، الذي سيقام ابتداءا من 19 ديسمبر 2024 ال غاية 28 من نفس الشهر، على مستوى #قصّ_المعارض #الصنوبر_البحري #SAFEX، على هامش الطبعة 32 ل #معرض_الإنتاج_الجزائري. فريقنا يرحب بكم يف جناح "القصبة". #منتجات_جزائرية #اقتصاد_مح يلى #Banques #ASSURANCES bna	photo et texte	10 340	49	12	6
16 déc 2024 09 : 22	نظم #البنك_الوط ين_الجزائري، ممثلا بالمديرية الجهوية للاستغلال #قسنطينة "185" ووكالة #ع ي_الباي "834" التابعة لها، ابوابا مفتوحة، من 15 ال 17 ديسمبر، على مستوى المركز التجاري #yes_mall بولاية #قسنطينة.	photo et texte	20 268	88	7	1
16 déc 2024 11:00	# امنحوا لأطفالكم أساسًا ماليًا قويًا لمستقبلهم! مع 🌟 ين_الجزائري، ابدأوا اليوم يف حساب_التوف ب_الإسلا يم للشباب من #البنك_الوط الادخار لمستقبل أفضل واستفيدوا الآن من مزايا هذا الحساب: ✅ اختيار# ب ي #حساب_التوف ب بأرباح أو بدون أرباح ✅ مستقبل ما يل آمن ومستدام متوافق مع أحكام ال ّسريعة الإس لامية ✅ خيار مثا يل لبداية قوية يف الحياة ✅ المالية من هم المستفيدون؟ • #الأطفال_القصّ من #الجنسية_الجزائرية ال مقيم ي و#غ ب_المقيم ي يف #الجزائر • #الأطفال القصّ #الأجانب المقيم ي# ! يف #الجزائر 🌍 🔗 للمزيد من التفاصيل، زوروا فروعنا أو اتصلوا بنا الآن حساب_التوف ب_الإسلا يم #مستقبل_أفضل# 6https://shorturl.at/572jادخار #ال ّسريعة_الإسلامية#	photo et texte et lien	8 499	37	1	1
17 déc 2024 15:42	ابقَ دائمًا على اطلاع لح يظ على كل ما يحدث يف #حسابك! مع خدمة #SMS_Card من #البن ك_الوط ين_الجزائري احصل على #إشعارات فورية حول: ✅ #رصيد_حسابك يف الوقت الفع يلى ✅ كل عملية تتم باستخدام بطاقتك البنكية)#المش بيات، السحوبات، وغ بها(🛒 💸 🎯 لماذا تختار خدمةSMS Card ؟ ✅ تحديثات فورية لإدارة أموالك بسهولة وأمان! ⏰ ✅ متابعة دقيقة لكل عملية دون الحاجة للدخول إل حسابك! 🔍 ✅ أمان معزز: كن على اطلاع دائ م بكل حركة يف حسابك لراحة بالك! 🔒 💡 فعل الخدمة الآن وابقَ متحكمًا يف أموالك أينما كنت! #إدارة_مالية #أمان #إشعارات_فورية #SMS_Card	photo et texte	22 508	157	73	2

19 déc 2024 15:11	أبواب مفتوحة منظمة من طرف #البنك_الوط ين_الجزائري، ممثلا بالمديرية الجهوية للاستغلال #قاريدي "187" ووكالة #جسر_قسنطينة "637" التابعة لها، على مستوى -HYUNSON & SONELGAZ ENGINEERING ب #باب_الزوار.	photo et texte	22 035	92	25	2
21 déc 2024 10:13	بطاقة One Pay من البنك الوط ين الجزائري وصلت! 💳 🎉 دلّل نفسك مع الدفع المؤجل واستمتع بهامش دفع يصل إل 30% من راتبك الشهري! 💥 اطلب بطاقتك الآن من أقرب وكالة وعيش التجربة! #OnePay #البنك_الوط ين_الجزائري #دفع_مؤجل	photo et texte	33 927	169	40	18
21 déc 2024 11:00	بطاقة One Pay البيبنكية ذات الدفع المؤجل	vidéo et texte	15 836	123	28	25
21 déc 2024 12:37	بطاقة #One_Pay الجديدة من البنك الوط ين الجزائري! ✨ 💳 تسوق الآن وادفع لاحقاً! مع دفع مؤجل يصل إل 30% من راتبك الشهري! 😎 💸 📍 زر أقرب وكالة وأطلب بطاقتك اليوم #OnePay #البنك_الوط ين_الجزائري #CIB #PaiementDifféré #cartebancaire	vidéo et texte	637 317	1 405	107	94
23 déc 2024 15:44	عودة بالصور لمشاركة #البنك_الوط ين_الجزائري يف الطبعة 13 من صالون #البنوك و #التأمينات و #المنتجات_المالية)#2024expofinances(الذي تم تنظيمه على هامش النسخة 32 ل #معرض_الإنتاج_الجزائري.	photo et texte	16 283	84	2	2
24 déc 2024 12:20	لكل طارئ، حل وقا ئي ن مخصص! مع مجموعة #تأمينات # االلتبأنم ك _الوط ين_الجزائري، كن م ستعدًا لمواجهة أي مفاجأة بثقة واطمئنان: 1. #ي على #السفر والمساعدة يف الخارج #AVA : الحفاظ على راحتك وأمانك خارج الحدود. 2. التأم ي على #الوفاة أو #الإعاقة_الجزئية أو الكليةIAD تأم # ♿ : #حماية شاملة لك ولعائل تك يف أي ظرف، لتكون يف أمان دائم. 3. #	photo et texte	11 240	71	9	3

	ي_وردة 🎗 : تقديم دعم ما يل يف حال تم تشخيصك ب #شطان_الثدي. لأن أمانك وراحتك يه أولويتنا ! 📍 قم بزيارة أقرب وكالة #BNA واكتشف المزيد من حلول التأم ي ال ين تتناسب مع احتياجاتك.					
26 déc 2024 09:40	ترغب يف امتلاك #م بل خاص بك لكن #دخلك لا يك يق لطلب التمويل؟ مع #المرابحة_العقارية من #البنك_الوط ين_الجزائري يمكنك إضافة #راتب او دخل احد #الأقارب من الدرجة الأول)#الزوج ي، #الوالدين، #الإخوة(للاستفادة من التمويل. *التمويل متوافق مع ال سريعة الإسلامية للمزيد من المعلومات، تقربوا أقرب وكالة للبنك من الرابط التا يل: https://www.bna.dz/البحث-عن-وكالة	photo et texte et lien	15 313	101	18	7
26 déc 2024 11:32	نظم #البنك_الوط ين_الجزائري، ممثلاً بالمديرية الجهوية للاستغلال #بوزريعة، دوبيالستمعرابو ن مع 2024#ت، يجوماً عت_احلنسقيدس_اياً لآ يحل و)ل استخدام وMonétiqueسا_ئل GIE#ال#(دف، العي_اوملا لالك خبموي س 26 ين، وذلك على مستوى المركز التجاري #Garden_City.	photo et texte	9 991	38	6	1
28 déc 2024 12:20	استثمر أموالك بحكمة ودعها تعمل من أجلك! مع حساب التوف ب ذو العائد# .%التصاعدي، استمتع بتوف ب آمن ونمو ما يل مستمر مع فائدة تصل إل 5.4 علاوة على ذلك، استمتع بالوصول السهل إل #أموالك يف أي وقت 👈 :باستخدام بطاقتك التوف بية المجانية. 👌 👈 للمزيد من المعلومات الأموال #ادخار #توف ب #ادخار_المال #إدخار# 2https://rb.gy/unqqi #Epargne #BNA #BANQUE #ALGERIE الادخار #الادخار_الذ يك#	photo et texte et lien	10 641	60	0	3
29 déc 2024 11:50	تحويل وكالة ✨ يسر #البنك_الوط ين_الجزائري أن يعلم زبائنه الكرام وكافة السمماورو طين ي بتحويله لوكالة دلس "642" إل مقرها الجديد ب : 🏙 يح محمد ن المدينة الجديدة #دلس - #بومرداس 📞 الهاتف : 49.10.98.024 _ 91.40.76.024 📠 الفا كس: 37.10.98.024 🌟 البنك الوط ين الجزائري يوفر لكم أفضل جودة يف الاستقبال والخدمة.	photo et texte	24 829	104	13	14
30 déc 2024 14:48	بطاقة #One_Pay الجديدة من البنك الوط ين الجزائري! ✨ 💳 تسوق الآن وادفع لاحقاً! مع دفع مؤجل يصل إل 30% من راتبك الشهري! 😎 💸 📍 زر أقرب وكالة وأطلب بطاقتك اليوم #OnePay #البنك_الوط ين_الجزائري CIB# PaiementDifféré #cartebancaire#	photo et texte	3 877	59	5	1
31 déc 2024 09:09	عام_سعيد للجميع مع دخول العام الجديد، يتقدم #البنك_الوط ين_الجزائري بأصدق التمنيات لكم بعام م يلء بالتقدم و#الازدهار. نأمل أن يكون#2025 عام الفرص الجديدة والإنجازات الكب بة. كل عام و أنتم بخ ب	photo et texte	9 935	83	5	5
31 déc 2024 14:48	يحوز البنك الوط ين الجزائري على خربة تتجاوز العام ي يف مجال الدفع عرب الهاتف المحمول Wimpay. وها نحن اليوم، نخطو خطوة جديدة نحو الاندماج مع البنوك الأخرى، ب بخيص م ن طرف تجمع النقد الآ يل « Monétique GIE » و بنك الجزائر، وذلك يف إطار إطلاق نظام التشغيل البي ين للمعاملات عرب الهاتف النقال « DZ Mob Pay ». يمكّنكم هذا النظام من القيام بعمليات الدفع والتحويل الالك بو ين عرب الهاتف النقال بصفة آنية وبغض النظر عن التوط ي البن يك للزبون.	photo et texte	20 244	205	52	13