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*Economic programs on Algerian television
And its role in promoting Islamic banking services.*

Sara djabri^{*(1)}

Leila Idiou ⁽²⁾

sara.djabri@univ-khenchela.dz

idiou.leila@univ-khenchela.dz

Professor MC-B at Abbas Laghrour

Professor MC-A at Abbas Laghrour

University Khenchela, (Algeria)

University Khenchela, (Algeria)

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Abstract

This paper aims to research the role of economic programs on Algerian television to promote Islamic banking services, through the discussion panels presented in these programs or through the guests of the program, and their contributions to enrich the program with their opinions and views on transactions for Islamic banks in Algeria, especially if we know that Islamic banks and their transactions in Algeria are newly emerging, so that the recipient content analysis of a sample of programs presented on Algerian television that promote Islamic banking services 'Being newly established in Algeria, therefore, this paper came explaining and explaining the role assigned to various economic programs on Algerian television, aimed at explaining and simplifying the various Islamic banking services. we have relied on the case study approach through the use of research tools such as scientific observation and content analysis of economic programs. the study has reached a number of results, the most important of which are: that economic talk shows in particular contribute to the promotion of Islamic banking services; Algerian television programming has largely succeeded in choosing guests based on explaining the various formulas of Islamic banking.

Keyword: program, economy, TV, Algeria, Islamic Banking, Study results.

**Corresponding author:*

1. INTRODUCTION

Television as one of the most important means of mass communication tries within the field of its goals, first of all, to reach people, influence them and direct their behavior specifically by persuasion, and today technological development has become an element of the development of the mass communication process, especially through audio and visual means, between the source from the side and between the recipient of the media mass communication, through various programs Broadcast through the medium of television.

Talking about TV programming means talking about the decoration, directing, production, technical and technical staff prepared for the program, and in this study we have chosen economic programs for their connection with the subject of the study, through the promotion of Islamic banking services in Algeria, through various Algerian satellite channels, and we have relied in our study on the Content Analysis tool through the development of some economic, donation program).

2. TV Power Factors:

Since the beginning of the Sixties and after the maturation of the television industry worldwide and the spread of television receivers, television has become the first media tool in terms of the number of followers, and this is due to the ownership of television a set of technical and media characteristics of the most prominent characteristics of television. (Al-Daylami, 2005, pp. 18-19)

* Television has a set of technical and media characteristics and the technical characteristics of television come from the nature and functions of the message or the facilitation of the tools used in the embodiment of the television message and in the recipients, so other means are used such as the written, spoken, audible word and effects as well as the image, color and movement ad it is difficult to determine a fixed rule for using these tools with the elements (image), sound and television as it is known audio and print, so that the credibility of the TV exceeded the credibility of the rest This is largely due to the dimension of image and sound and to the fact that people spend more time with this medium than they spend with other media, and the characteristics of television that make it superior in Impact and spread over other media can be realized through the following features : (Al-Daylami, 2005, pp. 18-19)

1-television is the most powerful media device, as it relies in addressing the masses on Sound, Image, Movement and color at the same time, which leads to presenting events in an interesting way and presenting culture and knowledge in attractive and simplified images

2-acquisition, which is a common characteristic with radio, and if television is characterized by the intensity of acquisition because it combines hearing and sight, it is the viewer's attention with what it displays of images and events, in addition, television saved the viewer's effort and money, who

was seeking to go out to the cinema and theater, it provides him with what cinema provides him while he is sitting at home.

3-using the arts of directing, script, dialogue and sorting, and increases the emotional impact on the viewer

4-television has the technical capabilities that allow it to shorten the time between the event and showing it to people

5-television is a convenient way to display ads, making it easy to choose the target advertising sector from any age or any geographical area

6-television contributes to the formation of the social reality of the individual and the group, it is known that television through the methods of suggestion, simulation and social interaction helps the viewer to form, change and modify his attitudes and attitudes towards himself and others in the world . (al-rawashneh, 2004, p. 124)

7-it became the best medium among the mass media after it entered every home and the satellites deployed in the cosmic space provided it with a global spread, which increased the effectiveness of the process of global media and cultural exchange and became a means of rapprochement between peoples .

3. TV features : (Omar, 2014, p. 50)

- Television is an audiovisual means of communication with the masses by broadcasting certain programs and has characteristics and attributes that we do not find in another media.
- Culture in television is centered around the body, sound and images, so using the voice united with the body, television imposes its influence on the viewer, the body in television culture represents one of its material pillars.
- Mandatory full attendance forces the individual to use the senses of sight and hearing and their effects in memory
- It does not require any mental effort and is characterized by the attractiveness of the show, excitement, timeliness of the event and providing psychological comfort to the viewer.
- He possesses all the requirements of persuasion, interaction and access to human consciousness.
- It numbs tired nerves, helps to vent the pent-up in the subconscious and provokes a lot of emotional and subconscious mental processes such as delusion, fantasy, the spirit of ostentation.
- The mind freezes at certain overtones and does not have time to stand at the information,

scrutiny or criticism due to the overwhelming torrent of information and images showered on the viewer.

- Television is a convenient educational entertainment medium, which provides universal media coverage, which makes it a means of rapprochement and understanding between peoples.
- It contributes to the consolidation of the values, norms and traditions prevailing in society or gradually changing them according to the Will and ideology of the sender.
- Formation of multiple behaviors by presenting ready-made behavioral templates, imitated or flaunted by the viewer.
- Breaking down class barriers because it addresses different educational, social, ethnic backgrounds and to all age groups, it spreads a mass culture that imposes itself on the entire population and turns into a common sense manifested in practical behavior.
- If television is an essential source of education and the acquisition of knowledge and information, however, not everything that it broadcasts is the impartial Abstract Truth. (al-Sayed, 2017, p. 111)
- You should not be fooled by the image as the objective truth, it is originally the truth that the sender wants to highlight or what she wants to portray as the truth, so the choice of scenes, shots, angles, magnification of one scene and miniaturization of another, focus points and backgrounds of the image, all this is done with certain ideological dimensions.
- The television image has the ability to evoke the absent and the absence of the present in a surprising way, and the image almost makes up for reality, there is only what the camera shows, the events that the TV camera did not film or did not want to film and broadcast are forgotten events that do not exist for the majority of TV viewers. (al-Sayed, 2017, p. 112)

4. Television as a media: (al-Sayed, 2017, p. 52)

The main features of television as a media include:

- The speed of its spread between countries
- His enormous potential in controlling the thoughtlessness and shaping public opinion with his persuasive abilities by word and image.
- The attention of the states to him greatly facilitated his task.
- Changing the daily lifestyles of many, such as Hangouts among young men, frequent visits between Housewives.
- The television material is used as a kind of documentary material on which it is based.

5. Educational television : (Chibani, 2012, p. 55)

It is an effective communication and learning tool that combines sound, image and movement, which gives it a prominent role in the learning process because (90 %) of the individual's information is obtained through the senses of hearing and sight.

Some of its features :

- Limits the dependence on verblality in education .
- Adds an atmosphere of fun to the learning process.
- It combines sound, image and movement, which makes it easier for the learner to understand the subject.

Some of the shortcomings of its use :

- With a relatively high economic cost.
- The possibility of TV broadcasting being subject to interference and lack of clarity due to bad weather conditions .

6. Types of television transmission : (al-Sayed, 2017, p. 91)

A-closed circuit television system :

It is based on the connection of electrical wires between a number of rooms or classrooms in a specific place (a specific geographical area) and the lecture hall, seminars or presentation of educational tapes .

B-open circuit television system :

In it, the transmission is carried out in the air to be received by the antennas of the receiving devices, and in it the transmission is carried out in a studio equipped with high efficiency and multiple possibilities in Lighting, Design, Photo Capture devices and amplifiers .

Video tutorial : (al-Sayed, 2017, p. 56)

It is a device for recording sound and image that can be invested to a large degree in the educational process, being a good medium if it improves the preparation and planning of its programs .

Some of its features :

- Its operation does not require high skills .
- Its use in education does not prevent the use of other means within the same educational program.
- The possibility to stop the presentation at any time for the purposes of explanation, comment or answer the learners ' questions .

The satellites : (Mamdouh, s.d, p. 46)

They are machines that help to reach TV broadcasts to places that cannot be easily reached using other means of communication .

7.Types of educational programs offered via satellite :

- Educational or school programs aimed at school classes include programs aimed at teachers and educational supervisors .
- Open education programs, which facilitate the exchange of information, lessons and lectures between various entities, institutes, universities and educational bodies .

8.Satellite Broadcasting System : (Mamdouh, s.d, p. 51)

Satellite communication now carries most of the international telephone calls in addition to television broadcasting, and internet broadcasting, fortunately, the satellites are placed in orbit around the Earth, traveling at the speed of the Earth's rotation, and in the same direction, and by maintaining the speed of the Earth's rotation itself, it looks like a fixed broadcasting station above a certain point on Earth and is located about (23) thousand miles from the Earth's surface and going on, there are usually dozens of satellites Working constantly, at any time and for various purposes .

The trend in recent years has been to design larger and more complex satellites to increase the transmitting power of these satellites, as a result of which the receiving equipment on the ground – satellite receivers (satellite) is becoming smaller and less complex Day by day . Thus, satellite waves can be received through a dish in our homes no more than a drop of three feet. Satellites are one of the most important modern trends in distance education, as the low launch and operating costs have led to an increase in their prevalence and expansion in use, so specialized educational satellite channels have appeared, some of which offer an integrated curriculum and the learner receives a certificate at the end of the program, while others provide lessons advocating the curriculum that is offered in traditional schools, but these channels are plagued by poor interaction with the learner. (Mamdouh L. s., 2014, p. 135).

9.Planning for the preparation of television programs:

The planning process for the preparation of the program goes through five basic stages, taking into account the contemporary features of radio and television programs in terms of smooth linguistic style, brevity in the texts, fast tempo and lightness of programs, discussion of sensitive issues, sourcing information and statistics on the topic raised, specialization in addressing mass groups or addressing specific topics, besides interacting with the audience and: (Mamdouh R. s., s.d, p. 96)

Choosing a theme idea:

By fully experiencing the surrounding reality and feeling its problems, issues and concerns, the

preparer is able to hint at ideas that fit into the context of the program he is preparing .

Constant follow-up of various media, reading of various books, studies carried out by research centers and universities are important tributaries for creating good ideas because the idea is the "prepared capital".

Audience identification:

The chosen idea must be of interest to the target audience, arouse its attention and touch on its problems, and the idea should fit the subject of the program and the interests of the preparer, and the idea should be ethical, meaning that it respects the ethics of society, its values and Customs.

Determine the purpose

The purpose of the program ranges from information -that is, to provide certain information to the audience or to a category of viewers, and this is most evident through news bulletins and programs- to education such as political, religious or social programs, or entertainment such as sports and variety programs, or guidance and education such as health or agricultural programs

Scientific research or collection of scientific material

The stage of scientific research or information collection, and this stage begins after settling on the topic or its basic idea in general and determining its goal, and it may extend to the last stages of the implementation of the program through books, references, bulletins, newspapers and the International Information Network (Internet) .

Communication and coordination:

It is the stage of contacting the sources and confirming with them the shooting date, coordinating with the work team such as the director and the presenter of the program and being at the filming location to follow up the workflow according to the agreed method and the written script.

Planning also requires the appropriate selection of music and songs for the topic and the target audience, as well as preparation for an introductory session before recording (rehearsal) between the presenter and his guests, to achieve familiarity between them and agree on the goals of the program and its duration, and testing technical devices to finally reach the radio or television recording according to the perception of the subject .

Script writing:

It is customary to write a full or almost complete script in the form of two columns, the page is divided into two sections or columns as follows: (Mamdouh R. s., s.d, p. 99).

The first section is on the right of the page, and it covers only a third of the space, and is devoted to the image or visuals; it usually includes the following elements: scenery and decorations, people and other living things, accessories, explanation of what is happening from events and

movement, film material, slides, paintings, all means of visual communication.

The second section: located on the left of the page, occupies the remaining space and up to two-thirds of the page, and is devoted to audios such as dialogue, commentary, sound effects and soundtrack.

The stages of preparing television and radio programs can be concluded with a set of questions, which help to prepare the program better and more accurately, and communicate the desired idea of it to the viewer or listener more clearly, namely:

- What is the purpose of the prepared material or program.
- Who is the target segment or segments.
- What auxiliary factors are needed.
- How long is the article or episode and how many episodes.
- At what hour of the day are the broadcasts and replays.
- What information is to be conveyed through the material and how is it provided.
- What are the precautions that the episode pursues and how are they avoided and spared the viewer.
- Who is the director who takes on directing and what is his method.
- What sources and references are needed, are they available, where and how.
- Are there any assistant preparers and who are they.
- What is the time period given to the preparer until the delivery date of the material.
- Getting started writing the script (radio and television script).

Islamic banking is a historical vision:

In recent years, the experience of Islamic banks has been welcomed and accepted in many countries of the Islamic world, and many traditional banks have been paying attention to the experience and providing some Islamic banking services through the establishment of Islamic windows or other forms that vary from bank to bank .

I had the great honor to contribute to the institutions of the Islamic banking system during the last decade of the twentieth century, as a graduate student at the Arab Academy of financial and banking Sciences , and a banker through my position in the Arab Bank Group and my contribution to the development of the basic building blocks of the Arab Islamic International Bank, as well as contributing to : (Mohaisen, s.d, pp. 115-120)

The stage of the sovereignty of the traditional banking system

Although usury is forbidden in all heavenly canons and even some pagan religions such as Hinduism and Buddhism, the whole world has ignored this prohibition during the last three centuries .

Until the middle of the twentieth century, there were no economists who were opposed to accepting the interest rate as the basis for pricing between the current value of money and its future value . (Mohaisen, s.d, p. 118)

In the late sixties, some calls appeared by some researchers who believe that the use of the interest rate is not the optimal tool for recruiting funds and that the appropriate alternative to optimal employment is the zero rate, which means lending money without increasing the principal of loans, and despite the relevance of this proposition, but he did not find the appropriate mechanism to compensate for the use of funds with an acceptable degree of risk, and the interest rate has remained the dominant mechanism in banking . (Mohsen, 2018, p. 212)

The stage of beginnings :

This stage is divided into two stages : (Mohaisen, s.d)

1. **This stage was marked** by the emergence of many calls and studies presented by pioneers in the field of Sharia science, Islamic thought in general, Islamic Economics in particular, the theory of interest-free banks and how to free the economy from the scourge of Riba and transactions and practices that do not comply with the provisions of Islamic Sharia .

2.**The decade of the Sixties** and the beginning of the Seventies witnessed studies to establish Islamic banks in response to the desire of societies to find a formula for banking transactions away from the suspicion of Riba and without using the interest rate .

However, the real interest in establishing Islamic banks operating in accordance with the Islamic Sharia came for the first time in the recommendations of the conference of foreign ministers of Islamic countries in Jeddah/Saudi Arabia in 1972 .as a result, the agreement establishing the Islamic Development Bank was prepared in 1974 and the Islamic Development Bank began its work in 1977 in Jeddah, Saudi Arabia. this bank is characterized as a Bank of governments that does not deal with individuals in banking aspects. (Mohaisen, s.d, p. 119)

The establishment of the first integrated Islamic Bank was completed in 1975, Dubai Islamic Bank . The experience of Islamic banks during the seventies and Eighties was characterized by a state of anticipation and caution, limited tools and mechanisms, and the limitations of programs and products .some believed that this experience contained an emotional revolution that would not recede after some time until it subsided, while others believed that it contained hope that it could evolve over time to provide an Islamic alternative solution to the interest-based banking system.

3.Development and international deployment: (Mohaisen, s.d, p. 119)

During the nineties, the employees and customers of Islamic banks developed a strong sense of the ability of the experiment to compete, continue and meet the needs of customers .some Islamic banks began to develop new tools and products outside the traditional Murabaha framework, in which Islamic banks continued to revolve, and we began to see new financing formats such as Ijara, istisna and Salam. some banks began to lead financing operations bundled in Islamic formats and others

establish Islamic investment funds compatible with the provisions of Islamic Sharia.

It is noted that Islamic banks during this stage are no longer afraid of the failure of the experiment that threatened them in the past, and the obsession of Islamic banks at this stage is to prove themselves by providing competitive and distinctive tools and mechanisms that are accepted and satisfied in the competitive market in which they operate, and this stage was characterized by international spread, the establishment of Islamic not only in the local community in which you work, but even on World level. (Mohaisen, s.d, p. 120)

Obstacles to the work of Islamic banks : (Hamid, 2010, pp. 77-88)

Despite the fact that Islamic banks have not been established for more than three decades, and despite the doubts surrounding their ability to compete, Islamic banks have managed to establish their feet in the local and international banking sector and have been able to achieve many successes. However, it still faces some problems and obstacles, we will review the most important of which, provided that we address the issue of overdue debtors in detail, as it is one of the most serious problems and obstacles to which any Islamic Bank is exposed, are :

1- Intellectual and jurisprudential obstacles : (Hamid, 2010, p. 85)

There are several intellectual and doctrinal obstacles facing the work of Islamic banks, the most important of which can be reviewed as follows :

A-plurality of doctrinal opinions :

In view of the reliance of Islamic Economic Thought in fatwas on the provisions of Islamic Sharia, the opinions adopted by Islamic banks differed with respect to a single banking transaction, and Muslims began to complain about the difference in the fatwas of the muftis, which sometimes reached the point of inconsistency and contradiction, (Farhan, 2004, p. 135) and this is haraam and that is analyzed, and the public became confused between this and that. This situation has led to intellectual confusion among those responsible for managing these banks and their supervisors, as well as disrupting some banking formulas and tools that provide these banks with flexibility in working.

B-the scarcity of qualified human cadres who combine banking experience, legitimate knowledge and professional competence.

There are some difficulties in finding a jurist specialized in banking transactions and economic issues, which has led to the inability of the jurist to express a legitimate opinion on a number of economic and banking issues until he knows their explanation and details from The Economist and a specialized banker to know the reality on which God's judgment will be applied. (Hamid, 2010, p. 87)

2-insufficient legal protection: (Farhan, 2004, p. 126)

Banking laws in most Islamic countries, trade and monetary laws, real property laws and tax laws stand in the way of the performance and development of the Islamic financial system in general, and if we add to this that most of the investments of Islamic banks fully depend on the sincerity and honesty of investors, we can say that under all the current legislation, these investments are not completely safe.

3-unrealistic tax structure

Islamic financial institutions in general and Islamic banks in particular face problems with the tax structure and financial policy in the countries in which they operate. In the majority of Islamic countries, high taxes are imposed on investment returns, and this leads business owners to hide real profits and exaggerate banks unreasonably. this situation is an obstacle to the activity of Islamic banks, especially in the areas of participation and speculation, because the owners of productive and profitable projects will avoid Islamic banks because by participating they will not be able to hide real profits. (Hamid, 2010)

4-weak supervision of Islamic banks.

It is well known that the structure of central banks has been based on the interest rate system as well as their regulatory systems and the automatic subordination of Islamic banks to the supervision of these monetary authorities will lead to the departure of these banks from their nature and the basics of working one after the other, forced or proportionate to the requirements of this control, which makes them in a position contrary to their constituent regulations at times, and this will negatively affect their image among their contractors, as well as the damage that will be inflicted on them compared to traditional banks will be significant .

5. Non-Proliferation and weakness of the existing network . (Hamid, 2010)

Banking and financial business needs to have a network spread geographically appropriately so that it can perform its work efficiently and effectively and so that it can serve the public in places where it is located or in places where it wants to get a certain service .this weak spread is due to several reasons, including. The difficulty of obtaining licenses for the establishment of new institutions or the opening of new branches.

Failure to provide an appropriate legislative climate that encourages the establishment of Islamic banks in most Arab and Islamic countries, if such legislation exists at all. (Farhan, 2004, p. 142)

6-the lack of an Islamic financial market: (Hamid, 2010)

This market is one of the necessities of healthy investment and Islamic banks suffer from not having financial instruments that enjoy the financial instruments traded in the financial markets of the

ability to convert the benefits of short-term funds resources into investments at the time of need, while achieving a reasonable amount of profit and security, and they also do not have tools that enable them to attract long-term funds from customers, the financial instruments that Islamic banks deal with are limited to current and investment deposits and savings deposits, and they mature within a short period while they exercise their activity by resorting to multiple investment and financing formats such as participation, speculation and funding Most of these are suitable for relatively long-term investment, this has prompted Islamic banks to abandon many investments and long-term production projects and focus on short-term investments such as Murabaha and participation in specific projects as their resources are short-term and most of the formulas adopted by them are suitable for long-term investment.

Study results:

Through the study, we have reached a number of results, the most important of which are:

1. Economic talk shows in particular contribute to the promotion of Islamic banking services.
2. The economic programs on Algerian television have contributed greatly to the introduction of various transaction formats offered by Islamic banks.
3. The most watched economic programs on Algerian television helped to provide the recipient with an informative culture about Islamic banks and Islamic banking in Algeria, and to minimize possible suspicions of usury transactions.
4. Algerian television programming has largely succeeded in choosing guests who explain the various formulas of Islamic banking.
5. Economic programs on Algerian television contributed to providing an alternative to traditional banking to the audience of customers who are recipients of Economic media content.
6. The economic programs presented on various Algerian television channels helped to find interest-free banking institutions that enable the audience of customers to carry out their banking transactions in accordance with their religious beliefs .
7. Through the economic programs presented on various Algerian television channels, the recipient was able to find a new banking culture based on development, innovation and acceptance of the idea by many central banks and given the opportunity to provide Islamic banking services alongside traditional banks .

Study recommendations: in its conclusion, the study recommends the following:

1. achieving coordination and cooperation between Islamic financial institutions in terms of standards in transactions, policies and support.

2. directing economic programs on television to raise the awareness of Islamic banks that deal with public funds to work on providing various services that make them competitive and develop.
3. providing programs that vary between religious and Economic to guide the views and orientations of Islamic banks towards following well-known practices in terms of accounting rules for Islamic banking practices .
4. calling for the approval of reform banking systems that meet the requirements of the reality of the nation in accordance with the provisions of Islamic Sharia.
5. calling for the establishment of a Cooperative Fund among Islamic banks to ensure the need for liquidity in all Islamic banks.
6. calling through some religious talk shows on television for Islamic banks and financial institutions to expand their circle of activity and use legitimate investment methods, and to be ready to expand to new markets.

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