
The impact of distributing insurance surplus in enhancing confidence in Islamic insurance products in the Kingdom of Saudi Arabia Al-Rajhi Takaful Company as a model

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Abstract

This paper aims to study the role of distributing surplus funds in enhancing trust in Islamic insurance products. The surplus refers to the financial amounts collected by Islamic insurance companies through premiums paid by participants, which exceed the actual costs of claims and expenses. This surplus is a vital element in Islamic insurance as it contributes to improving the company's performance and enhances its transparency and reliability among participants. The study discusses how this surplus is managed and distributed to participants in compliance with Islamic principles, as well as its impact on strengthening trust and public acceptance of Islamic insurance products.

Keywords: Islamic Insurance, Surplus, Takaful, Confidence Enhancement, Islamic Financial Products.

Introduction

This research paper seeks to study the distribution of insurance surplus in Islamic insurance companies, and how it affects enhancing confidence in Islamic insurance products in the Kingdom of Saudi Arabia. The paper focuses on Al Rajhi Takaful Company as an applied example, and analyzes the mechanisms used in the distribution of insurance surplus and its role in improving relations between the company and the beneficiaries.

- The Research Paper Focused on Four Main Axes:

1. Sharia compliance: The distribution of surplus to subscribers instead of shareholders reflects commitment to Islamic principles, which increases the company's credibility with customers.
2. Achieving justice: The surplus is distributed based on subscribers' contributions, which creates a sense of fairness and motivates customers to participate.
3. Enhancing trust and loyalty: Subscribers see this distribution as an additional advantage, which pushes them to continue with the company and recommend it to others.
4. Improving reputation: The commitment to distribute the surplus enhances the company's image as an institution committed to Islamic values, which enhances the trust of customers and society.

Methodological Framework for Research and Previous Studies

First: Methodological Framework for Research:

Study variables and study model Distribution of insurance surplus and its impact on insurance products and enhancing confidence in Islamic insurance A case study of Al Rajhi Takaful Company, which can be represented as follows:

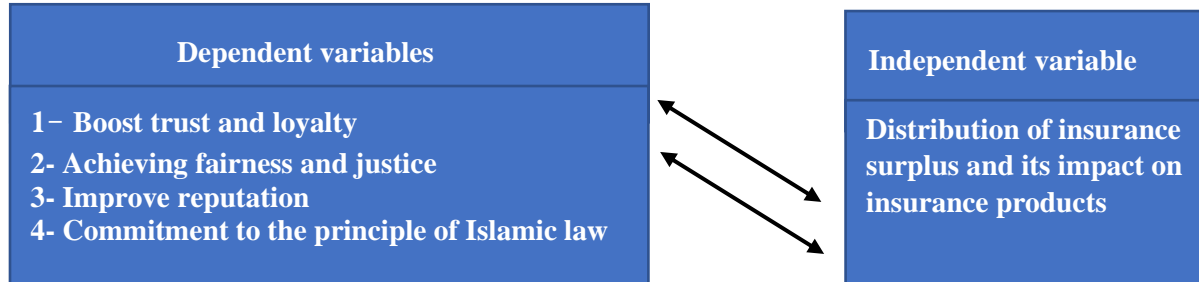


Figure (1): Study Model

The Problem of the Study and its Main Questions:

The problem of the study is the challenge faced by Islamic insurance companies, including Al Rajhi Takaful, in balancing the distribution of surplus insurance to subscribers and strengthening the company's reserves, while maintaining customer confidence. Although surplus distribution is an important element of Takaful principles, unclear mechanisms or lack of customer awareness can lead to poor trust in these products. Therefore, the study aims to analyze the impact of surplus distribution on customer confidence in Islamic insurance products in the Kingdom of Saudi Arabia, with a focus on the "Al Rajhi Takaful" model.

Study Questions:

1. What is the impact of surplus distribution on customer satisfaction in Islamic insurance products?
2. Does the insurance surplus contribute to building or enhancing confidence in Islamic insurance products?
3. What are the best practices for Islamic insurance companies, such as Al Rajhi Takaful, in distributing surplus insurance?
4. How do beneficiaries of Islamic insurance in Saudi Arabia see surplus insurance practices in Takaful companies?

Objective of the Study:

The study aims to analyze the relationship between the distribution of insurance surplus and its impact on confidence in Islamic insurance products in the Kingdom of Saudi Arabia, focusing on the experience of Al Rajhi Takaful, and to provide recommendations that can contribute to enhancing consumer confidence in these products.

Importance of the Study:

The study is important because it provides a tool to understand how Islamic insurance companies in Saudi Arabia can enhance their customers' confidence in insurance products.

It highlights the role of large companies such as Al Rajhi Takaful in improving the distribution of surplus insurance in line with Islamic Sharia, thereby contributing to the sustainable growth of this sector.

1. Scientific importance:

- Developing knowledge in the field of Islamic insurance and promoting Islamic financial jurisprudence: The study of the distribution of insurance surplus contributes to a deeper understanding of Takaful models and their impact on providing sustainable Islamic alternatives.
- Bridging research gaps and measuring economic and social impact: The paper addresses one of the vital topics that are not studied in depth, such as the relationship between surplus distribution and customer confidence.

2. Practical importance:

- Enhancing customer confidence: Studying the impact of surplus distribution on building customer confidence and loyalty to Islamic insurance products.
- Improving corporate performance: Providing recommendations to Takaful companies to improve surplus distribution models, increase customer

satisfaction, and raise competitiveness in demonstrating the ability of Islamic insurance products to compete with conventional insurance by enhancing the added value to subscribers.

Study Assignments:

1. There is a positive impact of the distribution of surplus insurance on enhancing customer confidence in Islamic insurance products in the Kingdom of Saudi Arabia.
2. Al Rajhi Takaful's model is characterized by transparent and fair mechanisms for distributing surplus insurance compared to other companies.
3. The distribution of surplus insurance enhances customers' awareness of the principles of Islamic Takaful and its role in promoting social justice.
4. The distribution of surplus insurance directly affects the decision of customers to continue or join Islamic insurance products.
5. Trust in Islamic insurance products is linked to the effective application of the concepts of Islamic Sharia, including the distribution of insurance surpluses.

Research Methodology and Procedures:

1. Study Methodology:

Descriptive and analytical approach: to analyze the concept of insurance surplus and its mechanisms in Islamic insurance, and to study the impact of its distribution on enhancing customer confidence. Applied Approach: To study the case of Al Rajhi Takaful Company as a model for Islamic insurance in Saudi Arabia.

2. Data Collection Tools:

Desk study: Review the Sharia and economic literature related to Islamic insurance, especially the concept of surplus and its distribution mechanisms, review the annual and financial reports of Al Rajhi Takaful Company.

3. Field Study:

Designing a questionnaire for current and potential customers of Al Rajhi Takaful Company to survey their opinions on surplus distribution, interviews with Islamic insurance experts and managers of Al Rajhi Takaful Company to understand the policies and procedures followed.

Spatial, Temporal and Human Research Limits

Spatial boundaries: The research focuses on studying the distribution of insurance surplus and its effects within the Kingdom of Saudi Arabia, with a focus on "Al Rajhi Takaful" as a model to study the reality of applying surplus distribution in the Islamic insurance sector.

Time Limits: The First Quarter of the Year 1447 AH.

Human limits:

1. The target group includes employees in the Islamic insurance sector, such as employees of "Al Rajhi Takaful"
2. Subscribers to Islamic insurance products, who represent customers benefiting from surplus distribution policies.
3. Sharia and economic experts specialized in Takaful insurance

Second: Previous Studies

An analytical study of the distribution of cooperative insurance surplus in insurance companies:

- 1. Dr. Ahmed Zakaria Zaki Osaimi – 2017:** The study indicates that distributing the surplus in a fair and transparent manner can enhance trust between the insured and the company, thus encouraging participation in Islamic insurance products, the study is about how customers are involved in making decisions about how to

distribute the surplus, such as allocating it for the benefit of members or reinvesting it in the company.

- 2. Study: Problems of Takaful Insurance Models and their Impact on the Insurance Surplus - A Critical Jurisprudential Vision Younes Sawalhi and Ghalia Bouhda – 2013:** Despite the passage of three decades or more since the inception of the Islamic insurance or Takaful industry, in which this industry has witnessed a great demand for it and an apparent expansion in the process of products and products, the models applied in it have not been without many jurisprudential and technical problems that have become Muslim from the Islamic scientific community.
- 3. The Impact of Insurance Surplus Distribution Mechanisms on the Competitiveness of Insurance Companies. Takaful Comparative Study Amer Osama-2023:** A study of the impact of surplus distribution on customers in some Islamic countries may shed light on the cultural and economic factors that affect customers' decisions to subscribe to Islamic insurance, a study of the impact of the policies followed by insurance companies in distributing surplus on customers' desire to continue participating in the insurance product.
- 4. Analysis of the Relationship between Insurance Surplus and Investment Risk: Sharqi· 2022:** Some studies may examine the relationship between the effectiveness of investing funds resulting from insurance surplus and related risks, and how these investments can affect the ability of Islamic insurance companies to provide innovative and reliable insurance services.
- 5. Study of "the Insurance Sector in Sudan" by the Researcher Osman Babiker (1418 AH - 1997 AD):** Where the researcher in this study evaluated the experience of switching from the traditional insurance system to Islamic insurance in Sudan by focusing on the practical experience in the transition towards the work of the Islamic cooperative insurance system in Sudan, where

the researcher highlighted through the study the experience of transformation to be the focus of the study in a way that identifies the nature of the change that has been applied and whether it was applied so as to meet the required goal, which is to generalize the experience of working according to the insurance system Islamic Cooperative.

Theoretical Framework

The First Topic: The Concept of Insurance Surplus and the Criteria for Its Distribution:

The Concept of Insurance Surplus:

Surplus insurance is one of the main pillars and prominent features of Islamic insurance companies that have taken cooperative insurance based on donation among policyholders as the focus of their work.

Insurance surplus is defined as: the remaining financial balance in the account of the participants (policyholders) of the total premiums they have provided, their investments and reinsurance returns, after paying claims, monitoring technical reserves, and covering all expenses and expenses.

How to Dispose of Surplus Insurance in Islamic Insurance Companies:

1. Monitoring the insurance surplus in a special fund called the Risk Fund for those who do not believe that it is permissible to distribute the surplus to policyholders on the basis that the insurance premium paid by the contributor is all a gift and it is not permissible to return any of the gift because it came out of the property of its owner.
2. Monitoring the insurance surplus in a special account as special technical reserves in the early years of the company's life when it is considered permissible to distribute the surplus to policyholders.

3. Disbursement of the insurance surplus in the faces of goodness in whole or in part after monitoring it in the account of the faces of goodness in the company.
4. Distributing the insurance surplus in whole or in part to policyholders so that the contributor's share of the surplus becomes part of the total individual funds owned and disposed of.

Criteria for the Distribution of Surplus Insurance in Islamic Insurance Companies:

The insurance surplus is a right for policyholders and a legitimate property for them that is disposed of by the company's management in order to achieve their interests in accordance with the approved regulations such as the formation of reserves for the cooperative insurance fund owned by them, or distributing it to them or donating it in the faces of goodness on their behalf, and the company managing the insurance business does not deserve anything from it, neither as a rent, nor in return for investment because if it is taken as a rent to manage the insurance business, it must be known because the lease is one of the contracts Financial compensation that is corrupted by obscene ignorance, and the surplus may or may not exist and the rent is due whether the surplus exists or not, and it is also not permissible to take something from the surplus in exchange for investing installments because the investment consideration must be a known percentage of the profits achieved, and taking a share of the surplus leads to ignorance of the financial return for investment because the surplus may or may not exist, so the speculation on the basis of which the investment is made, is corrupted, Since Islamic insurance companies are new to the emergence compared to commercial insurance companies (traditional), they differ among themselves in terms of the standard adopted by each company to distribute the insurance surplus, and it has recently been reached to develop a set of criteria for the distribution of insurance surplus in Islamic insurance companies, by the Accounting and Auditing

Organization for Islamic Financial Institutions in Bahrain so that the management of each company is left free to choose the standard it deems appropriate, where the following criteria have been adopted:

First: Inclusion of the distribution of the insurance surplus to all policyholders without discrimination: Between those who received compensation and those who did not, in proportion to the contribution of each of them because each participant is a donor to others with the compensation paid to them and the remainder of his contribution must be returned to him after deducting the expenses and expenses required by insurance operations and the formation of reserves, and this method overcomes taking into account the aspect of cooperative meaning felt by the subscriber, Even if he received compensation that took his premiums or less than them, this standard is applied in the Islamic Insurance Company in Jordan and both the Islamic Insurance Company and the Baraka Insurance Company in Sudan.

Second: Inclusion of the distribution of the insurance surplus for policyholders who did not receive compensation in the first place, but those who received compensation do not deserve anything from the insurance surplus, and this method takes into account the benefit of those who have the advantages of cooperation, no matter how much you say, it is considered a benefit that exempts from the inclusion of distribution for them.

Third: Differentiating between those who received compensation that took all their premiums and those who received compensation less than their premiums, those who received compensation that took all their premiums do not deserve anything from the insurance surplus, while those who received compensation did not take all their premiums are given from the insurance surplus and their luck from it: their share of the surplus in full minus the part of the compensation they received.

Fourth: Distributing a fixed percentage of the insurance surplus allocated for distribution to the insurers (policyholders) and keeping the rest in the company.

Fifth: Dividing the insurance surplus allocated for distribution among policyholders so that the affected persons who have been paid compensation are given half of what is given to non-affected

Sixth: Distribution in any other way approved by the Sharia Supervisory Board of the company.

The Second Topic: Surplus Distribution and its Impact on Confidence in Islamic Insurance Products:

Trust is an essential element in any type of financial product, especially in the insurance sector. With regard to Islamic insurance, there are a range of factors that significantly affect the level of trust that customers place in these products:

- 1. Transparency and Credibility:** Customers expect Islamic insurance companies to be clear and honest in presenting product terms, including details regarding fees, profits, and risks. Transparency about how funds are managed and how to invest them in accordance with Sharia principles enhances trust.
- 2. Conformity with Islamic Sharia:** One of the most important factors affecting customer confidence is ensuring that the product complies with Sharia principles. An independent Sharia supervisory board that reviews and certifies all transactions and contracts helps build confidence in Islamic insurance products.
- 3. Reputation and History:** The good reputation of Islamic insurance companies and the long history of providing Shariah-compliant financial services contribute to enhancing customer confidence. Companies with a proven track record of adhering to Islamic values offer a high level of psychological security to customers.

- 4. Financial Security and Stability:** Trust is significantly affected by the level of financial security of the company. Companies that demonstrate financial stability and ability to meet obligations to customers contribute to building trust, especially if they have good financial management and adequate reserves.
- 5. Studied and Appropriate Products:** Providing innovative insurance products based on a deep study of customer needs while adhering to Islamic values enhances trust. Customers are looking for insurance solutions that provide them with social and financial security without conflicting with their religious principles.
- 6. Communication and Interaction with Customers:** Having an effective mechanism for communicating with customers, whether through telephone centers or online, encourages increased trust. Customers prefer companies that provide them with full support and clarify all their queries regarding products and services.
- 7. Education and Awareness:** Many customers need to be educated about what Islamic insurance is and how it differs from conventional insurance. Awareness programs that explain the benefits and nature of Islamic insurance play a major role in increasing customer confidence in these products.
- 8. Justice and Equitable Distribution:** In Islamic insurance, it is important for customers to feel that money is managed fairly, and that there is a fair distribution of profits and losses. The concept of Takaful (cooperation between the insured) helps in providing a fair and transparent financial model that enhances trust.
- 9. Control and Regulation:** The existence of a strict regulatory framework for the Islamic insurance sector enhances confidence in the market in general. Clients feel comfortable knowing that there are regulatory laws that protect their rights and ensure the safety of financial operations.

10.Independent Sharia Audit and Supervision: Employing independent consultants or Sharia boards to review all financial and contractual procedures in Islamic insurance companies, ensuring compliance with Sharia principles and contributing to enhancing trust, building customer confidence in Islamic insurance products depends on providing a transparent, reliable, and Shariah-compliant environment. By paying attention to factors such as transparency, Sharia compliance, fairness, and independent oversight, Islamic insurance companies can improve their reputation and increase trust among customers.

11.Compliance with the Provisions of Sharia on the Institutional Reputation of the Takaful Company: Compliance with the provisions of Islamic Sharia is one of the main pillars that distinguish Takaful insurance companies from other conventional companies. This commitment significantly impacts the reputation of these companies and enhances the confidence of customers and investors. The following is a presentation of the impact of Sharia compliance on the institutional reputation of Takaful insurance companies:

a) Enhancing Trust and Credibility:

Transparency and adherence to religious principles: When Takaful insurance companies comply with the provisions of Islamic Sharia, they demonstrate to customers their commitment to ethical and religious principles, thereby enhancing confidence in their ability to provide fair financial services. This commitment gives customers a sense of security and reassurance that the money being invested or managed does not contradict the teachings of their religion, Role of the Shariah Board: The presence of an independent Shari'a Supervisory Board that examines all financial operations and contractual procedures enhances the credibility of the company, as clients testify to the continued commitment to Sharia principles.

b) Differentiate From Competitors:

Companies that comply with Sharia are able to distinguish themselves from traditional companies. This commitment is a competitive advantage, as many customers, especially in Muslim-majority communities, are looking for insurance options that are in line with the teachings of the religion. Expansion into new markets: Sharia compliance enhances the ability of companies to expand into new markets, especially in Muslim-majority countries or markets where Islamic financial awareness is increasing. Corporate reputation Shariah-compliant attracts new customers who are looking for financial products that are compatible with their religion.

c) Achieving Social Responsibility:

Takaful and Equality: By applying the principle of Takaful in Takaful insurance, which depends on cooperation and solidarity between members, the company demonstrates its social responsibility. Customers feel part of a system that believes in social justice and the distribution of losses and profits in line with the principle of justice in Islam, Supporting local communities: Many Takaful insurance companies follow development policies aimed at supporting charitable or social projects, which enhances their institutional reputation as an entity that contributes to the development of society.

d) Emphasis on Financial Stability:

Wise Financial Management: Sharia compliance means that Takaful insurance companies do not engage in activities related to usury or interest-bearing loans, ensuring financial stability away from the risks involved in dealing with illegal financial instruments. This trend enhances the company's reputation in the market as a stable and reliable financial institution investing in halal projects.

e) Maintain Customer Satisfaction:

Transparency in dealings: Shariah-compliant Takaful insurance companies work to provide known and clear products to customers, and clarify how profits and losses are distributed. This type of transparency enhances customer satisfaction and loyalty, and increases the company's reputation as an organization that cares about the interests of its customers.

Practical Framework of the Study

The First Topic: Al Rajhi Takaful Company as an Applied Model

About the Company and its Role in the Saudi Market:

Al Rajhi Takaful Company is one of the leading Takaful insurance companies in the Kingdom of Saudi Arabia, offering a variety of Shari'a compliant Islamic insurance products. The company was established in 2008 as a joint venture between Al Rajhi Holding Group and major Saudi companies. The company provides innovative and Shariah-compliant insurance solutions in various insurance fields, such as life insurance, motor insurance, health insurance, and accident insurance.

The Role of Al Rajhi Takaful Company in the Saudi Market:

Al Rajhi Takaful Company contributes to the promotion and development of the Islamic insurance industry (Takaful) in the Kingdom, where its business model is based on Islamic Sharia principles, which distinguishes it from conventional insurance companies. The company applies the principle of Takaful which relies on cooperation between individuals to cover risks, with a focus on fairness and transparency in all transactions.

- **Diversity of Products and Services:** Al Rajhi Takaful offers a wide range of insurance products that meet the needs of individuals and companies, including life insurance, medical insurance, motor insurance, personal accident insurance, and commercial insurance. The company is also working on developing insurance solutions that suit different groups in Saudi society, ranging from individuals to large companies.
- **Innovation in Service and Technology:** The company focuses on providing innovative and advanced services, by investing in modern technology to facilitate access to insurance services, which contributes to improving the customer experience. The company has developed digital platforms and through smart phone applications that allow customers to manage their insurance contracts easily and conveniently.
- **Sustainability and Social Responsibility:** Al Rajhi Takaful Company contributes to social responsibility by supporting many charitable and community projects. The company is also committed to applying the principles of good governance and transparency in the management of operations and contributing to the strengthening of the local economy.
- **Sharia Compliance:** The Company is fully committed to applying Shari'a standards in all its insurance operations, which enhances its credibility with its customers in the Kingdom. The company has obtained approvals from Shariah boards that ensure that its products are Shariah compliant.
- **Supporting the Growth of the Saudi Market:** Al Rajhi Takaful is an essential part of the strategy to strengthen the Saudi insurance market, especially in light of the Kingdom's Vision 2030, which encourages the development of the insurance sector and make it more inclusive and resilient. By offering Shariah-compliant insurance solutions, Al Rajhi Takaful Company is one of the key players in the Islamic insurance sector in the Kingdom of Saudi Arabia, contributing to enhancing

insurance awareness Islamic and expanding the scope of insurance services compliant with Islamic Sharia. It also contributes to supporting the Saudi economy by providing innovative services that meet the needs of its customers and contribute to achieving the goals of the Kingdom's Vision 2030.

Its Strategy in Distributing The Insurance Surplus

$$\frac{\times \text{ Surplus allocated for distribution} \quad \text{Insurance premiums for each subscriber}}{\text{Total Premiums}} = \text{Subscriber's share of surplus}$$

According to the policy of distributing surplus insurance operations issued by the Insurance Supervisory Authority, the entitlement to the insurance surplus is required that the percentage of the total amounts of claims incurred is less than 70% of the total premiums earned, the participants eligible for the distribution of the surplus have the option to receive their share of the surplus by transferring to their bank accounts, or requesting the deduction of the amount due from the subscription amount upon renewal, and they can also authorize the company to donate their dues to charities if the subscriber has multiple documents The ratio of total claims incurred to the total documents registered in his name is calculated in relation to the total premiums earned paid by him to determine eligibility for eligibility, and not as the outcome of each document separately. which is determined by the participant by written permission by him The distribution of the due surplus shall require the payment of all outstanding installments, regardless of the year in which such instalments commenced. A set-off settlement can therefore be made against these outstanding installments. Eligible participants can authorize the company to donate their dues to licensed charities Determined by the subscriber by written permission by him, the surplus must be claimed within 10 years of its declaration, the subscribers eligible for the distribution of the surplus have the option to request

that the amount due be deducted from the subscription amount upon renewal, or receive their share of the surplus by transfer to their bank accounts. If the accident liability rate is zero percent, he will be eligible for surplus insurance entitlement.

The company will need to verify the validity of the subscriber's national address on the surplus distribution webpage on the company's website, and will send him a cheque provided that the amount due is more than 20 Saudi riyals Any distribution surplus exceeding 10 Saudi riyals will be transferred to you, the subscriber can authorize Al Rajhi Takaful to donate the amount to accredited charities on your behalf or request a discount from the renewal amount.

The Effect of Surplus Distribution on Customer Satisfaction and Confidence in the Company:

The distribution of surplus insurance is one of the main aspects of Takaful insurance companies that significantly affects customer satisfaction and confidence in the company. In Takaful insurance, premiums are collected from members (insured) to cover risks. If a surplus remains after covering claims and expenses, this surplus is distributed among the members in accordance with the principle of Takaful (cooperation and mutual assistance). This distribution can positively affect customers from several aspects:

1. Creating Additional Value for Customers: When the insurance surplus is distributed, customers receive additional value for their premiums. This distribution can be in the form of reductions in future premiums, cash distribution, or other bonuses. This type of benefit boosts customer loyalty and motivates them to keep paying insurance premiums.

When the surplus is distributed in a way that encourages customers to continue with insurance coverage and not withdraw from the program, it contributes to

creating a long-term relationship between the company and customers, which increases their satisfaction and confidence.

- 2. Achieving the Principle of Solidarity and Cooperation:** Promote a sense of community: By distributing surplus among members, customers feel part of a symbiotic system, where they contribute to supporting others in the face of crises. This creates an environment of cooperation and mutual assistance, which enhances trust in the company and increases member satisfaction, the surplus distribution system contributes to reinforcing the idea that the surplus belongs to all members and is considered part of a collective responsibility, where everyone is a beneficiary of the system rather than making an individual profit for the insurance company.
- 3. Enhance Confidence in the Sustainability of the Company:** Credibility of surplus investment: When a company uses the surplus in a manner that is in line with the principles of Islamic law, such as investing it in halal projects, it enhances its reputation and increases customers' confidence in its financial sustainability. Customers feel reassured to know that the surplus is managed in a way that is consistent with religious and moral values.

Third Theme: Results and Analysis of the Questionnaire

The First Topic: Field Study Procedures:

This section includes the methodology of the field study, from the design of the study tool and the test of honesty and stability, as well as providing an accurate description of the population and the research sample, then statistical methods according to which the data are analyzed and the hypotheses of the study are tested as follows:

1. Study Population and Sample:

A. Study Population:

- The target group includes employees in the Islamic insurance sector, such as employees of "Al Rajhi Takaful"
- Subscribers to Islamic insurance products, who represent customers benefiting from surplus distribution policies.
- Sharia and economic experts specialized in Takaful insurance.

B. Study Sample and Characteristics:

The researcher adopted a sample from the study population described in (a) in order to obtain the required data and was carefully selected and the researcher distributed (120) forms to the target of the study sample and obtained (110) questionnaire by 92%.

2. Study Tool:

The tool used to collect data is the questionnaire in order to collect data related to the hypotheses of the study, which the researcher developed by reviewing many previous studies related to the subject of the study in order to measure the opinion of the sample members about (the distribution of insurance surplus and its impact on insurance products) and the questionnaire consisted of two parts:

The First Section: includes the private data of the members of the study sample, which is the personal data related to the description of the members of the study sample in terms of demographic information as follows:

1. Lifetime.
2. Years of Experience.
3. Scientific Specialization.
4. Qualification.
5. Professional Qualification.

6. Job Title.

Section Two: Study variables through which the hypotheses of the study are identified, which are as follows:

- The independent variable (insurance surplus) consists of five dimensions (25) statements.
 1. The first dimension is the principle of enhancing customer confidence in Islamic insurance products and consists of (5) statements.
 2. The second dimension is a transparent and fair principle for the distribution of insurance surplus compared to other companies. It consists of (5) phrases.
 3. The third dimension is the principle of customer awareness of the principles of Islamic solidarity and its role in promoting social justice and consists of (5) statements.
 4. The fourth dimension is the principle of customers' decision to continue or join Islamic insurance products. It consists of (5) phrases.
 5. The fifth dimension is the principle of the concepts of Islamic law effectively, including the distribution of insurance surplus, and it consists of (5) phrases.
- **Dependent Variables:**
 1. Compliance with Islamic Sharia.
 2. Achieving justice.
 3. Enhancing trust and loyalty.
 4. Improving reputation) it includes.
 5. Phrases.

3. The Scale of the Study:

The degree of possible resolution on the paragraphs was measured into a five-point gradient according to the scale of the pentathlon card, which is distributed from its highest weight was given to him (5) degrees and represents in the answer field (I strongly agree) to the lowest weight of him and I give (1) one degree and represented in the answer field (I strongly disagree) There are three weights between them and the purpose of this is to allow the sample members to choose the exact answer according to their estimation and the following key table (1) illustrates this.

Table (1): Key Relative and Relative Weighted Weight of the Likert Pentagonal Size

Statistical significance	Weighted relative weight	Relative weight	Degree of approval
High approval score	5-4.2	5	I strongly agree
Approval score	4.2 -3.4	4	I agree
Impartial opinion	3.4 -2.6	3	neutral
Degree of disapproval	2.6 -1.8	2	Disagree.
Degree of strongly disapproval	1.8-1	1	Strongly disagree

Based on the values of weights in Table (1) above, the hypothetical mean of the study becomes the total score of the individual on the statements $(1 + 2 + 3 + 4 + 5) / 5 = (15/5) = 3$ and therefore if the average of the phrase exceeds the hypothetical mean (3), this indicates the approval of the sample members on the phrase.

4. Evaluation of Measuring Instruments:

It means the ability, honesty and validity of the measurement tool to measure what it was designed for and based on the theory of correct measurement means complete validity and freedom of the tool from measurement errors, whether random or regular, and the study relied in the first phase on assessing the appropriateness of the measures used to measure the statements of the study using the stability and honesty test to exclude non-significant phrases from the study

measures and verify that the phrases used to measure a particular concept actually measure this concept, The researcher presents the results of the analysis of the measures used in the study:

- a) **Testing the Validity:** of the content of the scale: After the completion of the initial version of the study scale, it was presented in the form of a questionnaire to a group of arbitrators and specialized experts, numbering (4) experts and arbitrators in the field of study, and they were asked to express their opinions about the study tool and the validity of the paragraphs to represent the hypotheses of the study and also asked them to amend, delete and add to what they deem appropriate for the purpose of measuring the sincerity of the study tool, and after it has been Retrieving the questionnaire from all experts, their responses were analyzed, their observations were taken into account, and the amendments proposed were made, and thus the questionnaire was designed in its final form.
- b) **Consistency and Stability Test:** means stability (the stability of the scale and its non-contradiction with itself, that is, the scale gives the same results with a probability equal to the value of the coefficient if reapplied to the same sample) and therefore it leads to obtaining the same results or compatible results every time the measurement is re-measured, and the greater the degree of measurement and the stability of the tool, the greater the confidence in it, and there are several ways to verify the stability of the scale, the most famous of which is in the case of identification Cronbach's alpha method, which takes values ranging from zero to one correct, if there is no stability in the data, the value of the coefficient is equal to zero, and on the contrary, if there is complete stability in the data, the value of the coefficient is equal to the correct one, that is, increasing the alpha Cronbach coefficient means increasing the credibility of the data and reflecting the results of the sample on the study

population, and the decrease in value from (60) is evidence of low internal stability.

Table (2): Cronbach alpha coefficients to measure the stability of resolution statements (Source: Prepared by the researcher from the data of the field study 2024)

Honesty	Cronbach alpha stability coefficient	Number of ferries	Variables and dimensions	M
98%	96%	25	Insurance surplus	Independent variable
93%	87%	5	The principle of enhancing customer confidence in Islamic insurance products The principle of transparency and fairness in the distribution of surplus The principle of customer awareness of the principles of Islamic Takaful The principle of customers' decision to continue with Islamic insurance products. The principle of the concepts of Islamic law in the distribution of insurance surplus	Dimensions of the independent variable
92%	85%	5		
92%	85%	5		
92%	85%	5		
92%	84%	5		
86%	74%	5	1- Compliance with Islamic Sharia 2. Achieving justice 3. Boost Trust Loyalty 4. Improve reputation	Dependent variables
97%	95%	30	Total Ferries	

Table (2) above shows the alpha coefficients of Cronbach to measure the validity and stability of the questionnaire and the researcher notes that all alpha values are more than 60%, which means that there is stability in the answers of the sample members.

5. Statistical Methods Used:

Statistical analysis of the responses of the study sample will be carried out using the following statistical methods:

- "Cronbach's alpha" coefficient to test the validity and stability of the resolution.

- b) Frequencies and percentages to describe the opinions of the study sample members towards their response to the questionnaire statements.
- c) Descriptive statistics (arithmetic mean and mode) to arrange the responses of the study members to the questionnaire statements according to the degree of approval and (standard deviation) to know the significance of the efficiency of the arithmetic mean in representing the data center.
- d) Regression and simple linear correlation for hypothesis testing.

The Second Topic: Data Analysis

At the beginning of this section, the researcher will explain the personal data, which serves as preliminary information about the members of the sample and this information is useful in giving useful general information and helps in trusting the data of the respondents and then the researcher explains the descriptive variables of the study:

Analysis of Personal Data

1. Variable Age Group:

Table (3): Distribution of Respondents by Age Group Variable (Source: Prepared by the researcher from the data of the field study 2024)

Ratio	Iteration	lifetime
46.4%	51	<<40
39.1%	43	50<40
9.1%	10	60<50
5.5%	6	Greater than 60
100%	110	Total

Table (3) shows the distribution of the sample members according to the variable of the age group, in which we find that the age group less than 40 years number 51 individuals by (46.4%), (40 - 50) years 43 individuals by (39.1%) and those in the

category (50 - 60) years number 10 individuals by (9.1%), 60 years and above 6 individuals by (5.5%), and the researcher notes from the results of the table the lowest categories are the highest. The diagram below illustrates this.

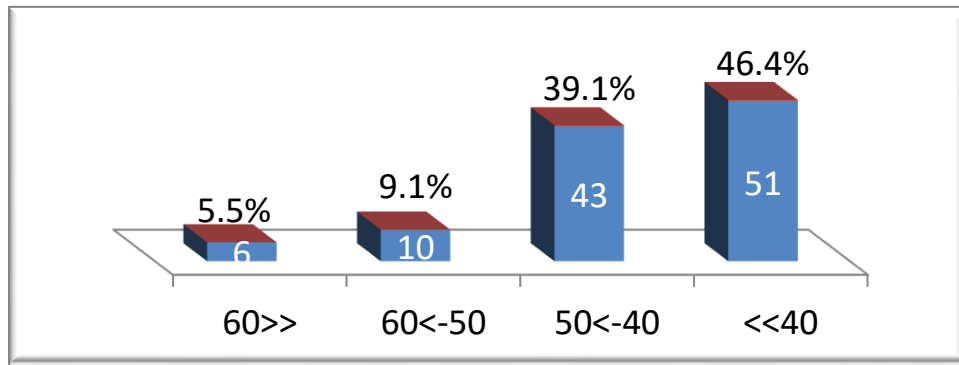


Figure (2): Distribution of Study Sample according to Age Group Variable

2. Variable Years of Experience:

Table (4): shows the distribution of sample members according to the variable of years of experience
(Source: Prepared by the researcher from the data of the field study 2024)

Ratio	Iteration	Years of Experience
11.8%	13	<<5
26.4%	29	10<-5
26.4%	29	15<-10
35.5%	39	15-->>
100%	110	Total

Table (4) shows the distribution of the sample members according to the variable of years of experience, in which we find that those with experience less than 5 years numbered 13 individuals by (11.8%), (5-10) years numbered 29 individuals by (26.4%), (10-15) years of 29 individuals by (26.4%), more than 15 years amounted to 39 individuals by (35.5%), the results of the table showed that there is a convergence in experiences.

3.Variable Scientific Specialization:

Table (5): shows the distribution of the sample members according to the variable of scientific specialization (Source: Prepared by the researcher from the data of the field study 2024)

Ratio	Iteration	Scientific Specialization
32.7%	36	accounting
21.8%	24	Business Administration
8.2%	9	economy
20.9%	23	insurance
16.4%	18	Other
100%	110	Total

Table (5) shows the distribution of the sample members according to scientific specialization, in which we find that the specialists in accounting reached 36 individuals (32.7%), while the specialists in business administration reached 24 individuals (21.8%), and specialists in economics 9 individuals (8.2%), insurance 23 individuals (20.9%), other specialties 18 individuals (16.4%), it can be said that the study sample of accountants, business administration and insurance are the highest specializations and the graph below shows that:

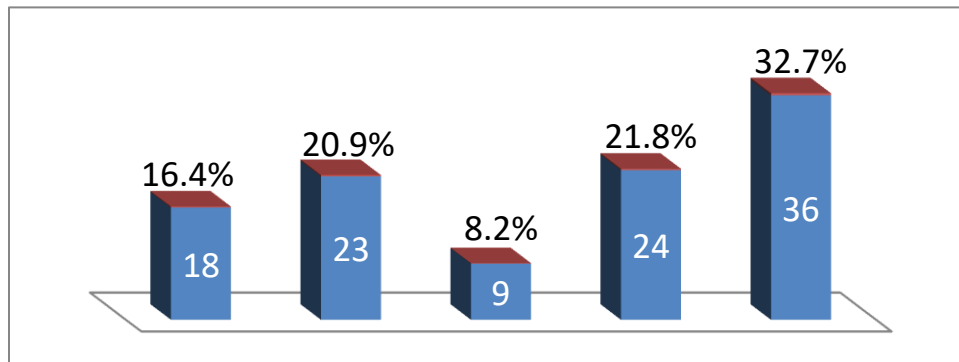


Figure (3): shows the distribution of a sample according to the variable of scientific specialization

4. Variable Academic Qualification:

Table (6): shows the distribution of sample members according to the variable of academic qualification
(Source: Prepared by the researcher from the data of the field study 2024)

Ratio	Iteration	Qualification
41.8%	46	Bachelor
10.9%	12	Higher Diploma
38.2%	42	Master
7.3%	8	Doctor
1.8%	2	Other
100%	110	Total

Table (6) shows the distribution of the sample members according to the academic qualification, in which we find that the number of bachelor's degree reached 46 individuals (41.8%), 12 individuals (10.9%) of holders of higher diploma, and master's holders 42 individuals (38.2%). PhD holders 8 individuals (7.3%), other scientific qualifications (2) individuals (1.8%), the researcher noted that the study sample is bachelor's and master's degree holders. It is the highest and the graph below shows this:

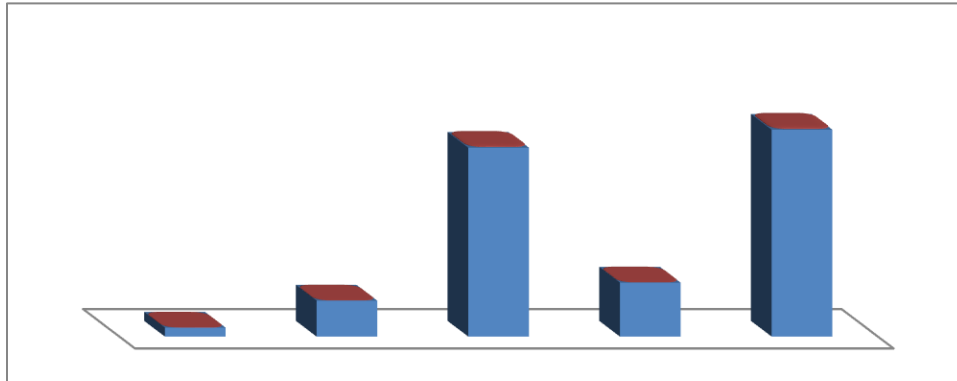


Figure (4): shows the distribution of the sample members according to the variable of academic qualifications. (Source: Prepared by the researcher from the data of the field study 2024)

5.Variable Professional Qualification:

Table (7): shows the distribution of sample members according to the professional qualification (Source: Prepared by the researcher from the data of the field study 2024)

Valid Percent	Cumulative Percent	Percent	Frequency	
1.5		1.5	.9	1
3.1		1.5	.9	1
6.2		3.1	1.8	2
16.9		10.8	6.4	7
100.0		83.1	49.1	54
		100.0	59.1	65
			40.9	45

Table (7): shows the distribution of sample members according to the professional qualification. Table (8) shows the distribution of the sample members according to the job title, in which we find that the members of the study sample of employees reached 28 individuals by (46.7%), head of department 8 individuals by (13.3%), director of the department of 9 individuals by (15%), other jobs 15 individuals by (25%), the majority of the sample members are employees.

Figure (8): shows the distribution of sample members according to the job title variable

Cumulative Percent	Valid Percent	Percent	Frequency	
2.0	2.0	1.8	2	Board Member
3.0	1.0	.9	1	General Manager
10.0	7.0	6.4	7	Assistant Technical Manager
16.0	6.0	5.5	6	Assistant Financial Manager
20.0	4.0	3.6	4	Internal Audit Manager
22.0	2.0	1.8	2	Internal Auditor
100.0	78.0	70.9	78	Other
	100.0	90.9	100	Total
		9.1	10	System
		100.0	110	Total

The Third Topic: Data Analysis:

This section includes the analysis of the basic data of the study to be able to know the directions of the answers of the study sample on the phrases of the different axes of the study through:

1. The frequency distribution of the respondents' answers to the study statements.
2. Descriptive statistical analysis of study statements.

Table (9): Ratios and Frequencies of the Independent Variable Insurance Surplus (Source: Prepared by the researcher from the data of the field study 2024)

Direction	I strongly agree	I agree	neutral	Disagree.	Strongly disagree	Phrases
Consent	73	23	11	3	0	The commitment of Islamic law in the distribution of surplus
	66.4%	20.9%	10.0%	2.7%	.0%	
Consent	63	34	8	5	0	Achieving justice in the distribution of surplus
	57.3%	30.9%	7.3%	4.5%	.0%	
Consent	58	30	15	7	0	Focus on social and ethical values
	52.7%	27.3%	13.6%	6.4%	.0%	
Consent	53	26	18	10	3	The company applies the distribution of surplus to everyone transparently
	48.2%	23.6%	16.4%	9.1%	2.7%	
Consent	53	31	17	9	0	Education and awareness
	48.2%	28.2%	15.5%	8.2%	.0%	
100%	54.5%	26.2%	12.6%	6.2%	0.5%	Total

Table (9) above shows the ratios and frequencies of the insurance surplus variable statements after the principle of enhancing customer confidence in Islamic insurance products, which the total percentages of the responses of the study sample members to its statements were as follows: Strongly agree (45.5%), and agree (26.2%), which means that 81% of the study sample members agree with the statements of the principle of enhancing customer confidence in Islamic insurance products. The percentage of strongly disagree (0.5%) and disagree (6.2%), i.e. about 7% only is the total percentage of those who do not agree with what was stated about the principle

of enhancing customer confidence in Islamic insurance products, while the neutrals (12%), summary of the results of the table for the surplus variable after the principle of enhancing customer confidence in Islamic insurance products. Is the approval of water came in his phrases as the researcher noted the lack of option not to agree strongly in most of the phrases and the column named direction shows the general trend of the opinions of the respondents.

Table (10): Descriptive Statistics of the Independent Variable Insurance Surplus (Source: Prepared by the researcher from the data of the field study 2024)

Result by average	Standard deviation	Lines	Arithmetic mean	Phrases
Strongly agree	.7870	5	4.51	The company implements a system that enhances the confidence of its customers
Strongly agree	0.816	5	4.41	The systems clarify the tasks and duties of each employee
Strongly agree	0.925	5	4.26	The customer's right to claim his rights is guaranteed by law
Consent	1.124	5	4.05	The regulations apply to everyone without exception
Consent	0.972	5	4.16	The company has complete integrity

Table (10) shows the descriptive statistics of the phrases of the insurance surplus variable after the principle of enhancing customer confidence in insurance products, where the arithmetic means came around the numbers (4 and 5) almost for all the phrases and the mode in the number (5), with heterogeneous standard deviations and through the values of descriptive statistics for the variable phrases and according to the five-point scale of the card for the weights of options, which was previously clarified in the key table - a - the numbers (4 and 5) mean approval or approval strongly and this confirms that the opinions of the sample members for the phrases (The principle of enhancing customer confidence in insurance products) is approval in both parts and the column named Result gives an indication about the general direction of the respondents' opinions.

Table (11): Ratios and Frequencies of the Surplus Independent Variable (Source: Prepared by the researcher from the data of the field study 2024)

Direction	I strongly agree	I agree	neutral	Disagree.	Strongly disagree	Phrases
Consent	70	20	14	6	0	The effect of surplus insurance distribution on the level of customer awareness in Islamic insurance companies in the Kingdom of Saudi Arabia
	63.6%	18.2%	12.7%	5.5%	.0%	
Consent	53	23	21	12	1	The distribution of surplus insurance contributed to improving confidence in the credibility of Islamic insurance companies
	48.2%	20.9%	19.1%	10.9%	.9%	
Consent	58	24	23	4	1	Customer awareness in the Kingdom of Saudi Arabia to the concept of insurance surplus in Islamic insurance compared to conventional insurance
	52.7%	21.8%	20.9%	3.6%	.9%	
Consent	57	26	18	7	2	Surplus distribution affects improving customers' awareness of Islamic insurance products
	51.8%	23.6%	16.4%	6.4%	1.8%	
	65	21	17	6	1	Customer awareness in the distribution of surplus insurance enhances confidence in Islamic insurance companies in the Kingdom
	59.1%	19.1%	15.5%	5.5%	.9%	
100%	55.1%	20.7%	16.9%	6.4%	0.9%	Total

Table (11) above shows the percentages and frequencies of the statements of the insurance surplus variable after the principle of customer awareness, which the total percentages of the responses of the study sample members to its statements were as follows: strongly agree (55.1%), and agree (20.7%), which means that 76% of the study sample members agree with the statements (the principle of insurance awareness). I strongly disagree (0.9%), and do not agree (6.4%), i.e. about 7% is only the percentage of opinions of those who do not agree with the phrases (the principle of insurance awareness), while the neutrals (17%), the summary of the results of the table for the surplus variable after the principle of customer awareness is the approval of water stated in its phrases as noted by the researcher few The option

to strongly disagree and the column labeled Direction illustrate the general direction of respondents' opinions.

Table (12): Descriptive Statistics of the Independent Variable Insurance Surplus (Source: Prepared by the researcher from the data of the field study 2024)

Result by average	Standard deviation	Lines	Arithmetic mean	Phrases
Strongly agree	0.911	5	4.40	The systems in the company are clear towards customers
Consent	1.095	5	4.05	The company seeks to enhance trust between it and its customers
Strongly agree	0.961	5	4.22	Customers' understanding of surplus insurance makes them more inclined to Islamic insurance products
Consent	1.039	5	4.17	The company's customers have the right to view the insurance surplus
Strongly agree	0.982	5	4.30	A clear explanation is given for each customer of the surplus

Table (12) shows the descriptive statistics of the phrases of the governance variable after the principle of transparency, where the arithmetic means came around the numbers (4 and 5) approximately for all the phrases and mode in the number (5), with heterogeneous standard deviations and through the values of descriptive statistics for the variable phrases and according to the five-scale of the card for the weights of options, which was previously explained in the key table - a - the numbers (4 and 5) mean approval and approval strongly and this confirms that the views of the sample members for the phrases (the principle of transparency) are approval Both parts and the column named Result give an indication about the general direction of the respondents' opinions.

Table (13): Ratios and Frequencies of the Independent Variable Insurance Surplus (Source: Prepared by the researcher from the data of the field study 2024)

Direction	I strongly agree	I agree	neutral	Disagree.	Strongly disagree	Phrases
Consent	63	19	16	11	1	There are specific standards and transparency towards customers
	57.3%	17.3%	14.5%	10.0%	.9%	
Consent	53	22	23	9	3	Penalties are proportional to the size of the violation
	48.2%	20.0%	20.9%	8.2%	2.7%	
Consent	63	22	19	4	2	Specific mechanisms for distributing surplus to all shall apply without discrimination
	57.3%	20.0%	17.3%	3.6%	1.8%	
Consent	57	24	21	6	2	Provides customers with adequate reports of the company's distribution policies
	51.8%	21.8%	19.1%	5.5%	1.8%	
	55	20	31	3	1	Reduce to the farthest extent of crises and problems in the company
	50.0%	18.2%	28.2%	2.7%	.9%	
100%	52.9%	19.5%	20%	6%	1.6%	Total

Table (13) above shows the ratios and frequencies of the insurance surplus variable statements after the principle of continuity in the company, which The total percentages of the responses of the study sample members to its statements were as follows: Strongly agree (52.9%), and agree (19.5%), which means that 72% of the study sample members agree with the phrase (the principle of continuity). I strongly disagree (1.6%), and do not agree (6%), i.e. about 8% is the total percentage of opinions of those who do not agree with what was stated about (the principle of continuity), while neutrals (20%), the summary of the results of the table for the variable of insurance surplus after the principle of accountability is approval of what was stated in its phrases and the column called Trend shows the general trend of the respondents' opinions.

The Wonderful Topic: Hypothesis Testing

This part is a basic base on which scientific studies in general, and the current study in particular, are based, through which we obtain the final result of the study on which the hypotheses of the study are based.

To test the hypotheses of the study, the researcher relied on the simple linear regression , which is a study of the common distribution of the independent variable measured without error and is called a straight variable for In depend variable and symbolized by the symbol (strategic skipping: x) and the other takes values based on the values of the independent variable and is called dependent variable and symbolized by the symbol (risk management: y).

Through the outputs of regression tables and simple linear correlation, measurement is made by looking at a number of factors, some of which will be referred to to facilitate understanding for the reader, such as:

1. The significance of the relationship or correlation through the abbreviation (sig), by comparing the value of (t) calculated with the tabular without showing its value, where the level of significance ($\text{sig} < 0.05$).
2. Calculate the correlation coefficient (R) to measure the strength and direction of the relationship between the two variables.
3. Calculating the coefficient of determination (R^2) to measure the responsibility of the independent variable in the change that occurs to the dependent variable.
4. The value of (t), imposes the null hypothesis (there is no statistically significant relationship), accepts the alternative hypothesis if it is ($\text{sig} < 0.05$), and accepts the null hypothesis if it is ($\text{sig} > 0.05$).

The purpose of the researcher is to know the relationships and impact between the variables through the hypothesis as follows:

Main Hypothesis: There is a Statistically Significant Relationship between the Distribution of Insurance Surplus and its Contribution to Enhancing Customer Confidence in Islamic Insurance Products:

Table (14): The relationship between insurance surplus and enhancing customer confidence (Source: Prepared by the researcher from the data of the field study, 2024)

Significance	Significance level	Value	Statistical scale
Statistically significant	0.000	0.484	Siberman's correlation coefficient (R)
		0.234	Coefficient of determination (R^2)
		33.061	Calculated value (F)
Statistically significant	0.000	0.491	Regression coefficient value (B)
		5.750	Calculated value (T)

Table (14) shows the relationship between the insurance surplus and enhancing customer confidence, where the value of the Siberman correlation coefficient was (0.484), and this result indicates a significant direct correlation, and the value of the coefficient of determination (R^2) amounted to (0.234), which is the percentage of what is explained by governance in risk management, as the results indicate the stability of the significance of the regression coefficient (B) of (0.491) and the level of significance for it (0.000), which is statistically significant at the level of significance (0.05), and the value of (T) calculated (5.750) at the level of significance (0.000), which is statistically significant at the level of significant (0.05), and through the above results the researcher reached the existence of a significant relationship between the insurance surplus and enhance the confidence of the company's customers, meaning that governance has a positive impact on risk management and this proves the hypothesis that there is a statistically significant relationship between the insurance surplus and customer confidence.

First Hypothesis:

Table (15): There is a positive impact of the distribution of insurance surplus on enhancing customers' confidence in Islamic insurance products (Source: Prepared by the researcher from the data of the field study, 2024)

The relationship between the insurance surplus after the principle of fairness or justice			
Significance	Significance level	Value	Statistical scale
Not statistically significant	0.000	0.405	Siberman's correlation coefficient (R)
		0.164	Coefficient of determination (R^2)
		21.206	Calculated value (F)
Not statistically significant	0.000	0.388	Regression coefficient value (B)
		4.605	Calculated value (T)

Table (15) shows the relationship between the independent variable governance after the principle of fairness or justice and the variable dependent risk management, where the value of the Spearman correlation coefficient (0.405) and this result indicates the existence of a significant direct correlation, and the value of the coefficient of determination (R^2) amounted to (0.164), meaning that the principle of fairness or justice alone contributes by 16.4% to risk management, and the results also indicate the stability of the significance of the regression coefficient (B) of (0.388) and the level of significance (0.000) is statistically significant at the level of significance (0.05), and the value of (T) calculated (4.605) and the level of significance (0.000), which is also statistically significant at the level of significance (0.05), and through the above results the researcher reached the existence of a significant relationship between the principle of fairness or justice and risk management, any principle of fairness or justice has a positive impact on risk management and this proves the hypothesis that There is a statistically significant relationship between the principle of equity or equity in distribution.

Second Hypothesis:

Table (16): The relationship between insurance surplus and enhancing confidence in Islamic insurance products (Source: Prepared by the researcher from the data of the field study, 2024)

The relationship between governance after the principle of transparency and customer trust			
Significance	Significance level	Value	Statistical scale
Statistically significant	0.000	0.329	Siberman's correlation coefficient (R)
		0.108	Coefficient of determination (R ²)
		13.095	Calculated value (F)
Statistically significant	0.000	0.278	Regression coefficient value (B)
		3.619	Calculated value (T)

Table (16) shows the relationship between the independent variable governance after the principle of transparency and the dependent variable Enhancing confidence, where the value of the Siberman correlation coefficient was (0.329), and this result indicates a significant direct correlation, and the value of the coefficient of determination (R²) amounted to (0.108), meaning that the principle of transparency contributes by 10.8% to risk management, and the results also indicate the stability of the significance of the regression coefficient (B)) of (0.278) and the level of significance (0.000) is statistically significant at the level of significance (0.05), and the value of (T) calculated (3.619) and the level of significance (0.000), which is also statistically significant at the level of significance (0.05), and through the above results the researcher reached the existence of a significant relationship between the principle of transparency and enhancing trust, that is, if transparency is available, this will be reflected positively on customer confidence and this proves the hypothesis that There is a statistically significant relationship between the principle of transparency and customer trust.

Third Hypothesis:

Table (17): The relationship between insurance surplus and customer confidence (Source: Prepared by the researcher from the data of the field study, 2024)

The relationship between governance after the principle of improving reputation and customer trust			
Significance	Significance level	Value	Statistical scale
Statistically significant	0.000	0.411	Siberman's correlation coefficient (R)
		0.169	Coefficient of determination (R^2)
		21.937	Calculated value (F)
Statistically significant	0.000	0.357	Regression coefficient value (B)
		4.684	Calculated value (T)

Table (17) shows the relationship between the independent variable insurance surplus after the principle of reputation improvement and the dependent variable customer confidence, where the value of the Siberman correlation coefficient (0.411) and this result indicates the existence of a significant direct correlation, and the value of the coefficient of determination (R^2) amounted to (0.169) i.e. 16.9% is the percentage of what is explained by (improving reputation) in customer confidence as the results indicate the stability of the significance of the regression coefficient (B) and the amount of (0.357) and the level of significance (0.000) is statistically significant at the level of significance (0.05), and the value of (T) calculated (4.684) and the level of significance (0.000), which is statistically also the highest level of significance (0.05), and through the above results the researcher reached the existence of a significant relationship between the principle of improving reputation and customer confidence, that is, the improvement in the principle of improving reputation reflects positively on the confidence of the company's customers This proves the hypothesis that there is a statistically significant relationship between the principle of reputation improvement and customer confidence.

Fourth Hypothesis:

Table (18): The relationship between insurance surplus and customer confidence (Source: Prepared by the researcher from the data of the field study, 2024)

The relationship between the insurance surplus after the principle of compliance with Islamic law and customer confidence			
Significance	Significance level	Value	Statistical scale
Statistically significant	0.003	0.435	Siberman's correlation coefficient (R)
		0.189	Coefficient of determination (R^2)
		25.137	Calculated value (F)
Statistically significant	0.003	0.375	Regression coefficient value (B)
		5.014	Calculated value (T)

Table (18) shows the relationship between the independent variable insurance surplus after the principle of compliance with Islamic law and the dependent variable customer confidence, where the value of the Siberman correlation coefficient (0.435) and this result indicates the existence of a significant direct correlation, and the value of the coefficient of determination (R^2) amounted to (0.189), meaning that (the principle of commitment to Islamic law contributes by 19%) to the confidence of the company's customers. The results also indicate the stability of the significance of the regression coefficient (B) of (0.375) and the level of significance (0.000) is statistically significant at the level of significance (0.05), and the value of (T) calculated (5.014) and the level of significance (0.000), which is statistically significant also the highest level of significance (0.05), and through the above results the researcher reached the existence of a significant relationship between the principle of commitment to Islamic law and the confidence of the company's customers, Any good commitment will reflect positively on the confidence of the company's customers, and this proves the hypothesis that there is a statistically significant relationship between the principle of compliance with Islamic law and the confidence of the company's customers.

Fifth Topic: Findings, Recommendations, Conclusion, Conclusion and List of Sources

First: Results

Based on the study of the impact of surplus distribution on enhancing confidence in Islamic insurance products in the Kingdom of Saudi Arabia with Al Rajhi Takaful Company as a model, the results can be summarized as follows:

- Enhancing trust through credibility the distribution of surplus insurance reflects Al Rajhi Takaful's commitment to the principles of Islamic Sharia, which increases customers' confidence in its products and enhances their affiliation with the company.
- The role of justice in building trust Customers feel that they are real partners in insurance, by receiving a portion of the insurance surplus, enhances justice and motivates customers to continue.
- Raising customer satisfaction The study showed that customers who received surplus insurance had higher satisfaction levels compared to customers who did not touch it
- Supporting the company's competitiveness Distribution of surplus insurance enhances Al Rajhi Takaful's position among competitors and attracts more customers who are looking for ethical and economic advantages.
- Positive impact on customer awareness the surplus distribution policy has contributed to raising the level of customer awareness of the concept of Takaful insurance and its advantages compared to conventional insurance.
- Challenges in continuity it has been noted that some customers have difficulty understanding the mechanisms of surplus distribution, which requires increased awareness and transparency in procedures.

Second: Recommendations:

1. Promoting awareness of the concept of insurance surplus, such as launching awareness campaigns for customers about the importance of surplus and its role in supporting Takaful, providing training programs and workshops to introduce customers to the advantages of Islamic insurance products.
Innovation in products and services such as designing new insurance products shows the benefits of surplus distribution more clearly.
2. Utilizing technology as developing electronic applications that show customers the expected surplus and their participation rate F.
3. Automate surplus distribution processes to facilitate and speed up procedures.
4. Strengthening the relationship with customers organizing periodic meetings with customers to discuss their inquiries about Takaful insurance Establishing direct communication channels to receive suggestions and complaints related to surplus.
5. Increasing cooperation with Sharia boards Coordinate with Sharia Supervisory Boards to ensure the company's commitment to Islamic principles in the distribution of surplus Enhancing customer confidence by highlighting the role of Sharia boards in monitoring operations.
6. R&D expansion- Conducting continuous studies to measure the impact of surplus distribution on customer satisfaction and confidence Leverage the results of studies to develop more efficient and effective distribution policies.

Conclusion:

This study is an attempt to understand the impact of surplus distribution on enhancing customer confidence in Islamic insurance products, with a focus on Al Rajhi Takaful Company as an applied model in the Kingdom of Saudi Arabia. The results have shown that the distribution of surplus insurance plays a fundamental role in improving confidence in Islamic insurance products, as this distribution reflects the

commitment to the principles of justice and takaful that represent the foundation of the Islamic insurance industry.

The distribution of surplus insurance represents an added value to the Islamic insurance sector, and enhances customers' confidence in the credibility and fairness of this system. Through the successful implementation of this policy, as in the case of Al Rajhi Takaful, Islamic insurance companies can achieve more success and sustainability in the Saudi market, supporting the Kingdom's Vision 2030 in enhancing the role of the Islamic economy and increasing reliance on Shariah-compliant financial products.

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