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# INSURANCE MARKETING AND SOCIAL PERCEPTIONS OF RISK: A SOCIO-CULTURAL ANALYSIS OF CUSTOMER ENGAGEMENT IN SAUDI ARABIA

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## ABSTRACT

*The study explores how insurance marketing tools shape public attitudes, trust, and cultural perceptions of insurance in Saudi Arabia. Rather than viewing marketing solely as a business function, the research situates it as a social mechanism that influences how individuals perceive and manage risk. Using a descriptive-analytical survey approach, the study examines how marketing practices contribute to building public trust, enhancing awareness of financial protection, and reinforcing insurance as a social institution that supports economic security and societal resilience. The findings reveal that effective marketing tools not only improve customer acquisition but also strengthen social participation in risk-sharing systems. Furthermore, the study highlights how culturally sensitive marketing communication and digital engagement strategies can foster greater inclusion, mitigate misconceptions, and align public behaviour with national financial literacy and sustainability goals. By linking consumer psychology with socio-economic outcomes, the study underscores the transformative potential of marketing in shaping collective attitudes toward risk, financial responsibility, and long-term stability. This study contributes to a broader understanding of the cultural and behavioural dimensions of insurance marketing and its implications for public policy and economic development.*

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**KEYWORDS:** Marketing Tools, Quality of Marketing Tools, Insurance Companies, Customer, Financial Literacy Trust Formation Economic Resilience Social Institutions Consumer Behaviour.

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## 1. INTRODUCTION

Insurance has a critical social function as a public safety net that encourages risk-sharing, stability in finance, and societal resilience. In addition to its economic purposes, insurance aids in social welfare by eliminating uncertainty and encouraging trusting relationships in society. Marketing is not just a commercial approach but rather a type of social communication that constructs the public image of risk as well as trust in institutions. In Saudi Arabia, cultural, social, and historical backgrounds significantly shape individuals' perceptions and actions toward insurance. This model poses some important questions:

1. How do marketing strategies shape public understanding of risk and protection?
2. What social and cultural factors affect public trust and participation in insurance systems?

## 2. FIRST, THE STUDY METHODOLOGY

### 2.1. Study Problem

Even with insurance's increasingly significant role for social and economic stability, public trust and awareness of insurance institutions are still limited. This research perceives the problem not only as a marketing issue but as a socio-cultural phenomenon. The issue is in insurance's limited acceptance by the public because of cultural perceptions, trust shortcomings, and behavioural constraints, despite its social value as a social protection

### 2.2. Importance Of the Study

The insurance service is considered one of the different services that are concerned with marketing because of the privacy of insurance, which is represented in selling a promise to pay compensation when the accident occurs, which necessitated the necessity of paying attention to marketing in insurance companies by applying marketing policies that enable them to achieve their goals, and the importance of this study comes in that it clarifies those tools used in marketing these services in the Saudi insurance market and the tools used in that that effectively work to gain and attract the customer and contribute in a way that It is clear in increasing the underwriting and working to identify and exclude useless tools and using other tools that are in line with the renewed needs and desires of customers.

### 2.3. Study Objectives

- 1- To explore how marketing practices influence public perceptions of risk and social

protection.

- 2- To examine the cultural, social, and behavioural factors that mediate customer responses to insurance marketing.
- 3- To propose marketing strategies that enhance social inclusion, financial resilience, and public trust in insurance institutions.

### 2.4. Study Hypotheses

- 1- There is a statistically significant relationship between the strategy developed by insurance companies and the effectiveness of marketing tools .
- 2- A good application of marketing principles enables the insurance company to maintain its position in the insurance market.
- 3- There is a significant relationship between continuous improvement in insurance marketing tools and gaining new customers while maintaining existing customers.

### 2.5. Study Methodology

The study used the descriptive-analytical method on a structured questionnaire conducted among insurance company employees in Riyadh. The questionnaire aimed to measure social attitudes, trust levels, and behavioural motivations of insurance marketing. Variables used were social awareness, cultural factors, and institutional trust perceptions. The method was used to reveal how marketing practice influences social behaviour and institutional relationships.

### 2.6. Limitations Of the Study

**Spatial Limits:** Insurance Companies Operating in Riyadh

**Temporal limits:** 2025.

**Human Limits:** This research focuses on the employees of the Suwaiq department in insurance companies.

### 2.7. Previous Studies

#### 2.7.1. A Study (Abdel Salam, 2003)

The study dealt with the marketing of insurance in light of the global economic changes, and the problem of the study was the radical changes that affected all sectors, whether productive or service, and perhaps one of the most important of these variables is the spread of the thought and philosophy of the trend towards globalization, freedom of trade, the signing of the GATT agreement and the establishment of the World Trade Organization, the study aimed to develop appropriate marketing policies to strengthen the financial and competitive

position of Arab insurance companies to deal with open marketing risks to reduce the chances of these companies gradually exiting the field of competition. The study concluded that the Arab countries have varying levels of insurance performance, and most of the insurance markets in the Arab countries are limited markets and are not commensurate with the number of companies operating in many of them.

#### **2.7.2. Study (Amroush, 2012)**

The study dealt with the marketing of insurance services in Algeria by applying to the Algerian Insurance Company, the problem of the study was the extent of the nature and importance of marketing insurance services in Algeria, and the study aimed to shed light on insurance services, especially in Algeria and to know the extent to which insurance companies apply marketing policies in providing their services, the study reached the control of public companies on the market, the most important of which is the National Insurance Company and the variety of products Distribution.

#### **2.7.3. Study (Al-Amin, 2010)**

The study dealt with the effect of marketing insurance services on increasing sales by application on Shikan Insurance and Reinsurance Company Limited, the problem of the study was the effect of marketing insurance services on increasing sales by application on Shikan Insurance and Reinsurance Company and the extent of the application of modern marketing in the company, the study aimed to identify the impact of marketing insurance services on increasing sales. The study recommended the need to conduct a study on the target market before offering insurance services and to develop a clear and well-defined marketing plan.

#### **2.7.4. Study (Suleiman, 2010)**

The study dealt with the marketing of insurance services in Sudan, and the problem of the study was the weak demand for insurance.

The study aimed to identify the marketing of insurance services in Sudan and to find out the reasons that lead to the weak demand for insurance services. The study concluded that the weakness in the demand for insurance services is due to the lack of insurance awareness, and the difficulty of the procedures for obtaining insurance coverage leads to the lack of demand for insurance services.

The study recommended the need to focus on the company's promotion element to increase its effectiveness within the marketing mix, and the researcher suggested conducting research that

includes pricing and distribution and their efficiency in marketing the company's insurance service.

### **3. SECOND: THE THEORETICAL FRAMEWORK**

#### **3.1. Sociological And Behavioural Theories of Risk and Trust:**

Insurance service marketing has to be interpreted in social theories of risk and institutional trust. Anthony Giddens characterises contemporary society as a "risk society" that relies on institutions to deal with uncertainty. Ulrich Beck's "reflexive modernity" outlines how people rethink their trust in institutions like insurance. Pierre Bourdieu's social capital theory highlights that trust and involvement are socially constructed through communication and shared beliefs.

Under this structure, marketing acts as an intermediary of communication between society and institutions, constructing social meanings regarding security, responsibility, and societal resilience.

#### **3.2. Marketing Services**

##### **1 -The Concept of Marketing Services: (Abul Naga, 2001)**

It means the application of traditional marketing strategies to the service sector, where the marketing mix is one of the most prominent and important elements that make up any marketing strategy, and Kotler believes that the marketing mix is the marketing itself, or more precisely, the marketing mix represents on the ground the comprehensive marketing strategy drawn by the company's senior management, and the marketing mix is known as 4PS, which are: Price, Product, Place of Distribution, and Promotion. However, the (traditional) marketing mix has been severely criticized by new researchers in the field of services, as they agree that this mixture, in its traditional form inherited from the days after the industrial revolution, is not suitable for services and there is more than one evidence that calls for the need to adapt the traditional marketing mix to suit the needs and requirements of the service sector, for example, the traditional marketing mix does not take consideration of service providers is also not taken into account as well as the physical environment in which the service is provided while these two elements are considered to be factors that have a significant impact on the service sector. It is referred to as the letter "P" meaning "people" and "P" for "physical environment". Also, the inherited marketing mix does not address one of the most prominent elements of the service itself (Process),

which affects the validity of the inherited mix for the service sector. The marketing of services has been defined by several definitions, including: activities or benefits that are offered for sale or that are exposed to be linked to a specific commodity (Rafiei, 2016), it is any activity, achievement or benefit provided by one party to another party, which is basically intangible and does not result in any sign of ownership, and its production or provision may or may not be related to a tangible physical product (Amroush, 2007).

It is an activity or commodity of an intangible nature that is usually intangible but does not necessarily occur through the interaction between the consumer and service personnel, physical resources, goods, or systems that are presented as solutions to the customer's problems. It is also defined as: an activity accompanied by several intangible elements that include some interaction with customers or the property of possession, and not as a result of its transfer to the owner. (Al-Balqini & Wasef, 2004), and the researchers believe that services represent an intangible activity or performance that occurs through an interaction process aimed at meeting customers' expectations and satisfaction, and this process may be associated with a tangible physical product, but its production is basically intangible, and when benefiting from it, it does not necessarily result in the transfer of ownership.

## 2 - Services Features

**A-** Intangibles in origin Services are intangible, that is, it is difficult to taste, feel, see, smell or hear them before buying them, and this is the most important thing that distinguishes them from goods, as trends and opinions about them are searched for before obtaining them, and the frequency of buying may depend on previous experience, and Wilson may suggest the possibility of dividing the concept of intangibles further, as there are services that are characterized by complete intangibility, such as security, protection, and museum services, and there are services that work to provide something tangible such as financial services. And retail stores. (Al-Jundi, 1998).

**b-** Synergy refers to the degree of connection between the service itself and the person who provides it, i.e. it is sometimes difficult to separate the services from the personality of the seller, so the performance of a certain service may occur partially or completely at the moment of its consumption, as goods are produced, sold, and consumed, while services are sold, and then produced and consumed, so the customer has to participate in the production

of services in cases sometimes even without his knowledge. (Al-Athir, 2004).

Insurance in its various forms is considered a useful service to the community that is provided like any other commodity that needs a marketing function, and it needs those who manage it from its providers (various insurance companies) to those who use it, i.e. the different individuals and institutions in the society, and the marketing purposes in the case of insurance do not go beyond the scope of its purposes in the case of marketing goods, in the case of insurance, it is to provide a good insurance service to the right customers in the right place, at the right time and at a reasonable price, As for the marketing pillars, in the case of marketing insurance services, they do not go beyond the scope of its four components, which are to fully identify the customer, provide the service or type of insurance that suits him, and choose the path to which this service is delivered with the least effort and expense incurred by the insurance authority or the customer in the shortest possible time, and achieve efficiency in carrying out marketing functions, and marketing purposes in the field of insurance can be achieved by ensuring the spread of insurance awareness among the members of the community, the job of the marketer in the insurance authorities is important. It consists of analysis, creativity, providing a service to the market, setting the appropriate price for it, carrying out distribution and sales operations, and taking care of promotion and advertising, and it must have a good relationship with many workers inside and outside its establishments to have an appropriate amount of information to be the basis for the plans it makes and for the activity he practices. (Al-Nsour, 2012).

## 3- Studying The Behaviour of Consumers of Insurance Services:

**The study of the buyer or user of the insurance service and its behaviour is one of the difficult, complex and vital tasks at the same time, which faces the management of insurance institutions in general and the marketing department in particular, and the factors affecting the behaviour of consumers of these services are:**

- a. Needs and motivations among the wide options available from insurance services, because buyers will ultimately choose one insurance service according to their needs and purchasing motivations and the difference in the individual's psychological composition, level of culture, education, and acquired experience. (Harbi, 1989)

- b. Cultural factors include the culture, customs, skills, art, institutions, and values of a particular group of people living in a particular place and time (Al-Askari, 2003).
- c. social factors are one of the important factors that affect the purchasing behaviour of individuals or beneficiaries of insurance services, as there is a strong and close relationship between the influence of reference groups and some behavioural patterns of service buyers.

Insurance (Coulter, 2008).

- d- Psychological factors: Insurance companies must try to understand psychological factors if they want to analyze and understand the purchasing behavior of the beneficiaries of their insurance services, as these factors are the most influential factors on the purchasing behavior of insurance companies' customers, such as motivation based on the goals that the customer pursues, and the customer's mental perception that is related to receiving, recording, and classifying incentives.
- e- Personal factors, the most important of which are age and stage in the personal life cycle, economic and other conditions.

#### **4- The Concept of Marketing Strategy**

Marketing strategy is defined as the way in which marketing goals are reached in the short and long term, and it is also defined as the organization's identification of parts of the market that can be effectively served instead of competing everywhere, while Proctor defines it as representing the vision that reflects the optimal use of different combinations of the marketing mix each oriented towards shopping, the researcher sees a term used to describe the project program as a whole in the choice of a specific market segmentation and work on Accordingly, it can be said that the marketing strategy represents a roadmap that guides the marketing department in organizations to achieve its strategic goals through the efficient identification of the needs of the market in which the organization operates and work to exploit the available resources in the optimal way and the optimal use of the elements of the marketing mix, and the marketing strategy is formulated in an integrated manner with the general strategy of the organization and with the strategy of the business unit, and it may be the main guide for it, and this requires of course Awareness and strategic thinking followed by the organization itself and competing organizations, and how to increase the effectiveness of the organization's

strategy, and the perception of the purpose of change and the extent of the need for stability (Othim, 2004).

The existence of a marketing strategy is an indispensable necessity in light of an accelerating, dynamic, and unpredictable world, especially since the changes faced by business organizations are dangerous and continuous threaten to destroy them, so the existence of an integrated marketing strategy with other operational strategies gives the organization the ability to face the risks of competition and technological acceleration (Bouchnaf, 2012).

Every organisation must have a marketing strategy as a result of its great role in achieving the organisation's public and private goals, as well as achieving a balance between the needs of the market and the capabilities of the organisation and then achieving a competitive advantage.

**A-** Internal compatibility, which is to ensure that the marketing strategy is compatible with the organization's mission and goals, as the small market strategy does not suit the marketing goals that seek to achieve a large sales volume (Abdul Hamid, 2010), which is to know the extent of the compatibility of the marketing strategy with the conditions of the external environment, as providing high-quality services at a high price, does not suit a market whose consumers are interested in the low price (Abu Qahf, 1997).

**b-** External compatibility is represented in knowing the extent to which the marketing strategy is compatible with the conditions of the external environment, providing high-quality services at a high price that does not suit a market that is of interest to its consumers at a low price (Abu Qahf, 1997).

**c.** The appropriate time horizon, which means that the marketing strategy is in line with the time frame of the marketing goal that the organisation seeks to achieve.

**d.** The element of risk: If the marketing strategy fails, the overall goal of the organisation is at Risk of non-verification.

**e-** Competitors' Reactions. Here, organisations must take into account the necessary precautions to face the actions of competitors in terms of time, place, and capabilities.

#### **5- Planning The Sale of Insurance Services**

The management must prepare a specific strategy for planning the services that includes determining the types of services provided by the facility to the end consumer and is related to the renewal of the types of services or the mix provided, and some

decisions related to the general structure of this mix, such as the extent of the breadth or depth of this mix, for example, insurance companies have added life and fire insurance to their products, and the reason for this expansion in product plans is to overcome seasonal fluctuations on the service) .Abdul Qader, 2009).

There should always be different decisions regarding the provision of new insurance services, modifying the existing ones, and cancelling some of them.

Services that have not achieved their goal and service establishments in general and insurance services in particular face the problem of obsolescence of services, as is the case with the obsolescence of goods to a large extent, which necessitates them to improve their current services or provide other new services, and also cancel some existing services, in line with the needs of Consumers, the steps that the product must follow to obtain the insurance process can be specified as follows:

**A- Search for customers:** Searching for prospective customers is the first step towards obtaining the insurance process and represents identifying those who can buy what the product is marketing, for example, for the comprehensive car insurance product, for example, the traffic records have the data it wants about its prospective customers that it wants to contact, from names and addresses, and at the same time, the sales books in car showrooms provide such information that is of interest, and therefore the producers of this type of insurance often agree with Car showroom owners should be notified of the names and addresses of car buyers, and for life insurance, newborn records provide data on families that have had a new child, which can represent a customer to buy new insurance or more insurance (Cortel, 2010).

**b- Helping the client to detect the danger:** Many dangers surround the individual, but they are often not

Be aware of them, and hence the producer must use their skill and experience to help the customer discover the dangers.

**c- Convincing the customer of the importance of covering these risks:** The larger the object at risk, the more convincing the customer of the importance of coverage.

**d- Providing insurance as an excellent means of covering the risks exposed to it:** The producer should focus on clarifying and explaining the method of insurance as an excellent means of covering the risks to which the individual is exposed and which

he has become aware of and convinced of the importance of

and the necessity of covering it (Mohammed, 2010)

**e- Pushing the customer to take positive action by purchasing insurance:** The customer's filling out the insurance application and receiving the policy is the last step in the series of steps that the product takes to complete the process, even after convincing the customer.

As an excellent means of covering the risks exposed to it, the product has another big task in front of the prospective customer to contract with the body it represents among the various insurance organisations that practice.

Her works in the market (Al-Allaq, 2012).

**f- After-sales service:** After-sales service is one of the important promotional elements to introduce and convince the beneficiary of the service .

This is evident through the insured's review of the insurance company for the compensation due, which represents the insurance company's obligation to the insured to the insurance company when the insured realises the risk against which the insured has surrendered the due compensation, which represents the insurance company's obligation to the insured under the insurance contract.

**g- Distribution:** Distribution is the process of delivering the insurance service from the insurance company to the beneficiary through the various distribution outlets, and this process is one of the important processes in insurance companies, as it is possible to deliver insurance protection that achieves safety and stability to the beneficiaries from the dangers that they may be exposed to, which result in material losses, and the distribution of insurance services is done through intermediaries, which are a group of individuals who market the insurance service, and work between prospective beneficiaries wishing to purchase the insurance service and among the insured. The personality of the seller is of great importance in achieving the best sales, so these people are called producers and the success of the company depends on the availability of highly qualified numbers of them, one of the most important brokers who work on marketing insurance policies are the agents who sell insurance policies issued by one or more insurance companies, where they receive a commission as a percentage of each premium resulting from an insurance policy that they get from selling it, brokers represent policyholders in the insurance market by what they offer Brokers are free to present their products to any insurance company without being bound by any

contract with any company (Shaker, 2002)

## 6- Insurance Marketing Tools

### a. Traditional marketing tools:

**Mail:** Mail is one of the most widely used tools in direct marketing operations due to its flexibility, which allows for customer selection, and may include sending information offers, advertisements, samples or any other materials to a target customer at a single address

**Telemarketing:** This means the use of the phone to attract customers, take orders, and answer customers' questions. This tool allows the organisation to increase its business, reduce its business expenses, and improve customer satisfaction. And use call centres to receive calls or make calls.

**Face-to-face selling:** Face-to-face selling is the oldest form of direct marketing, and its roots are rooted in the use of professional sellers to search for new customers, convert them into buyers, and strengthen relationships with them. (Abu al-Saud, 2000).

### b. Modern marketing tools:

**Advertising:** The ad reaches a huge number of audiences of geographically scattered buyers at a small cost each time

The ad appears, and the seller can repeat the message several times.

**Personal selling:** Personal selling is the most effective tool at stages of the buying process, especially in the stage of building preferences, convictions, and decision-making, and this means involves the interaction of two or more people, so that everyone can observe the other person's needs, qualities, and makes quick adjustments to him, and personal selling allows for the establishment of personal relationships between the parties involved, that the effective and influential salesman tries to sustain the customer's interest to build a long-term relationship with that customer. (Shukri, 2008).

**Sales Activation or Promotion:** This tool includes different types, such as coupons, contests, bonuses, discounts, and others, and all of these types have unique characteristics because they attract the consumer's attention, motivate purchases, and activate sales for slow-flowing products .

**Public relations:** Public relations, such as sponsoring events and events, is more realistic and credible for readers than advertising, and public relations reaches many who avoid salesmen, and through advertisements, the message reaches buyers in the form of news and not in a sales-oriented

communication, it creates excitement for the company or the product, and marketers do not pay much attention to this type, but a well-organized and ready-made public relations campaign with the use of other elements of the promotional mix has a strong and economic impact.

**Direct marketing:** Direct marketing is interactive, which allows a dialogue between the marketing team and the consumer, and messages can be changed according to the consumer's response, so direct marketing is very suitable for highly targeted and focused marketing efforts, and it is suitable for staying with customers. (Fallah, 2000).

**The Internet and the World Wide Web:** The Internet is one of the most important interactive services, as the Internet represents a great qualitative leap in the field of interactive communications that achieves immediate results in real time, hence the importance of the Internet as an innovative means of communication and communication. The commercial attractiveness of a website is based on the opportunities that are presented through it, whether the opportunities are in the form of goods, services, or information. The website is also used to get feedback from visitors, and this feature is of great importance in the means of interactive communication that provide Real-time feedback services.

## 4. THIRD: DATA AND ANALYSIS

### 1. Study Population

The study population consists of employees in the marketing department and technical departments related to insurance companies in the city of Riyadh, while the study sample was random, where the researcher distributed (70) questionnaires to the target in the marketing departments and technical departments.

**1 -Field Study Tool:** The researchers used the questionnaire form as the main means of collecting data from the study sample.

**A- Consistency and apparent honesty:** To improve the validity of the questionnaire, the pre-test was conducted by Present them to some academics and professionals for the purpose of verifying their updates with their amendments before distributing them to the study sample.

**b- Statistical Consistency and Validity:** To calculate the statistical validity and consistency of the questionnaire, a survey sample was taken and the stability and validity of the questionnaire were calculated from the survey sample according to the half-segmentation equation, and Table 1 shows the results

Consistency and statistical validity of the responses of the survey sample members

Table 1.

Hypotheses	Number of Phrases	Reliability Coefficient	Self-Validity Coefficient
first hypothesis	10	69%	83%
Second hypothesis	12	75%	87%
third hypothesis	10	74%	86%
Complete questionnaire	32	86%	93%

Source: Preparation Of the Researcher from The Questionnaire 2025

It is clear to the researcher from Table (1) that the ratio of the coefficient of consistency and self-validity coefficient according to the half-segmentation equation using the Cranbach's alpha equation for all the statements of the questionnaire is very high, which gives a good indicator of the strength and honesty of the questionnaire and the understanding of its statements by the researchers, and then relying on it in testing the hypotheses of the study.

2. Statistical Methods Used

To achieve the objectives of the study and verify its hypotheses, the statistical program (SPSS) (SPSS was used to analyse the results of statistical methods, such as Cronbach's alpha to calculate the coefficient of statistical consistency and validity, the mean of the sample members' answers to the statements, and the T-test sample to test the hypotheses.

3 -Analysis And Discussion of Hypothesis

Table 2: Testing the Responses of The Study Sample Members to The Hypothesis Statements. There Is a Statistically Significant Relationship Between the Strategy Developed by the Insurance Companies and The Effectiveness of Marketing Tools.

Phrase	mean	t (t-test)	Sig figs	Resolution
The marketing of insurance services does not depend on the marketing strategies used in different services.	4.78	5.783	.000	Statistically Function
All Saudi insurance companies have plans and strategies to market their services.	4.81	5.763	.000	Statistically Function
The marketing plans and strategies developed by insurance companies contribute to the acquisition of new customers.	4.27	11.794	.000	Statistically Function
The marketing methods used in insurance companies helped the community to learn about the different types of insurance.	4.67	4.588	.000	Statistically Function
Using a new marketing strategy maintains the company's competitive advantage.	4.16	11.779	.000	Statistically Function
Insurance companies adopt a clear underwriting policy that helps them develop a marketing strategy.	4.34	14.664	.000	Statistically Function
Scientifically offering insurance services makes insurance companies competitive in the market.	4.30	13.319	.000	Statistically Function
Continuous improvement and improvement in claims file management help insurance companies in marketing their products.	. 4.19	9.888	.000	Statistically Function
Setting the desired goals of marketing operations in advance contributes to the success of marketing plans.	. 4.33	13.833	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

Table 2 of the results of the first hypothesis (there is a statistically significant relationship between the strategy developed by insurance companies and the effectiveness of marketing tools) shows the following :

Statements

The quantitative findings were reframed from a socio-cultural perspective to emphasise how marketing tools influence public confidence and perceptions of risk instead of limiting themselves to profitability. This is done by linking marketing success to social outcomes such as awareness, participation, and confidence in insurance organisations.

Analysis and discussion of the results of the first hypothesis (there is a statistically significant relationship between the strategy developed by companies.

Insurance and the Effectiveness of Marketing Tools: This hypothesis aims to find out whether adopting a clear marketing strategy helps insurance companies improve marketing tools to face competition in the market

1 -The arithmetic mean of the statement (No), the marketing of insurance services depends on the marketing strategies used in the different services. Was 4.78, which is greater than the hypothetical mean, while the calculated value of t was 5.783 at the

level of significance of 000, which is less than 5%, which means that the statement is statistically significant, which indicates that the majority of the sample members agree that the marketing of insurance services needs different strategies from the marketing of other services, and this reinforces the need for marketing insurance services to different strategies. About marketing other services.

2 - The arithmetic mean of the phrase (all insurance companies have plans and strategies to market their services) was 4.81, which is greater than the hypothetical average, while the calculated value of  $t$  was 5.763 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and this indicates that Saudi insurance companies have been developing their marketing strategy since the beginning of the year, and the researcher believes that the intended strategy is the underwriting policy and not marketing.

3 - The mean of the phrase (marketing plans and strategies developed by insurance companies contribute to gaining new customers) was 4.27, which is greater than the mean of hypothetical, while the calculated value of  $t$ -value was 11.763 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and this emphasizes the importance of marketing plans and strategies to win customers.

4 - The arithmetic mean of the phrase (the marketing methods used in insurance helped the society to identify the types of insurance) was 4.67, which is larger than the hypothetical median, while the calculated values were 14.588 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, this shows that the marketing methods used contribute to spreading insurance awareness, and the researcher believes that these methods are insufficient and ineffective by comparing the size of the subscription with the size of wealth, which shows the weakness of insurance awareness. To society, which necessitated companies to innovate ways with high capacity and effectiveness that contribute to spreading insurance culture.

5 - The mean of the phrase (the use of new marketing strategies maintains the company's competitive advantage) was 4.16, which is greater than the hypothetical mean, while the calculated value of  $t$  was 11.779 at the level of significance of 000. It is less than 5%, which means that the phrase is statistically significant, and this indicates the need to use a new strategy to support the competitive advantage of insurance companies. The researcher believes that this phrase supports the weakness of

marketing plans and strategies in insurance companies.

6 - The mean of the statement (the reliance of insurance companies on a clear underwriting policy to help them develop marketing strategies) was 4.34, which is greater than the hypothetical mean, while the calculated  $t$ -value was 12.664.

At a level of 000. It is less than 5%, which means that the phrase is statistically significant, and the researcher believes that the development of the underwriting policy requires identifying the financial and technical position of the insurance company, and when it is prepared, it becomes one of the directives of the marketing policy to express the technical and financial reality of the company, which contributes to the improvement of the insurance service.

7 - The mean of the phrase (scientifically offering insurance services makes insurance companies competitive in the market) was 4.30, which is greater than the hypothetical average, while the calculated value of the phrase was 13.319 at the level of significance of 000, which is less than 5%, which means that the phrase is statistically significant, and this shows the extent of the consistency of the financial and technical policies of the insurance company with the marketing policy, and the researcher believes that the marketing policy should be developed after studying the status of claims, reinsurance, underwriting and technical provisions to Identifying the competitiveness of the insurance company.

8 - The mean of the phrase (continuous improvement and intonation in the management of the claims file helps insurance companies in marketing their services) was 4.19, which is greater than the hypothetical median, while the calculated value of  $t$  was 9.888 at the level of significance of 000. It is less than 5%, which means that the phrase is statistically significant, and the researcher believes that the claims department is the main marketing interface of the insurance company that measures customer satisfaction, which means maintaining existing customers and attracting new customers through seriousness in paying claims and dealing with them well.

9 - The arithmetic mean of the phrase (setting the desired goals of marketing operations in advance contributes to the success of marketing plans) was 4.33, which is greater than the hypothetical mean, while the calculated value of  $t$ -value was 13.833 at the level of significance 000. It is less than 5%, which means that the phrase is statistically significant, and the researcher believes that the origin of setting goals

in advance is to measure the results achieved from marketing operations, that is, by the end of the year, the actual results of marketing plans are measured, which requires setting goals in advance.

It is clear to the researcher that all the probability values corresponding to the calculated value of  $t$  for the significance of the differences are less than the significance level (0.05), which means that there are statistically significant differences between the

responses of the respondents to the statements of the first hypothesis, i.e. there is a statistical significance in the distribution of the responses of the sample members to the different answer options (strongly agree, agree, neutral, disagree, strongly disagree), i.e., the answers of the sample members are biased to one choice only, and in general, we conclude that most of the sample members agree with the statements of the first hypothesis.

**Table 3: Tests For One Sample and The Arithmetic Mean of The Total of The First Hypothesis.**

Total First Hypothesis	mean	t (t-test)	Sig figs	Conclusion
There is a statistically significant relationship between the strategy developed by insurance companies and the effectiveness of marketing tools.	4.14	18.968	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

From all the above results about the initial hypothesis of the study, it indicates the fulfilment of the hypothesis that there is a statistically significant relationship between the strategy developed by insurance companies and the effectiveness of marketing tools. These observations demonstrate that the effectiveness of marketing actions in insurance institutions goes beyond business achievements. Soundly designed marketing strategies contribute to constructing institutional trustworthiness and social trust, which are key factors in forming people's opinions on risk and

security. This attests that marketing strategy can act as a social linkage between insurance institutions and society, promoting more involvement in risk-sharing systems.

**Analysis and discussion of the phrases of the second hypothesis:** There is a statistically significant relationship between the application of marketing principles by insurance companies and maintaining their position in the market, which aims to determine the good application of marketing principles that enables insurance companies to maintain their position in the market.

**Table 4: Testing The Answers of The Study Sample Members to The Hypothesis Statements: Good Application of Marketing Principles Enables Insurance Companies to Maintain Their Position in the Market.**

Phrase		t (t-test)	Sig figs	Resolution
Optimal application of marketing principles contributes to the creation of new marketing opportunities.	4.34	14.664	.000	Statistically Function
Participation in economic and social events creates a large base of target customers for companies.	4.43	15.782	.000	Statistically Function
Introducing new services in line with customers' needs and desires ensures the company's loyalty. Customer.	4.54	18.463	.000	Statistically Function
The company conducts research for the purpose of knowing the needs of customers.	4.39	16.877	.000	Statistically Function
Training and qualifying marketing staff in insurance companies contribute to gaining the skills necessary for marketing.	4.46	17.567	.000	Statistically Function
The use of modern technologies in the marketing of insurance services facilitates access to customers.	3.27	12.032	.000	Statistically Function
The simplicity and reduction of procedures enable the company to maintain its position in the market.	4.27	10.787	.000	Statistically Function
Insurance companies are working to develop their services by reviewing terms and prices.	4.57	17.756	.000	Statistically Function
Customer problems are reported and responded to through a service.	4.06	8.437	.000	Statistically Function
Quick response to customer problem-solving creates trust between the customer and the company.	4.64	20.856	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

**Table 4 of the results of the first hypothesis shows that (good application of marketing principles enables insurance companies to Maintaining its position. The Market) includes:**

1 -The arithmetic mean of the phrase (the optimal application of marketing principles contributes to the

creation of new marketing opportunities) was 4.34, which is greater than the hypothetical mean, while the calculated  $t$ -value was 14.664 at the level of significance 000. This is less than 5% because the application of marketing principles makes marketing tools more effective, which means that the phrase is

functional and has a high impact on customers.

2 -The mean of the phrase (participation in economic and social events creates a large base of target customers for the company) was 4.34, which is greater than the hypothetical average, while the calculated value of  $t$  was 15.782 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and this shows the importance of participation in economic events, which creates bridges of communication between economists and the insurance company, and also the company's social role of providing material and in-kind support to the community, which in turn contributes to strengthening the The relationship between the insurance company and the community.

3 - .The arithmetic mean of the phrase (offering new services in line with the needs and desires of customers that ensures the company customer loyalty) was 4.54, which is greater than the hypothetical average, while the calculated value of  $t$  was 18.468 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and the researcher believes on the necessity and importance of the research and development department in insurance companies to study consumer behavior by innovating new coverages that suit the needs of customers and reviewing the feasibility of old coverages.

4- The mean of the phrase (the company conducts research for the purpose of knowing the needs of the customers) was 4.39, which is greater than the hypothetical mean, and the calculated value of  $t$  was 16.877 at the level of significance of 000. It is less than 5% which means that the statement is statistically significant, and this reinforces what the researcher said in the previous statement.

5 .The mean of the phrase (training and qualifying marketing employees in insurance companies contributes to their acquisition of the necessary marketing skills) was 4.46, which is greater than the hypothetical mean, while the calculated value of  $t$  was 17.576 at the level of significance of 000, which is less than 5%, which means that the phrase is statistically significant, and this shows the importance of continuous training and training for the workers in the marketing department to acquire skills commensurate with the social and economic variables so that they can maintain the competitive position of the company in the market. Insurance.

6 -The arithmetic mean of the phrase (the use of modern technologies in the marketing of insurance services facilitates dealing with customers) was 4.27, which is greater than the hypothetical mean, while the calculated value of  $t$ -14.032 was at the level of

significance of 000. It is less than 5%, which means that the phrase is statistically significant, and the researcher believes that it is necessary to use technology as the most effective marketing tool and reach the largest number of customers in a short time, which has the highest impact on positive marketing.

7 -The arithmetic mean of the phrase (simplicity and reduction of procedures that enable the company to maintain its position in the market)

It was 4.27, which is greater than the hypothetical median, and the calculated  $t$ -value was 10.787 at the significance level of 000. It is less than 5%, which means that the phrase is statistically significant, indicating that the simplicity of the procedures is one of the factors of customer satisfaction, which means that the continuation of the old customers is one of the methods that works to gain new customers.

8- The mean of the phrase (insurance companies work to develop their products by reviewing the terms and prices annually) was 4.57, which is greater than the hypothetical average, while the calculated value of  $t$  was 17.756 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and this indicates the improvement of the mechanisms that work on customer satisfaction, and this is evident through the review of the conditions so that they are set to suit the rights of the subscribers and the review of prices to achieve adequacy and justice. and plausibility

9 -The arithmetic mean of the phrase (the customers' problems are reported and responded to through a service directed to them) was 4.06, which is greater than the hypothetical mean, while the calculated value of the phrase was 8.437 at the level of significance of 000, which is less than 5%, which means that the phrase is statistically significant, and this shows that the continuous follow-up of the customer and working to solve the problems strengthens the relationship between the insurance company and the customer and strengthens the bridges of communication between them.

10 -The arithmetic mean of the phrase (quick response to customer problems creates trust between the customer and the company) was 4.64, which is greater than the hypothetical mean, while the calculated  $t$ -value was 20.856 at the level of significance 000. It is less than 5%, which means that the phrase is statistically significant. This shows what the researcher found in the previous statement, and also guarantees the company the loyalty of customers, and they consider it their property, defend it, and are its main marketers.

It is clear to the researcher that all the probability values corresponding to the calculated value of  $t$  for

the significance of the differences are less than the significance level (0.05), which means that there are statistically significant differences between the responses of the respondents to the statements of the

second hypothesis, i.e. there is a statistical significance in the distribution of the responses of the sample members to the different answer choices. Second.

**Table 5: Tests Of One Sample for The Total Statements of The Second Hypothesis.**

Total second Hypothesis	mean	t (t-test)	Sig figs	Conclusion
A good application of marketing principles enables insurance companies to maintain their position in the market.	4.39	24.725	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

From all of the above results of the second hypothesis of the study, it indicates the realisation of the hypothesis that a good application of marketing principles enables insurance companies to maintain their position in the market. The second hypothesis illustrates that effective application of marketing principles is not only to sustain a company's market position, but it does reinforce social engagement and trust. When insurance businesses convey information openly and engage in social and economic activities, they build positive public images and consolidate community confidence in formal risk-management institutions. This illustrates that

marketing practices are capable of directly maximising the social legitimacy of insurance institutions.

Presentation and discussion of the third hypothesis: There is a statistically significant relationship between continuous improvement in insurance marketing tools, gaining new customers, and retaining existing ones.

**This hypothesis aims to find out whether continuous improvement in insurance marketing tools contributes to gaining new customers and retaining existing customers, and to verify this:**

**Table 6: Testing The Responses of The Study Subjects to The Hypothesis Statements. There Is a Statistically Significant Relationship Between Continuous Improvement in The Marketing Tools of Insurance Services, Gaining New Customers, And Retaining Existing Ones.**

Phrase		t (t-test)	Sig figs	Resolution
Most insurance companies use traditional tools in marketing insurance services.	4.75	5.330	.000	Statistically Function
Traditional marketing tools are ineffective in light of economic and social changes.	4.78	5.513	.000	Statistically Function
Low-cost traditional insurance marketing tools.	4.64	4.915	.000	Statistically Function
Modern high-cost, fast-spreading, and influential marketing tools.	4.07	9.496	.000	Statistically Function
Modern marketing tools enable companies to help the customer build preferences, convictions, and decision-making.	4.33	13.833	.000	Statistically Function
The use of modern marketing tools by insurance companies affects their competitive position in the market.	4.46	13.404	.000	Statistically Function
Keeping pace with marketing tools for the development of technology and society by attracting customers.	4.31	15.340	.000	Statistically Function
Determining the appropriate marketing tool before offering insurance services affects the size of the subscription in insurance companies.	4.12	9.375	.000	Statistically Function
Implementing marketing plans according to time programs that help insurance companies to market in light of economic changes.	4.15	10.753	.000	Statistically Function
The continuous development in the marketing tools of insurance services enables the company to offer its products in light of economic changes.	4.39	16.877	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

**Table (6) of the results of the third hypothesis (there is a statistically significant relationship between continuous improvement in insurance marketing tools and the acquisition of new customers and the retention of existing ones) shows the following:**

1 -The mean of the statement (most insurance companies use traditional tools in marketing insurance services) was 4.75, which is greater than the hypothetical mean, while the calculated t-value was 5.330 at the level of significance 000. It is less than 5%, which means that the phrase is statistically

significant, and this shows that traditional marketing tools are indispensable because they are less expensive than modern tools in insurance companies, despite their poor results, and therefore, it is necessary to use them with modern tools.

2 -The mean of the statement (traditional marketing tools are ineffective in light of economic and social variables) was 4.78, which is greater than the hypothetical mean, while the calculated value of t-value was 5.513 at the level of significance of 000. It is less than 5%, which means that the phrase is

statistically significant, and this shows the ineffectiveness of traditional marketing tools, which is a natural product of the economic development to enter new economic sectors that do not keep pace with them, as well as social changes such as increasing education and awareness, changing the interests of society, and changing consumer requirements for insurance services, all of which have led to the ineffectiveness of traditional marketing tools.

3- The mean of the phrase (traditional low-cost marketing tools) was 4.64, which is larger than the hypothetical mean, and the calculated t-value was 4.915 at the significance level of 000. It is less than 5%, which means that the phrase is statistically functional, which is why most insurers use traditional marketing tools compared to the high costs of modern tools, such as advertising.

4- The mean of the phrase (modern high-cost, fast-spread, and influential marketing tools) was 4.07, which is larger than the hypothetical mean, while the calculated t-value was 9.496 at the significance level of 000. It is less than 5%, which means that the phrase is statistically significant. The high cost of modern marketing tools is the reason for the wide and rapid spread, and its great impact on society.

5- The mean of the phrase (modern marketing tools that enable companies to help the customer build preferences, convictions, and decision-making) was 4.33, which is greater than the hypothetical median, while the calculated t-value was 13.833 at the level of significance 000. It is less than 5%, which means that the phrase is statistically significant, as it provides the answer to all the customers' questions and enables them to decide on going to the company to request the insurance service.

6- The mean of the phrase (the use of modern marketing tools by insurance companies affects their competitive position in the market) was 4.46, which is greater than the hypothetical mean, while the calculated value of the phrase was 13.404 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, due to the speed of spread and the high impact on customers.

This makes the insurance company one of the leading companies in its field.

7 .The arithmetic mean of the phrase (keeping pace with the development of marketing tools in technology and society by attracting customers) was 4.31, which is greater than the hypothetical mean, while the calculated t-value was 15.340 at the level of significance 000. It is 5%, which means that the phrase is statistically significant, and the researcher

believes that marketing tools should be in line with technological development.

So that it has an impact on society.

8 .The arithmetic mean of the phrase (determining the appropriate marketing tool before the introduction of insurance services affects the volume of subscription in insurance companies) was 4.12, which is greater than the hypothetical average, while the calculated value of the phrase was 9.375 at the level of significance 000, which is less than 5%, which means that the phrase is statistically significant, and the researcher believes that it is necessary to carry out the promotion of the insurance services that the company intends to offer in the insurance market before a sufficient period of time for the service to become known to the community and the demand and inquiry about it begins from before customers and then put on the market and check An increase in the company's premiums.

9- The mean of the phrase (the implementation of marketing plans according to time programs that help insurance companies to market in light of economic variables) was 4.15, which is greater than the hypothetical mean, while the calculated value of the phrase was 10.753 at the level of significance of 000, which is less than 5%, which means that the phrase is statistically significant, and this means that the insurance company should wait for the appropriate opportunities to market its services in line with the variables and events that occur during the year, such as the opening of new investment facilities or the entry of new service sectors for production. All of these are new opportunities for the insurance company to market its services without being affected by the economic situation.

10 -The mean of the phrase (the continuous development in the marketing tools of insurance services makes the company able to offer its products in light of economic variables) was 4.39, which is greater than the hypothetical mean, while the calculated value of t-value was 16.877 at the level of significance of 000. which is less than 5%, which means that the phrase is statistically significant, the researcher believes

The necessity of continuous development and development in marketing tools to be able to keep pace with events and keep pace with them, and the insurance company is convincing in offering its services and has confidence in its tools to attract customers.

It is clear to the researcher that all the probability values (statistical significance) corresponding to the calculated value of t for the significance of the differences are less than the significance level (0.05),

and this means that there are statistically significant differences between the responses of the respondents to the statements of the third hypothesis, i.e. there is a statistical significance in the distribution of the responses of the sample members to the different answer options (strongly agree, agree, neutral

disagree, strongly disagree), i.e., the responses of the sample members are biased to one choice and not another, and in general, we conclude that most of the sample members strongly agree with the Statements of the third hypothesis.

**Table 7: Tests For One Sample (One-Sample T. Test) And the Arithmetic Mean of The Total Hypothesis.**

Total third Hypothesis	mean	t (t-test)	Sig figs	Conclusion
There is a statistically significant relationship between continuous improvement in insurance marketing tools and the acquisition of new customers while retaining existing customers.	4.10	17.436	.000	Statistically Function

Source: Preparation Of the Researcher from The Questionnaire 2025

From all of the above results on the third hypothesis of the study, it indicates the fulfilment of the hypothesis that there is a statistically significant relationship between continuous improvement in insurance services tools and the acquisition of new customers while retaining existing customers. The third hypothesis is that ongoing improvement in marketing instruments promotes both social inclusion and customer retention. As marketing methods improve with the advances of technology and cultural evolution, they influence public awareness and trust concerning financial protection. These findings establish the basis for further discussion on the way marketing acts as a social device, enhancing collective resilience and economic security. The findings of the study prove that marketing instruments work as social agents that shape trust, awareness, and belongingness. Successful insurance marketing reinforces public knowledge about risk and facilitates collective resilience through involving populations in risk-sharing systems. Marketing approaches are therefore not only business instruments but also social welfare agents. Their crossroads with social class, schooling, and cultural beliefs account for differences in the reaction of the public to insurance campaigns. Aligned with national development targets,

marketing communication can assist in increasing financial literacy and institutional trust in Saudi society.

## 5. CONCLUSIONS AND RECOMMENDATIONS

Insurance marketing must be considered a social tool that enhances participation and trust in risk-sharing mechanisms. In Saudi Arabia, culturally appropriate marketing efforts based on culture and transparency of institutions can foster increased public participation and social resilience.

## 6. RECOMMENDATIONS

- **Community Engagement:** Create culturally appropriate campaigns that resonate with local values and customs.
- **Institutional Collaboration:** Engage public and educational institutions to enhance insurance literacy.
- **Social Inclusion:** Customise the content of the marketing to various social and age categories to lower inequalities in access to risk protection.
- **Public Trust:** Utilise open communication and community-based schemes to build trust in insurance institutions.

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