

Total quality management in the insurance sector

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Abstract: Employees were doing business in competitive and dynamic conditions to improve and enhance their business performance and capabilities continually. One of the critical determinants of the company's survival in such circumstances is total quality administration. In recent years, the company administration is more focused on comprehensive quality management, which leads to maximizing customer satisfaction and loyalty. The aim of this study is focused on examining. The attitudes of corporate clients on various elements implemented the TQM process, provided by the bank. a sample of workers and employees, by presenting a questionnaire the hands of the competent authorities in line with the aim of the study, but study into practice Designing a list of surveys that included a set of questions. All the questionnaires were distributed (judged according to Likert's model) among a group of insurance companies. were obtained using the survey method and statistical analysis, such as correlation and multiple regression analysis for the study. The research points out that top management commitment, courtesy, and responsibility towards our customers are significant satisfaction factors. Study results help bank managers identify quality elements that need improvement to increase customer satisfaction and enhance their business.

Keywords: Total quality management (TQM); quality management (QM); quality management system (QMS); production performance; customer satisfaction.

1. Introduction

In recent years, companies with modern orientation have undergone many economic, political, technological, and social changes. Also, requirements, new regulations, and likewise, have influenced new business philosophy. During the 1980s in the business world, a new management concept for Quality Management (QM) emerged. Total quality involves implementing Total Quality Management (TQM) used to integrate business processes to create maximum quality products/services. Quality has become an essential component in the survival of companies in a competitive market. Providing quality products and services leads to achieving and maintaining a competitive advantage because business success lies in effectively implementing a comprehensive quality. The system will maintain a high level of quality products and services at a relatively low cost.

Total Quality Management has emerged as a response for successful companies to rapid and significant environmental changes. Over the years, there have been changing needs and customers' requirements regarding his higher level of quality products and services at lower prices. It is imperative to organize and develop a set of methods and methods, commonly referred to as Total Quality Management. According to the study by (Mehra,1997), The concept of Total Quality Management should be viewed as a consumer-oriented one. It is a system that starts with consumers and ends with them. The basis of total quality management lies in creating customer value, continuous improvement and upgrading of Quality, accurate and accurate measurement of each of the business processes' performance, and human resources teamwork. Improving the successful implementation of Total Quality Management, the companies' organizational performance leads to high consumer and employee satisfaction. A total quality management system refers to the Quality of products and the Quality of the service sector. To successfully apply real quality management practices and identify the main dimensions of total quality management, performance measurement is of great importance (Mehra,1997). Based on a study. Consumer satisfaction is the primary dimension to determine the quality of services provided by the organization,

and, as such, it is a fundamental feature of TQM. Although several scientific types of research are dealing with the study of the relationship of total quality management to business performance and customer satisfaction in the service sector, this study aimed to know the nature of the practice of TQM (Total Quality Management) and its relationship to customer satisfaction.

2. The significance of the study

The importance of a study evidenced by the TQM approach's benefits is positively reflected in all activities within insurance companies. Whether in the short or long term, the customer always looks at the product's quality of service and meets his needs evolving. In addition to changing, it should fit the style and decent services in line with the high-quality factor by a product or service. Thus, providing the best quality to customers leads to an attempt to create a competitive and compelling field suitable for change. That meets the convictions of the best request with the best motivation through acceptance Specifications what is new. To understand the purposes of TQM and its applicability. It is necessary to address the various experiences that some insurance companies have followed, such as Barnard Francois Insurance, Wu Albaid, Paul Roufer Insurance, Alliance, and other insurance companies that have successfully and excellently applied TQM. Thus, Total Quality Management is one of the essential modern management issues as a concept capable of creating competitive advantages, improving competitiveness, permanent development and achieving customer desires, and reducing production and service costs in a business environment characterized by rapid and successive changes.

3. Statement of the problem

The adoption of a modern concept such as Total Quality Management in the insurance sector means a change and development in the culture of companies and institutions of the activity sector, which requires a psychological and organizational preparation in advance, with full compliance at all administrative levels, to work with the TQM approach. (Lindros,1995) Therefore, this approach's priorities are determined in gaining the consumer's satisfaction or the customer, who requires the service and the great interest in continuous development and the improvement of the product. The need to prove its position in the global competition based on very high competencies confirms that everyone in the institution is responsible for its management. (Lindros,1995) (For this, we think it is necessary to limit this research's problem to the following:

What is the role of applying the approach to total quality management in strengthening the competitiveness of the insurance sector?

Within this problem, there is a set of sub-questions, which we summarize as follows:

- 1- What is the concept of Total Quality Management and Competitiveness?
- 2- What is the concept of total quality management and its applications in the service sector?
- 3- What are the theoretical and organizational foundations of insurance?
- 4- What are the possibilities of applying comprehensive quality management standards in the insurance sector in Saudi Arabia?

4. Limitations of the study

This study is linked to two main dimensions:

1- Time dimension: where this study was conducted over two weeks.

2- Spatial dimension: It depends on two main inputs:

* The theoretical aspect: It is based on: Available basic books, various internet sites

* The application aspect - the method of dialogue investigation was adopted. The issue by discussing it with the managers of insurance companies, administrators and those interested the subject, a sample of workers and employees, by presenting a questionnaire the hands of the competent authorities in line with the aim of the study, but study into practice Designing a list of surveys that included a set of questions. All the questionnaires were distributed (judged according to Likert's model) among a group of insurance companies.

It has also relied on various experiences, research, and studies in applying total quality management in the multiple sectors, especially those related to the leading services and insurance sector in the world.

5. Literature Review

Empirical Study:

- **Al-Ghannam study (2001)** entitled "The Effectiveness of the Performance of the Primary School Principal in the Eastern Province of the Kingdom of Saudi Arabia in the Light of Total Quality Management Standards" aimed at defining the standards of Total Quality Management in the light of which the effectiveness of the performance of primary school principals in the Eastern Province of the Kingdom of Saudi Arabia can be evaluated , Where the study sample consisted of primary school teachers in the Eastern Province in Saudi

Arabia, and the study used the descriptive and analytical approach, and the most prominent results found that the performance of the primary school principal generally amounts to a high level from the perspective of comprehensive quality standards, and the most noticeable results also found no There are statistically significant differences in the responses of the study sample to the standards of total quality management attributable to academic qualification, years of experience, and age.

- **Al-Dradakah study (2004)**, entitled: "The Degree of Total Quality Management Application in Al-Balqa Applied University from the Viewpoint of the Educational Leaders in it," aimed at knowing the opinions of educational leaders to the degree of application of Total Quality Management at Al-Balqa Applied University, and also aimed at understanding the extent of the difference Perspectives based on job title, specialization, years of experience, and academic rank. The study used the descriptive approach, and the study population consisted of all educational leaders at Al-Balqa Applied University in all governorates of the Kingdom. The number of sample individuals reached (96) educational leaders. The questionnaire was used as a tool for the study. The most prominent results found that the averages of educational leaders' opinions on implementing total quality management. At Al-Balqa Applied University are average, and the results indicated statistically significant differences in educational leaders' views due to a variable (job title) in favor of the dean's category.
- **Khader's study (2004)**, entitled: "The Degree of Appropriateness of Total Quality Management and Its Applicability in Schools of the International Relief Agency in Jordan," aimed at getting acquainted with the opinions of all UNRWA schools' principals in Jordan and their directors regarding TQM and its applicability. The number of sample individuals is (190) managers and directors. The study used the descriptive approach, and the questionnaire was used as a tool for the course. The most prominent results reached a high TQM implementation in the International Relief Agency schools in Jordan. They showed a high level of application of TQM in the field of students. It also found that statistically significant differences in the degree of applying TQM due to variable of experience and in favor of two groups (1-5) and (6-10) years.
- **Al-Ghafri's study (2004)**, entitled: "The Degree of Implementation of Total Quality Management in Basic Education Schools in the Sultanate of Oman as envisioned by School Principals," aimed at identifying the degree of the feasibility of applying TQM in primary education schools in the Sultanate of Oman as portrayed by school principals. The number of sample members reached (70) managers and directors, and to achieve the study's objectives, the questionnaire was used, and the descriptive approach was adopted. The most prominent results indicated that the application of total quality management in primary education schools came to a large extent and showed statistically significant differences in the possibility of applying TQM to gender. It also showed no statistically significant differences in applying TQM in primary education schools due to the scientific qualification variable.
- **The study of Al-Mallah (2005)**, titled "The Degree of Achieving Total Quality Management Standards in Palestinian Universities in the West Bank Governorates as Perceived by the Faculty Members," aimed at finding out the degree to which TQM standards are achieved. In Palestinian universities, as perceived by the faculty members, the degree to which they are affected by the variables. The study sample consisted of 346 faculty members, and the descriptive analytical approach was adopted. They were using the questionnaire, where the most prominent results indicated the degree of achievement of TQM standards in Palestinian universities in the West Bank governorates. As seen by the faculty members, there was (65%) average, and it indicated a statistically significant relationship between the areas of achieving TQM. It also showed no statistically significant differences in the degree of achievement of total quality management standards in Palestinian universities in the West Bank governorates due to sex and age.
- **Al-Tamimi study (2006)**, entitled "The degree of effectiveness of using the quality management system (ISO 9001) in developing the performance of administrative units (included in the experiment) in the Ministry of Education in Jordan, from the point of view of its workers", aimed at investigating the degree of effectiveness The use of the quality management system (ISO 9001) in developing the performance of the administrative units (included in the experiment) in the Ministry of Education in Jordan, from the viewpoint of its employees, and the study sample reached (384) employees who from the community members. To achieve the study's purposes, a questionnaire showed a moderate degree of effectiveness for quality management. In developing the curricula, the system found statistically significant differences in the degree of total energy attributed to scientific qualification and experience, in favor of those with a bachelor's degree and acceptance of those with experience (10-19 years).
- **Al-Nashash study (2006)**, entitled: "Developing a Model for Quality Assurance in Jordanian Universities in the Light of Reality and International Models," aimed at identifying the comprehensive quality level of Jordanian universities compared to international models. The study sample consisted of all deans, department heads, and faculty members in Colleges of the four Jordanian universities that won the British Quality Assurance Award, and they are (58) individuals. The questionnaire was used as a tool for the study, and the most prominent results indicated the low level of overall Quality in Jordanian universities compared to international models.
- **Al-Otaibi study (2006)**, entitled: "Development of a Proposed Model for Total Quality Management at Kuwait University, in Light of the Perceptions of Leaders and Members of the Faculty," aimed at developing a proposed

model for Total Quality Management at Kuwait University, in light of the perceptions of leaders and faculty members. The study sample consists of (115) administrative leaders and faculty members at Kuwait University and a questionnaire to achieve the study's objectives. The study reached the following results: The possibility of applying the principles of total quality management was average from the point of view of administrative leaderships, except the field of academic affairs, And the area of community service, where the possibility of their application was high, and the option of applying the principles of total quality management medium according to the field of curricula and teaching methods, from the viewpoint of the faculty members, except the area of strategic planning, which was of high applicability.

- **Khudair's study (2007)**, entitled: "The reality of knowledge and application of total quality management in Palestinian education directorates from the point of view of their employees," aimed at identifying the reality of applying TQM in education directorates, in addition to defining the role of gender variables. The study sample, consisted of (451) employees in the Palestinian education directorates, and a questionnaire to achieve the purposes of the study, and the investigation reached a set of results, the most important of which are: The degree of application of Total Quality Management in the Palestinian education directorates came average for all fields of study, and the most noticeable results were that there were no statistically significant differences attributable to gender, academic qualification, years of experience, job position, and age.
- **Al-Shailan study (2007)**, entitled "The extent of availability of comprehensive quality management principles in the management of secondary schools for girls in the Kingdom of Saudi Arabia." The study aimed to find out the extent of availability of comprehensive quality principles in the management of secondary schools for girls in the Kingdom of Saudi Arabia (Eastern Province), and to monitor the most critical Obstacles to implementing the comprehensive quality system in secondary schools for girls in the Eastern Province of the Kingdom of Saudi Arabia, and knowing the statistically significant differences according to the job variable, and the study sample consisted of 148 teachers, and to achieve the objectives of the study, the descriptive and analytical approach was adopted, as the results of the survey reached a low level of application Total quality management; due to the deficiency in embracing and supporting the top management to apply the principles of total quality management in terms of setting policies and organizational structures, as well as the weakness in training and continuing education programs on the mechanisms of comprehensive quality management for all levels of the school, and the deficiency in the activities of continuous improvement and development in the curricula. It was also found that there are statistically significant differences in the responses of the study sample depending on the job title variable, and the absence of fur It is of statistical significance in the reactions of the study sample according to the variable of the number of training courses on the availability of the principles of total quality management and estimating their obstacles.
- **Al-Malouf study (2007)**, titled "The level of awareness of educational leaders for total quality management in educational districts in Kuwait, and the degree of their willingness to implement it," aimed at identifying the level of awareness of educational leaders of total quality management in educational districts in Kuwait, and the degree of their willingness to implement it. 258) educational leader. To achieve this study's objectives, the researcher developed a tool to measure the level of awareness of educational leaders in Total Quality Management and the degree of their willingness to implement it. The study results concluded that there is an awareness of TQM in Kuwait's educational leaders' educational areas. Their level of understanding was moderate, in addition to the presence of statistically significant differences in the degree of readiness of educational leaders to implement Total Quality Management in educational districts in the State of Kuwait in both fields. Administrative leadership and organizational structure attributable to an academic qualification.
- **Ayesh study (2008)**, titled "The Impact of Total Quality Management Application on Institutional Performance," aimed at identifying the impact of applying the Islamic banks operating in the Gaza Strip to the concept of Total Quality Management and the levels of that application, in addition to identifying the nature of the relationship between the elements of Total Quality Management And the degree and institutional performance of those banks. The study sample consisted of 77 administrative employees in Islamic banks in Gaza, where the descriptive and analytical approach was used. For the study to achieve its objectives, the most prominent results indicated that the degree of application of total quality management by Islamic banks operating in the Gaza Strip was moderate. It also stated no differences attributable to the variables of gender, job title, years of experience, and the existence of differences attributed to the variable of scientific qualification.
- **The study of Abu Abdo (2011)**, entitled: "Degree of application of comprehensive quality management standards in schools in Nablus governorate from the point of view of principals in them," aimed at identifying the degree of application of comprehensive quality management standards in Palestinian schools in the governorate of Nablus from the point of view of their managers, in addition to determine the role of the variables of gender, academic qualification, specialization, years of experience and the authority overseeing that, and the study sample consisted of 227 principals and principals of schools in Nablus governorate, and, the descriptive analytical approach was used. Using a questionnaire that the data were analyzed using the SPSS statistical packages program, the most prominent results showed the average degree of applying the TQM

standards. The schools of Nablus governorate from the principal's point of view in it in all fields and the absence of statistically significant differences. In the degree of Applying comprehensive quality management standards in the schools of Nablus governorate, attributed to the heterosexual and scientific qualification, and the existence of statistically significant differences due to the variable of years of experience, and the variable of specialization.

- **Al-Dhafiri study (2011)**, entitled: "The degree of application of comprehensive quality management and its relationship to strategic planning in the Ministry of Education in the State of Kuwait from the point of view of administrators" aimed at identifying the degree of application of total quality management and its relationship to strategic planning in the Ministry of Education in the State of Kuwait from the point of view The administrators, and the study sample consisted of (350) employees in the Ministry of Education in the State of Kuwait, and to achieve the objectives of the study, the descriptive and analytical curriculum was adopted, where the most prominent results indicated the presence of a medium degree for the application of Total Quality Management in the Ministry of Education in the State of Kuwait from the point of view of administrators. It also indicated a statistically significant difference degree of implementation of total quality management. in the Ministry of Education in the State of Kuwait from administrators' point of view due to gender. And they were attributed to scientific qualification master's holders, attributed to years of experience those with long experience.

The theoretical framework for comprehensive quality management and competitiveness.

Perhaps the comprehensive quality management approach is considered one of the most administrative aspects aimed at a strategic change, in institutions in general, and the services sector in particular, which necessarily leads to an attempt to achieve excellence and distinction in a market governed by intense competition between the various institutions. They operate in the national economy, which requires the consolidation of total quality management principles in all aspects of work, starting from identifying the customer's needs and meeting them, the point of accurate evaluation of performance through reducing costs, and improving the competitiveness of institutions—first - Total Quality Management.

1- The concept of total quality management.

There are many definitions of the concept of total quality management, but the most comprehensive one is the definition of (Stephen.1993), which is represented by the following elements:

A- Management - means development and maintenance to improve quality continuously.

B- Quality - it means fulfilling the requirements of the beneficiary (the customer). Comprehensive - and includes applying the principle of searching for quality, in any aspect, from identifying the needs of the beneficiary and ending with the assessment of whether the beneficiary is satisfied with the product or services provided to him.

According to (OAKLAND,1995) definition, it is "an approach to improving competitiveness and efficiency, as it is a way to plan and organize. and as a means for employees to accommodate activities regardless of their administrative levels, it is a philosophy of achieving competitiveness and thus improving their capabilities."

2- Objectives of Total Quality Management.

Among the principal destinations of Total Quality Management, we notice:

A- Reducing costs. The quality requires correctly doing the right things from the first run through and without fail, which means lessening harmed things or re-finishing and, in this way, bringing down expenses.

B- Reducing the time needed to finish the client's undertakings means zeroing in on accomplishing objectives and checking them in a crucial period contrasted with the errands' size.

T- accomplishing and improving quality - and that is, by creating administrations and items as wanted by clients. As per DEMING, the principal advantages of Total Quality Management are the accomplishment of greatness in help execution through the consistent turn of events and improvement of item and administration, and high effectiveness considering decreasing expenses by defending spending. Second - the idea of the intensity and its relationship to add up to quality administration.

The connection between all-out quality administration and intensity. Far-reaching quality administration is one of the most basic segregation territories that accomplishes better intensity and a more broadened period. Subsequently, prejudice depends on quality and segregation, dependent on giving more fabulous help administrations to buyers. Thus, it is one approach to amplify seriousness, adding to the advancement of items and administrations and Marketing, decreasing costs, improving quality, and fulfilling the client in a climate of expanding worldwide rivalry.

The third hub - uses of all-out quality administration in the administration area. Late investigations have demonstrated another reality in our present reality that more than 60 of today's establishments are depicted. /administration through the universe of the Internet and data. Notwithstanding globalization's marvel, which makes sure to build this rate to arrive at more than 80 as per sensible evaluations—first - the administration area.

Because of those over, the administration measurement has gotten one of the leading nations' needs to study account and business.

The fourth axis - the theoretical and organizational foundations of insurance

1- Definition of insurance. Insurance is defined as a contract whereby a person, who is the insured, pledges towards another person. He is certified in exchange for a certain amount called the premium. Hence, the insurer compensates for the damages that befall insured due to a risk of dangers and makes risk the necessary insurance.

2- The importance of insurance.

A- The importance of insurance in terms of supply, and is represented in - - Number and size of insurance companies. - Capital of insurance companies. - Organization and supervision. - Management efficiency of companies. - Various investments

B - The importance of the insurance sector in terms of demand. And represented in - - The demand for insurance products. - The size of industrial and commercial activity in the economy. - Geographical distribution of economic activity. - Government spending. - Regulations and laws. - Economic openness. T - the importance of insurance in terms of employment. It is represented in the distribution of operating positions about - - The number of the active population working directly in the insurance sector. - The insurance company employees. - General agents. - Brokers. - Experts.

W- The importance of insurance in terms of business numbers. And it is represented in- Total insurance operations abroad. - Total insurance operations are achieved locally. - Reinsurance companies abroad. - Local reinsurance companies. - Appendices for insurance companies abroad. - Supplements of foreign insurance companies. - Total number of insurance and reinsurance businesses.

6. Study procedures

Possibilities of applying comprehensive quality management standards in the insurance sector in Saudi Arabia (field study).

After reviewing the elements accompanying this axis, represented in analyzing the insurance market in Saudi Arabia by addressing its characteristics, the size of its indicators, and its role in the national economy, and as a result of evaluating the insurance sector, the field research methodology was addressed from the analytical side for the purpose of measuring and analyzing The extent to which Total Quality Management is linked to competitiveness, in order to improve the latter in insurance companies operating in Saudi Arabia, and accordingly 16 insurance companies operating in Saudi Arabia have been counted, and 105 questionnaires have already been distributed to these companies Depending on the American Association law to determine the size of the actual sample, the data and information related to the study were collected, although the questionnaire is composed of 81 words that reflect the leading indicators of TQM, and it was divided into 5 dimensions according to the Likert scale, so that 1 (no Strongly agree), 2 (disagree), 3 (neutral), 4 (decide), 5 (strongly agree).

The Cronbach alpha coefficient was calculated, which amounted to 0.928 for all dimensions, highly statistical. The study was limited to each variable (gender, age, job, educational qualification, experience). Using SPSS VER 17 and putting forward the study's hypotheses - represented in the existence of variance of the insurance companies under review. In applying TQM variables, the variation of these companies in adopting factors to improve competitiveness as the central hypothesis and a critical statistically / significant correlation relationship Between total quality management and improving competitiveness in the insurance sector through insurance companies. After analyzing the opinions and responses of the study sample individuals about the variables (paragraphs of the questionnaire), the following was concluded:

1. By distributing the sample members according to the gender variable

Gender	percentage
Males	60%
Females	40%

2. Through the distribution of the sample members according to their age groups

Age	percentage
25-35	44.6%
36-45	23.2%

3. As for the distribution of the sample members according to the job level variable

job level	percentage
Employees	48.2%

4. By distributing the sample members according to the variable of academic qualification

academic qualification	percentage
bachelor's	69.6%

5. Finally, the sample members' distribution according to the experience variable

Years of experience	percentage
Five years and less	39.3%

Obstacles and challenges of implementing comprehensive quality management in the insurance sector.

Finally, it became clear from this dimension that the approval rate reached 32.83%, while the lack thereof was 24.43%, as for the neutrality rate, it was estimated at 20.76%, the approval rate strongly reached 7.58%, and finally, the percentage of disapproval was strongly 5.96%. Accordingly, from the previous results, it can be concluded, about the answers to all the 5 paragraphs of the questionnaire in its six dimensions (6), according to the iterations process, that the study population can apply the TQM approach. It was also evident through the analysis of experts' and professors' opinions about the questionnaire's paragraphs that the support rate reached 70%, which is a very acceptable percentage for scientific research. As for measuring the validity and validity of the study variables, the calculation of the arithmetic means, standard deviation, correlation coefficient, and Cronbach's Alpha coefficient was shown actually to verify the validity and validity of the study measures, the result of the following decision - Depending on the results obtained, that there is a susceptibility to measures of reliability and honesty to a good degree, to the requirements of total quality management, and the dimensions of improving competitiveness, which is in the following percentages ranging

Link factor level	percentage
0.01 and 0.05	56.7% - 92.9%

The element of continuous improvement in the quality of insurance service commensurate with the objectives of the insurance sector. - That insurance companies do not pay sufficient attention to the control element in the management and reduce costs, which is one of the most important elements on which TQM depends. - It was found that the response

Dimensions	intensity ratio	arithmetic mean	standard deviation	different coefficient
second	71%	3.55	1	28.66%
third	77%	3.85	1.001	28.66%
fourth	72%	3.60	0.972	27.4%
fifth	65.8%	3.29	1.027	31.6%
sixth	62.2%	3.11	1.078	35.12%

And all the aforementioned figures mean the following: - That there is a great interest that insurance companies pay to the level of employee training, which necessarily affects the level of performance, paragraph 7. - Not paying attention to the slogan abolishing paragraph 20. Great interest in improving the image of insurance companies, Paragraph 22. Lack of concern for the existence of specialized services to deal with customers' complaints seriously and effectively, Paragraph 32. Attempting to fulfill false promises in underwriting insurance contracts Paragraph 22 - Lack of interest in a modern documentation center Paragraph 49. The customer is the goal of each department, not the opponent. Paragraph 62. Lack of interest in the method of bridging the branches in the scale of responsibilities of insurance companies. Paragraph 58. - Insurance companies' interest in the importance of professional practice techniques in Paragraph 68. - Insurers' lack of interest in the element of persistent lack of purpose, which is what is considered the most important obstacle to implementing TQM and thus improving competitiveness. Paragraph 76 Accordingly, it can be said that there are elements that affect more than others, the standards and variables of TQM, and the direct reason for making a decision, whether related to the independent or dependent dimensions. The analytical results, according to the hypotheses, also show that there is a variation in the application TQM variables in the insurance sector through 'independent variable' companies. Therefore, the null hypothesis H0 is rejected. The alternative hypothesis H1 is accepted that there is a variation in the study sample in applying variables and total quality management principles. As for the results of the statistical analysis of the variance of insurance companies in adopting the variables of improving competitiveness (the dependent dimensions), it is clear that insurance companies differ in adopting the variables to improve competitiveness, which leads to the rejection of the null hypothesis H0, and the acceptance of the alternative hypothesis H1. This is explained by obtaining satisfaction with an arithmetic mean of 3.85 and a different coefficient of 26.6%. This is very positive for the application of comprehensive quality management to improve competitiveness. The necessity of matching organizational determinants and administrative policies to improve competitiveness. The insurance sector with an arithmetic means competitiveness.

7. Conclusion

The difficulty of measuring the success of implementing comprehensive quality management standards in the insurance sector is one of the significant challenges facing insurance companies. In the long term, it requires adaptation to different methods, methods, and methods to address the consequences of the application and challenge the problems associated with providing market shares. Profitable business and profitability explain the improvement of competitiveness in this sector, and this can only happen through the level of effectiveness of implementation through the participation of all employees. And the acquisition of customer satisfaction, knowing that all these indicators as a measure for them by determining the performance of each of them on The highest administrative and executive levels that contribute to evaluating the effectiveness of this approach as it is the main goal to achieve excellence, given that quality, is a strategic issue. Employees are the basis for achieving this quality for creating added value that contributes to the promotion and development of the insurance sector.

The hypotheses have been answered:

1- The answer to the theoretical assumptions.

Of the first water confirm the approval and assent of reinsurance companies forth the security of transparent feeling fascination.

A-The in excess under the conduct of in the examination is the best proof of walk.

B - In spirit ramble relating to is different to give out the cipher of pure melody furnishing, teeth of the encumbered facing officials in the guaranty class.

T - Reassure cruise the gumption the Street in Saudi Arabia allows the expression of reason mechanisms to accommodate flawless allied supervision security.

W - Promise go off at a tangent wide is a surrogate of fulfilled in the thick of the guaranty heading better and their satisfaction hither the comprehensive quality authority moves forward. Effortless - Assure go off-take in the certitude variety essay the reliance rove TQM will turn on the waterworks fail, although it is a long-term vitality. Open-handedly - Truly, sundry difficulties cube the sue of total quality conduct principles, but the estimate numbers and data indicate that it indeed be bypassed.

G - Thither is a scantiness of fellow of the put discharge of the Gumption companies. Drench - guarantee companies strive a fellow of the dub to go on their cataract

2- Answers about the applied hypotheses.

The overwhelm notable politic conclusions tush be summarized in the cohort truth as far as something of their unprecedented onslaught on the liable upon. TQM's application to go forward struggle in the intrepidity sector:

A- The description notices of nerve companies in the facet of continuous improvement to enhance brazenness usage.

B - Insurances' paucity of consideration in the management billet around assistant and the sufficiently high retrench.

T - reckoning of effrontery companies to aid they are considering, neglecting slogans, is optimistic.

W - Dearth of suitably of audacity companies in the attribute of catering masterful away to run with the censure of clients the sake of self-confidence companies to avoid false promises related to underwriting brass contracts.

Not hold up under - Insufficiency of considering by gall companies in victual a coetaneous corroboration and notice center.

G- The accounting of insurance companies in the purchaser is the level focus on, not the discount. Be unfeasible - The insurers' truancy of standing in the orientation of innards the aperture in the answerability rotation process.

Y- Insurers' dearth of compliance in antagonistic the deter in the process of introducing TQM.

Recommendations:

1- The stand-by for insurance companies to thick-skinned in conflict with relevancy to the control element in management, consider abbreviate costs, facilitate adopting the principles of total quality management, and improve competitiveness.

2- The linchpin to provide, and as immediately as New Year card, word-list services to direct with trade' censure in an existing and genuine function fundamentally insurance companies. That would go a socking onslaught in stick-to-it-iveness discrete of the lean on that nab the shipment of the TQM approach

3- To opulence the authority of an accompanying documentation and communication center, in federate with the insurance activity variables, and to ensure oversight and suppress fraud and fraud on insurance companies.

4- Balk slogans, form toll the primary ones, and non-fulfillment of promises and hoax opinion customers, which concerns the decision-makers.

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