# EFFECT OF GREEN HUMAN RESOURCE MANAGEMENT ON CORPORATE SUSTAINABILITY IN THE INSURANCE SECTOR

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#### Abstract

This study empirically examined the effect of Green Human Resource Management (HRM) on corporate sustainability in the Nigerian insurance industry. The study employed a survey technique through the administration of a structured questionnaire on employees of insurance companies in Nigeria. The population of this study comprised 20,000 employees and agents of insurance firms in Nigeria, which constituted the element of observation of this study. The sample size of the study was determined using Taro Yamane sample size determination formula, at 95% confidence level and 5% confidence interval, which gave a sample size of 377. A non-response rate of 40% was assumed, which increased the sample size to 527 (377+150). The findings reveal that Green HRM has a positive and significant effect on corporate sustainability, with coefficients and probability values of  $\beta 1 = 0.656$ , P-value < 0.05. This implies that Green HRM has a significant affect on corporate sustainability, The F-stat (52.673), P-value < 0.05 shows the fitness and overall significance of the regression model. The coefficient of determination (R2) suggested that 33.1% variation in corporate sustainability is accounted for by Green HRM. However, the model did not explain 66.9% of the variation in corporate sustainability, implying that there are other elements or factors associated with corporate sustainability, which were not captured in the current model. The study concludes that Green HRM is an important driver of corporate sustainability in the Nigerian insurance industry. Therefore, it is recommended that Nigerian insurance companies should utilize Green HRM towards enhancing their corporate sustainability.

**Keywords:** green HRM, corporate sustainability, insuarance industry

**JEL:** J24, Q01

#### 1. Introduction

0n an international scale. scholars. environmentalists as well as policy-makers recognized that the causes have of environmental degradation, such as resource depletion, increased pollution, and biodiversity loss, are deeply entrenched in human behaviour (Mtutu & Thondhlana, 2016). As a result, many organizations are aiming to make their daily operations less detrimental to the environment by implementing environmentally friendly management techniques or green efforts. As a result, there is a growing demand for analysing and changing employee behaviour in order to reduce the adverse environmental implications of their work in organizations.

In light of these issues, researchers have focused on the function of Green Human Resource Management (HRM) in driving green employee behaviour in the workplace (Dumont et al., 2017). Green HRM incorporates environmental consciousness throughout the entirety of the HRM procedure for hiring, training, rewarding, and building a green workforce that knows and values environmentally friendly attitudes, practices, and activities. Furthermore, recent study on the role of human resources (HR) in environmental performance has focused on environmentally friendly employee behaviour critical aspect as а in successfully implementing environmental regulations in the workplace (Kim et al., 2017).

Employee environmental stewardship is becoming increasingly important for all organizations, regardless of industry, including the insurance sub-sector. Green HRM has been examined in the contexts of multinational corporations (Haddock-Millar *et al.*, 2016), hospitals (Pinzone *et al.*, 2016), sports facilities

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(Gholami *et al.*, 2016), as well as manufacturing enterprises (Nejati *et al.*, 2017; Yong *et al.*, 2019; Yusliza *et al.*, 2019).

### 2. Literature Review

There is no single globally acknowledged definition of Green HRM, as diverse researchers and practitioners describe it in a variety of ways. Although various explanations of the notion differ in terms of wording and phrasing, the good news is that they all have highly related meaning. The following represent a few definitions of the notion found in the literature on the domain of HR; Mandip (2012) defines Green HRM as the use of policies pertaining to HR to encourage environmentally friendly resource utilization within business organizations and, more broadly, to advance the cause of sustainability for the environment.

Prasad (2013) refers to Green HRM as all activities aimed at assisting an organization in carrying out its mission for environment management with respect to matters regarding introductions and acquiring of staff members, their induction process, management of performance, learning and development, and reward along with reward management. Green HRM is primarily accountable for developing a green workforce that comprehends. appreciates, and adheres to green initiatives, as well as ensuring that the firm's human capital is green all through the HRM procedure of recruiting, selecting, educating, compensating, developing, as well as advancing (Mathapati, 2013). refers It to the procedures and policies that enable an organization's workers to become green for the betterment of the person, society, natural environment, and company (Opatha & Arulrajah, 2014; Mandip, 2012).

Green HRM is just one of the fields of HR sustainability, which concentrates on environmental sustainability by utilizing HR policies, activities, and procedures (Mandip, 2012). Green HRM gained importance in the mid-1990s to the early 2000s as a greater amount of research in this field of study was produced by researchers, consultants, and some practitioners (Wehremeyer, 1996; Daily & Huang, 2001; Zoogah, 2001; Ramus, 2002).

### 2.1 Empirical Studies on Green HRM

Jabbour (2011) explored how Green HRM approaches are embedded in Brazilian organizational culture. learning. and cooperation. Ninety-four (94) Brazilian enterprises having ISO 14001 accreditation were polled. The study yielded two major results and suggestions. The initial finding was that it is critical to evaluate the alignment of HR practices routinely in order to put people in charge of environmental management. The second finding demonstrated that a lack of formalization of environmental concerns in conventional human resource procedures might have a detrimental impact on the strong performance witnessed in team building, organizational culture, and learning, which would create a negative cycle. On the contrary, organizations that are able to match practices and HR aspects with environmentally friendly objectives might be successful in their organizational path toward environmental sustainability.

Mandip (2012) used ITC Limited in India as a case study to investigate the nature and scope of Green HR efforts. According to the findings, the ITC company is the only organization in the entire globe of its size and diversity that has accomplished the milestones of becoming carbon positive, water positive, and achieving nearly 100% solid waste recycling by focusing on enhancing operational efficiencies and improving technology. Mandip (2012)examined the management of individuals along with dedication to environmental sustainability while creating a complete process model for Green HRM based on extant literature including the empirical study on green HR conducted at the ITC Limited Company. Sakhawalkar and Thadani (2013) investigated Green HR practices and IT responsiveness amongst industry employees in the Pune Region of India. The word 'Green HR' was shown to be known by 82% of the respondents. It was also discovered that persons who are unaware of the phrase 'Green HR' have heard of the procedures and are aware that their organization employs such practices. As a result, while the phrase is unknown, the activities are not. According to the respondent frequencies, Green HR approaches were effectively adopted in the surveyed organizations. The efficacy rate was determined to be 72.2%.

Popli (2014) investigated Green HR practices awareness along with their implementation in 18 large scale manufacturing enterprises in Nasik, India. The findings indicated that organizations in Nasik have extensive knowledge in the Green HR notion that has been proposed to help them maintain the environment green, but some businesses are unable to put it into practice in various facets of development and HRM like training, performance appraisal system, and a few regular operations in which failure to implement the concept of Green HRM occurs. In their study, O'Donohue and Torugsa (2016) evaluated the moderating influence of Green the relationship HRM on between the management of the environment and financial success in small enterprises. They discovered that Green HRM significantly moderates the relationship between proactively managing the environment as well as financial success, which means that an improvement in Green HRM enhances the financial advantages of pro-active environmental management in comparison to low levels of Green HRM, using information gathered from a sample of 158 small enterprises in the Australian machinery and plant manufacturing sector. The findings demonstrate the additional benefit of Green HRM as a facilitator of the management of the environment.

Millar, Sanyal, and Camen (2016) investigated how a global corporation tackled Green HRM across its subsidiaries in the United Kingdom, Germany, and Sweden. The findings provide evidence of pro-actively managing of the environment, as demonstrated by a variety of operational and people-centered initiatives implemented across three European nations. Though there is an underpinning priority to environmental sustainability, the subsidiaries' positioning and linkage of the environment and HR functions varies, as does the manner that their subsidiaries select to involve their staff in environmental sustainability.

Based on bank workers' opinions, Rubel, Kee, and Rimi (2021) investigated the effects of Green HRM on green service attitudes using the mediating impact of green knowledge sharing. Using partial least squares, the study examined the perspectives of 365 front-line staff in the banking business in Bangladesh. The results reveal that Green HRM has a strong positive direct effect on green in-role, extra-role service behaviour, and green information sharing. Green knowledge sharing was also showed to have a strong mediation influence on Green HRM as well as green service activities.

Li et al. (2023) investigated the influence of Green HRM procedures on an employee's inrole green behaviour. The study looked at the function of a psychological green climate in mediating the relationship that exists between Green HRM techniques and in-role green Furthermore, behaviour. the authors investigated the use of spiritual leadership to as a buffering mechanism serve for strengthening the relationship between psychological green atmosphere and employee in-role conduct. The authors utilized Hayes PROCESS to examine the data obtained from 374 Chinese MNCs workers and used a hierarchical multiple regression method for moderating mediation. Green HRM strategies have a favourable influence on employees' inrole green behaviour, according to the research. Furthermore, psychological green atmosphere influences the relationship between Green HRM procedures and employee green behaviour in-role. The degree to which the moderated mediated link between green HRM procedures and worker in-role green behaviour is influenced by spiritual leadership.

## 2.2 Corporate Sustainability

According to Wijethilake, Upadhaya and Lama (2023), one of the key forces driving change in practices existing company is corporate sustainability. The literature discusses a number of sustainability change catalysts, including more stringent certification government regulations, standards and particularly, as regards the environment, focusing on encouraging green operations (Marshall *et al.* 2015), rising consumer demands worldwide (López-Torres et al. 2019), along with intense market competition (Caiado et al., 2019). Numerous stakeholder organizations, consumer advocacy groups, and regulatory agencies are putting increasing



pressure on businesses to re-evaluate their business models and make them more environmentally friendly (Dubey *et al.*, 2019; López-Torres *et al.*, 2019).

The present approach to production is still criticized for its detrimental effects on the environment and society, despite the fact that organizations have increased efficiency in their production and operations processes and enhanced their financial outcomes through the implementation of a variety of creative systems, technological tools and techniques, and management operations to a significant degree (López-Torres *et al.*, 2019). According to researchers, an organization's long-term survival in this hostile economic climate depends not only on its ability to turn a profit but also on its ability to fulfil its social and environmental commitments (Caiado et al., 2019). Li et al., (2023) found that Green HRM procedures significantly affect employee's in-role green behaviour, which tends positively affect corporate to sustainability. This therefore implies that Green HRM tends to enhance corporate sustainability. Given the foregoing, the hypothesis is developed and presented below: H: Green HRM significantly affects corporate sustainability.

### 2.3 Underpinning Theory

The Ability-Motivation-Opportunity (AMO) theory, considered to be the major theory for comprehending the influence of HRM practices on the performance of organisations in extant literature (Appelbaum, 2000; Boselie et al., 2005), can help to better understand the of HRM and the resulting greening environmental impacts. According to the AMO theory, high performance job behaviours are a collection of unique but interconnected HR practices which are classified based on three kev factors: aptitude. incentive, and opportunities (Appelbaum, 2000).

Abilities are built on a set of procedures that include recruiting and selection, as well as development and training initiatives that guarantee personnel have the knowledge and skills needed to accomplish certain duties. In a similar vein, motivation is based on procedures like performance assessment and incentives

both financial and non-financial that are intended to improve employees' efforts toward meeting performance objectives. Finally, opportunity is a set of behaviours that includes involvement. knowledge exchange. and autonomy improving practices that encourage workers to take part in tasks (Marin-Garcia and Tomas, 2016). According to Appelbaum's (2000) proposed AMO framework, HRM practices that improve employees' abilities, motivation to do work, and participation in to accessible possibilities lead readily organisational citizenship behaviour in employees, which contributes to organizational performance.

As a result, employees' organisational citizenship behaviours serve as a foundational connection between High Performance Work Systems (HPWS) and organisational success (Appelbaum, 2000; Marin-Garcia and Tomas, 2016). Scholars have explored Green HRM in several industries via the prism of the AMO theory (Singh et al., 2020; Yu et al., 2020; Ragas et al., 2017; Pham et al., 2019; Cheema & Javed, 2017; Pinzone et al., 2016). Fawehinmi et al., for example, investigated the influence of knowledge Green HRM, about the environment, and green behaviour among researchers in public research institutions. Cheema and Javed (2017) investigated the implications of social responsibility for business, Green HRM, and environmental sustainability in the textile industry. Pinzone et al. (2016) investigated the use of Green HRM techniques in the health care sector, as well as collective emotional commitment to the management of the environment and collective organisational citizenship behaviour toward the environment. Pham et al. (2019) looked at the connection between training on green practices, green worker engagement, green management of performance, and Organisation Citizenship Behaviour for the Environment (OCBE) in the tourism sector.

Yu *et al.* (2020) investigated Green HRM, corporate green management of supply chains, and environmental collaboration with consumers and suppliers in the car sector. Ragas *et al.* (2017) investigated the association between Green HRM practice adoption, green lifestyle, and work performance in several private companies. Singh *et al.* (2020)



investigated the relationships between green leadership that transforms, innovative green practices, and environmental outcomes in manufacturing-related small and medium firms. Despite the fact that the AMO theory is the most thorough in explaining Green HRM impact on environmental performance, few studies have included the entire AMO framework in their study models.

The relationship between Green HRM activities and organisational performance from the perspective of organization culture and organisation learning are frequently overlooked. As a result, our study fills three gaps in the literature. 1) applying Green HRM research on the insurance industry, 2) investigating the link between Green HRM and organisational culture, and 3) investigating the link between Green HRM and organisational learning in the insurance industry based on the AMO framework.

### 3. Methodology

This section captures the methodology employed to conduct the study. As such, it focuses on the methodology employed to determine the effect of Green HRM on corporate sustainability in Nigerian insurance industry. This session covers the research design, population for the study, the sample size, research instrument, test of validity and reliability of instrument, method of data collection, model specification and the method for data analysis. This study employed the survey design. This is because survey design tends to aid the better understanding of the examined phenomenon. Scholars with related objectives equally employed survey design (Li et al., 2023; Rubel, Kee, and Rimi, 2021). The population of this study comprises 20,000 employees and agents of insurance firms in Nigeria, which constituted the elements of observation of this study.

The sample size of the study was determined using the Taro Yamane sample size determination formula, at 95% confidence level and 5% confidence interval, which gave a sample size of 377. A non-response rate of 40% was assumed, which increased the sample size to 527 (377+150). An attrition rate (non response rate) of 40% was assumed because the researchers assumed that staff members of insurance firms would tend to respond favourably towards the completion of the research instrument, which tends to enhance the response rate. Therefore, it was expected that over 60% of the respondents would respond positively.

Since our sample size is usually a figure that would aid our ability to generalise for the whole population, it therefore becomes necessary to assume a 40% attrition rate, so as to have a response rate that would be equal or higher than 377. The study employed the stratified and simple random sampling technique. The population was stratified into five strata based on the five selected insurance firms, and a simple random sampling was carried out in each stratum (firm). A sample size of 105 each was allotted to four insurance firms, while one insurance firm was allotted 107 sample size.

The study employed a Likert scale questionnaire, rated as follows: (1) SD: Strongly Disagree, (2) D: Disagree, (3) A: Agree, (4) SA: Strongly Agree. The questionnaire consisted of two sections. Section A was used to obtain demographic information, while Section B addressed the research objectives. The questionnaire was adapted from the study of Haddock-Millar et al. (2016); O'Donohue and Torugsa (2016); Popli (2014) Yong et al. (2019); and Yusliza et al. (2019). Both construct validity and content validity were met by the instrument. For construct validity, the questionnaire was divided into two sections to ensure that each section assesses the information for a specific objective. The content validity of the instrument was tested using the content validity index (CVI), by using three independent assessors, the members of the academic staff of Christopher University and Lagos State University.

Each of the independent evaluators rated the questionnaire items on a two-point rating scale of relevant (R) and not relevant (NR). The content validity index was obtained by employing the CVI formula: CVI = n/N where N = total number of items in the instrument, while n = numbers of items rated as relevant. The CVI gave a value of 0.77, which is adjudged valid. To test the reliability of the instrument



(questionnaire), the test-retest method was employed; the instrument was administered to 25 employees of two insurance firms in Nigeria. This was done twice within an interval of two weeks. Thereafter, the outcomes of the first and second pilot study were correlated and the following values were obtained: 0.91 and 0.85 for Green HRM and corporate sustainability respectively. This implies that the instrument is reliable.

#### 3.1 Model specification

The model examined how Green HRM affects the sustainability of insurance companies in Nigeria. The model addresses the main objective of the study, which is to examine the effect of Green HRM on corporate sustainability in the Nigerian insurance industry.

The model specification is stated below: CS= f(GreenHRM) CS=  $\beta_0+\beta_1$ GreenHRM+ $\mu$ Where: CS represents Corporate Sustainability GreenHRM represents Green HRM  $\beta_0$  is the constant term  $\beta_1$  is the coefficient of the estimator.  $\beta_1 > 0$  $\mu$  is the error term.

The apriori expectation – it is expected that Green HRM will impact positively on corporate sustainability; hence, the parameters of Green HRM should have a positive sign. The Ordinary Least Square (OLS) method of regression analysis was employed to estimate the regression models for the hypothesis. The OLS was employed in order to examine if the independent variable (Green HRM) affects the dependent variable (Corporate Sustainability). The benchmark for accepting or rejecting the hypothesis was a level of significance of 5% (0.05). STATA version 14 software was used for the analysis.

### 4. Results and Discussion

Five hundred and twenty (527) copies of the structured questionnaire were administered to the selected employees of insurance companies in Nigeria. However, only three hundred and seventy-two (372) copies were returned, out of which nine (9) copies were not properly completed. Therefore, only three hundred and

sixty-three (363) copies were found useable, which is lower than the expected four hundred (377) sample size that would aid generalisation. Nevertheless, the respondents were close to the expected sample size. Thus, the analysis was based on the useable three hundred and sixty-three (363) copies of the instrument.



Figure 1. *Respondents' Years of Experience* Source: Authors' own work

Figure 1 reveals that 42% of the respondents have been working with their firm for about 1–5 years, while 49% of the respondents have been working with their enterprise for about 6–10 years.

Furthermore, 9% of the respondents have been working with their enterprise for above 10 years. This implies that 58% of the respondents have been working with their enterprise for over 5 years. It can therefore be deduced that the respondents are relatively conversant with their enterprises' business activities.

### 4.1 Hypothesis Testing

The results summary in Table 4.1 shows that Green HRM has a positive and significant effect on corporate sustainability, with coefficients and probability values of  $\beta 1 = 0.656$ , P-value < 0.05.

This implies that Green HRM significantly affects corporate sustainability, The F-stat (52.673), P-value < 0.05 shows the fitness and overall significance of the regression model. The coefficient of determination ( $R^2$ ) suggested that 33.1% variation in corporate sustainability is accounted for by Green HRM. However, the model did not explain 66.9% of the variation in corporate sustainability,



implying that there are other elements or factors associated with corporate sustainability, which were not captured in the current model. Furthermore, the findings also revealed that for every 1 unit change in Green HRM, corporate sustainability will change by 0.656.

Table 4.1 Result from the Test of Hypothesis Dependent Variable: Corporate Sustainability

Variables	Coefficient	Т	P-Value
Constant	7.044	9.563	0.000
Green HRM	0.656 *	7.021	0.000
F- statistics= 52.673 (0.0000)			R- Square- 0.331

Source: Author's computation from STATA 14.

The resulting equation can be stated as: CS= 7.044+0.656GreenHRM (9.563) \* (7.021) \* \*significant at 5% level

The finding is consistent with the findings by Millar, Sanyal, and Camen (2016) who investigated how a global corporation tackled green HRM across its subsidiaries in the United Kingdom, Germany, and Sweden. The findings provide evidence of pro-actively managing the environment, as demonstrated by a variety of operational and people-centred initiatives implemented across three European nations.

Although there is an underpinning priority to environmental sustainability, the subsidiaries' positioning and linkage of the environment and HR functions varied, as did the manner that their subsidiaries select to involve their staff in environmental sustainability.

The results are also consistent with the findings by Rubel, Kee, and Rimi (2021) who examined the effects of Green HRM on green service attitudes using the mediating impact of green knowledge sharing. They found that Green HRM has a strong positive direct effect on green in-role, extra-role service behaviour, and green information sharing. Green knowledge sharing was also shown to have a strong mediation influence on Green HRM as well as green service activities.

### **5. Conclusion and Recommendations**

This study empirically examined the effect of Green HRM on corporate sustainability in the Nigerian insurance industry. The study employed a survey technique through the administration of structured questionnaire on 527 employees of insurance companies in Nigeria. The findings reveal that Green HRM significantly affecst corporate sustainability. It is therefore concluded that Green HRM is an important driver of corporate sustainability in the Nigerian insurance industry. Therefore, it is recommended that Nigerian insurance companies should utilize Green HRM towards enhancing their corporate sustainability.

# Contribution to Knowledge and Practical Implication

The study contributes significantly to the literature on Green HRM and corporate sustainability from the perspective of insurance companies in Nigeria. The study also contributes to the AMO theory, considered to be the major theory for comprehending the influence of HRM practices on the performance of organisations in extant literature. In terms of practice, the study shows how the adoption of Green HRM tends to enhance the sustainability of insurance firms in Nigeria.

The use of policies pertaining to HR to encourage environmentally friendly resource utilization within business organizations and, more broadly, to advance the cause of sustainability for the environment, which depicts green HRM, tends to enhance the corporate sustainability of insurance companies.

Furthermore, insurance companies should focus on activities aimed at assisting in carrying out its mission for environment management with respect to matters regarding introduction and acquisition of staff members, their induction process, management of performance, learning and development, and reward along with reward management.



Limitation of the Study and Suggestions for Further Studies

This study has some limitations, the limitations range from the selected sample to the research tools. Nigeria has 67 licensed insurance companies and this study used five insurance companies, which might affect the generalisation of the study.

The use of more insurance companies would have aided the ability of the researcher to generalise the findings for the entire insurance industry. Furthermore, the study employed a questionnaire as the means of obtaining data, while it may have benefited more from the use of a mixed method. That is, the combination of a quantitative method with a qualitative method and the use of qualitative tools, such as interview would have yielded more results.

This study has set the framework for future research into the extent to which Green HRM affects corporate sustainability. The study employed a quantitative research design, through the administration of standardized questionnaires on employees of Nigerian insurance companies.

Further studies could utilise a qualitative research design, through interview or focus group discussion, as it tends to yield more information. In addition, a combination of sectors can be studied. Further studies can also consider utilising more insurance companies.

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