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Sustainability and Green Marketing in General Insurance: A Literature Study about Eco-Friendly Digital Branding

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ABSTRACT

The insurance industry is increasingly recognizing the importance of sustainability and green marketing practices, particularly in the context of digital branding. This literature review examines sustainability and green marketing strategies in the general insurance industry, with a focus on the importance of green digital branding. Sustainability in insurance encompasses business practices that consider financial factors and environmental, social, and governance impacts. We analyzed relevant papers published between 2018 and 2025 from major academic databases. Through a literature review employing a Narrative Literature Review approach, this article identifies key trends in green marketing practices and the challenges they present, including issues related to greenwashing and regulatory limitations. The findings suggest that digitalization and adopting paperless policies offer significant opportunities for efficiency and transparency. Additionally, transparent communication strategies and collaboration with environmental influencers are crucial for building consumer trust and supporting sustainability initiatives within the insurance industry. This literature review offers valuable insights for stakeholders to develop more sustainable marketing strategies. This research contributes to a deeper understanding of how insurance companies can implement sustainability practices. It helps companies understand the relevance of sustainability in an industry that is increasingly under pressure to be socially and environmentally responsible. Although the literature reports trends and challenges in implementing green marketing, there remains a lack of empirical research exploring the impact of such strategies on consumer behavior and the performance of insurance companies

INTRODUCTION

Sustainability, in the context of insurance, refers to business practices that consider environmental, social, and governance (ESG) impacts. Swiss Re (2020) states that insurance companies play a crucial role in promoting green policies by offering products that support environmental risk mitigation, such as insurance for renewable energy and protection against natural disasters. Green marketing, in the context of general insurance, encompasses communication and marketing strategies that emphasize a company's commitment to environmental sustainability. Green marketing effectively increases consumer awareness and builds customer loyalty toward environmentally oriented brands (Kotler & Keller, 2020). The general insurance industry plays a vital role in the global economy by providing financial protection against various risks. However, insurance companies have been increasingly pressured to adopt more sustainable practices in recent years. Green marketing, which refers to sustainability-based and environmentally friendly marketing strategies, has become an increasingly relevant approach in the industry.

Digital branding is a marketing strategy that combines digital technology with brand identity to build closer relationships with consumers (Kapferer, 2012). Along with the development of digital technology and social media, branding has shifted from a conventional approach to a digital-based one. Digital branding is the process of building and managing brand identity through digital platforms, including social media, websites, applications, and digital-based advertising (Godey et al., 2016). According to Kannan (2017), digital branding includes product marketing and building emotional relationships between brands and consumers through digital interactions. Digital branding plays a crucial role in promoting sustainability initiatives in the insurance sector, particularly with the growing use of digital media. Implementing digital branding that supports sustainability is a key strategy for insurance companies to attract the attention of consumers who are increasingly concerned about the environment. However, a research gap remains regarding the effective implementation of green marketing in general insurance, mainly through digital marketing strategies.

This study explores the relationship between sustainability and green marketing practices in the insurance industry. It highlights how companies can utilize digital branding to enhance their brand image as socially and environmentally responsible entities. Through a comprehensive literature review, this study aims to identify trends, challenges, and opportunities faced by insurance companies in implementing green marketing strategies, as well as their impact on consumer perceptions and behaviors. Thus, this study is expected to provide valuable insights for stakeholders in developing a more sustainable and efficient approach to general insurance marketing.

METHODS

This study employs the Narrative Literature Review (NLR) method to identify and analyze the literature on sustainability, green marketing, and digital branding within the general insurance industry. Narrative Literature Review (NLR) is a literature review method that aims to summarize, synthesize, and provide a comprehensive understanding of a particular topic based on published literature. Unlike systematic literature reviews, NLR does not have a rigorous procedure and allows researchers to explore issues more broadly and reflectively (Baumeister & Leary, 1997). Through literature reviews, authors can gain a deep understanding of the studied topic and identify knowledge gaps that can be filled through research (Sobol, 2021).

Writing a literature review involves several key steps that we follow. First, we identify and collect library sources relevant to the research topic. These sources include books, journals, research reports, and other relevant materials. Sources are accessed through the Scopus database, Web of Science, Google Scholar, and other trusted sources with the keywords "sustainability," "green marketing," "environmentally friendly digital branding," and "general insurance." After collecting various sources, we evaluate and analyze the contents of the collected literature. This process involves understanding, comparing, and connecting concepts, findings, and arguments in various reference sources (Faryadi, 2018). Furthermore, we pour the evaluation and analysis results into a coherent, structured narrative. At this stage, we present a synthesis of the various library sources that have been reviewed,

accompanied by the use of citations and references by the rules of scientific writing (Chigbu et al., 2023; Hariyati, 2010; Bolderston, 2008; Sholeh, 2023).

RESULTS

Conducting a study of literature collected based on the keywords “sustainability,” “green marketing,” “environmentally friendly digital branding,” and “general insurance,” with literature limitations from 2018 to 2025, which we categorized according to research objectives.

1. Green Marketing Trends in General Insurance

Based on the results of the literature review, there are several main trends in the application of green marketing in the general insurance industry, including:

1. Use of Digital Campaign for Environmental Awareness

Many insurance companies use social media and websites to educate customers about the importance of sustainability. Digital campaigns have emerged as a promising approach to raise environmental awareness and promote sustainable behavior in today's digital era. Digital marketing strategies, including online advertising, social media, and interactive platforms, have the potential to reach a broad audience and effectively communicate environmental messages (Tuelo & Ndjaba, 2021; Saura et al., 2020). Numerous studies have underscored the increasing significance of digital marketing in promoting sustainability and environmental conservation. (Saura et al., 2020) Digital platforms have revolutionized the way businesses and organizations interact with consumers, offering unprecedented opportunities to engage with target audiences, build strong relationships, and drive behavioral change (Paşcalău et al., 2024; Saura et al., 2020). The growing interest in digital media can be attributed to the great need for its implementation during the pandemic and the potential to highlight the positive outcomes of digital marketing in green marketing and sustainability.

The use of digital campaigns offers several advantages over conventional campaigns. The availability of information is not only

limited to product details but also the attractiveness of an image or photo design that will impress consumers (Sasa et al., 2021). Digitalization enables industry players and potential consumers to interact virtually and utilize media to inform products according to producers' wishes, thereby reaching consumers' minds (Sasa et al., 2021). Additionally, digital campaigns enable faster, wider, and more interactive dissemination of information. Through digital media, people can more easily access any information they need, including information related to environmental and sustainability issues (Sasa et al., 2021; Suryani et al., 2023). The effectiveness of digital campaigns in conveying environmental and sustainability messages can also be increased through various digital features, such as video, animation, infographics, and interactive content. Thus, the public receives information passively but can also be actively involved in learning and taking action. Additionally, digital campaigns enable two-way feedback and interaction between the messenger and the target audience. This can help better understand the community's needs, preferences, and behaviors regarding environmental issues, allowing campaigns to be designed more effectively.

2. Implementation of Paperless Policy

In today's digital era, various organizations have increasingly discussed and implemented the concept of a paperless office. Paperless is the concept of reducing the use of paper in an organization's administration and documentation, which can provide numerous benefits, including time efficiency, environmental friendliness, and improved documentation management (Prastyo et al., 2020). The Indonesian government has encouraged the implementation of the paperless concept in various sectors, including government, education, and industry. Research related to the implementation of paperless systems in Indonesia shows that this concept has been widely adopted, although several challenges remain. One sector that has begun to

implement the paperless concept is the insurance industry. Digitalization of administration and services in the insurance industry can increase efficiency, transparency, and accessibility for consumers. Paperless insurance policies can be implemented by developing digital applications that replace traditional paper-based documents.

Previous studies have evaluated several aspects of implementing paperless applications, including the platforms used, the impacts generated, and the challenges faced (Prastyo et al., 2020; Arifin et al., 2025; Erfa, 2021). Paperless insurance applications can be developed through various platforms, such as web and mobile, and have a positive impact, including increased efficiency, reduced costs, and enhanced transparency and accessibility for consumers. However, implementing paperless systems in the insurance industry also faces challenges related to technological infrastructure, consumer digital literacy, and coordination between related organizations (Prastyo et al., 2020; Arifin et al., 2025). Applying the paperless concept in the insurance industry has significant potential to enhance performance and the services provided. By developing digital applications that replace paper-based processes, the insurance industry can achieve greater efficiency, transparency, and accessibility for consumers.

3. Investing in Green Insurance Products

In today's era, environmental sustainability issues are increasingly becoming a significant concern for the global community. This phenomenon also influences consumer preferences when choosing products, including insurance products. Previous research shows that at least 71% of Americans consider environmental factors when shopping (A'yuni & Muafi, 2020). This suggests that consumer awareness of the importance of environmentally friendly products is on the rise (Rathnayaka & Wijethunga, 2020).

In the context of insurance, green insurance products have emerged as a solution to meet the needs of increasingly environmentally conscious consumers. Green insurance products are a type of insurance designed to support sustainable and environmentally friendly business practices. This insurance can protect against environmental risks, including natural disasters, pollution, and damage to ecosystems (Fabiola & Mayangsari, 2020; Rohman et al., 2020). Investing in green insurance products can provide dual benefits for consumers. In addition to providing financial protection, green insurance products contribute to environmental conservation efforts (A'yuni & Muafi, 2020) (Rohman et al., 2020). Therefore, green insurance products are becoming increasingly attractive to consumers who care about the environment (Rathnayaka & Wijethunga, 2020). However, in Indonesia, the development of environmentally oriented intellectual capital, also known as green intellectual capital, remains limited. To compete effectively in the green insurance product market, insurance companies must possess superior competencies in environmentally aware human resource management, as well as sustainability-oriented intellectual capital management (A'yuni & Muafi, 2020).

2. Challenges in Implementing Green Marketing

Despite many opportunities, there are several challenges in implementing green marketing in general insurance:

1. Greenwashing

Greenwashing, a term that has gained popularity in recent years, refers to the practice in which a company or organization attempts to promote an environmentally conscious or "green" image despite its actions not reflecting a genuine commitment (Somany, 2023; SENYAPAR, 2024). The practice is often used to deflect criticism or regulatory scrutiny of a company's environmental impact (SENYAPAR, 2024). It can create confusion and skepticism among consumers regarding

environmental claims (Naderer et al., 2017; Somany, 2023). Greenwashing can take many forms, ranging from using vague and inconsistent environmental claims to incorporating natural or environmental symbols on product packaging without substantiated evidence (Somany, 2023). In many cases, companies may make claims that their products are “eco-friendly” or “green” without providing adequate information or evidence to support those claims. The impact of greenwashing is not limited to misleading consumers. This practice can undermine legitimate environmental initiatives by creating confusion and skepticism among consumers. When consumers become aware of greenwashing, they may develop a general distrust of all environmental claims, making it difficult for genuinely sustainable businesses to gain recognition and support (SENYAPAR, 2024; Somany, 2023).

2. Lack of Consumer Awareness

Lack of consumer awareness can be attributed to several factors, including inadequate education and socialization efforts by insurance companies (Sam et al., 2023). Additionally, the role of insurance agents is crucial in enhancing consumer understanding of sustainability-based insurance products. (Sari & Rahma, 2022) Empowering communities, especially women, is one of the key factors in increasing consumer awareness of the benefits of sustainability-based insurance (Akmalia & Kusumawati, 2021). Additionally, insurance product innovations that align with sustainability principles can also foster consumer interest. The accessibility and affordability of insurance products are also important considerations for consumers. Efforts to increase consumer awareness must be accompanied by easy access and affordable prices to encourage public interest in sustainability-based insurance products (Sari & Rahma, 2022; Sam et al., 2023; Akmalia & Kusumawati, 2021).

3. Regulatory Limitations

In today's modern era, environmental and sustainability issues have become a significant concern in various sectors, including the insurance industry. Insurance companies must implement environmentally friendly practices, including in their marketing strategies. Unfortunately, regulations governing green marketing practices in the insurance industry remain limited, presenting various challenges for companies. One of the main challenges is the lack of incentives for insurance companies to develop sustainable products and services. Although small and medium industries have realized the importance of green products, this awareness has not been widely reflected in the insurance sector. This is due to the lack of policies that encourage or require insurance companies to adopt green marketing practices.

Additionally, there are limitations in transparency and accountability related to green marketing practices within the insurance industry. The lack of clear standards and guidelines often causes insurance companies to claim their products as "green" without adequate evidence (Nusraningrum et al., 2023). Efforts to improve regulations and supervision of green marketing practices in the insurance industry are needed to encourage insurance companies to be more environmentally responsible (Nusraningrum et al., 2023). In addition, developing incentives and supporting schemes can also be a solution to encourage insurance companies to implement green marketing practices more widely (Ayu & Supartoko, 2020). These efforts are expected to strengthen the insurance industry's commitment to supporting sustainable development.

3. Effective Strategies in Eco-Friendly Digital Branding

Based on the results of the literature review, several effective digital branding strategies to strengthen green marketing in the general insurance industry include:

1. Transparency in Communication

The development of digital technology has encouraged companies to establish digital branding as a crucial component of their communication strategy. In the context of green marketing, consumers are now increasingly critical of the authenticity of sustainability claims. Therefore, transparency in communication is a key element in building trust and credibility for environmentally oriented brands. Transparency is a reporting tool and a branding strategy that allows companies to openly and verifiably demonstrate their environmental responsibilities. Digital technologies such as blockchain, smart labels, and the Internet of Things (IoT) support transparency by providing real-time access to environmental information from products and production processes (Kamble et al., 2020). Additionally, a two-way communication approach through social media enables consumers to ask questions, provide feedback, and interact directly with the sustainability values offered by brands. Digital marketing is becoming an increasingly important strategy in the general insurance industry for reaching consumers in a timely, personal, and mass manner (Putri & Sulaeman, 2022). Additionally, consumer awareness of the importance of environmental sustainability is a crucial factor that insurance companies must consider. Communication transparency is key to building consumer trust in a company's green marketing initiatives. Previous research has demonstrated that greenwashing, or the making of false claims about a company's environmentally friendly practices, can negatively impact a company's green brand image (Pimonenko et al., 2020). Therefore, a transparent and accountable communication approach is crucial for strengthening green marketing activities and fostering a positive brand image. Insurance companies can design effective digital communication strategies by understanding these dynamics to support green marketing and maintain consumer trust (A'yuni &

Muafi, 2020; Putri et al., 2023; Pitaloka et al., 2023; Pimonenko et al., 2020).

2. Collaboration with Influencers and Environmental Activists

The digital world has become a highly influential space in various aspects of life, including marketing and branding. One of the digital strategies that is increasingly in demand is collaboration with influencers and environmental activists. This collaboration can be key in promoting sustainable values through effective digital branding. The millennial generation, familiar with social media, is considered the ideal target market for digital branding strategies. (Ikayanti et al., 2020) They tend to trust reviews and recommendations from influencers more than traditional advertising. (Arini, 2022) Additionally, consumers describe influencers as third parties who influence audience behavior through social media. (Arini, 2022). Utilizing influencers in digital branding campaigns can help increase brand awareness and build consumer loyalty.

However, not only is collaboration with influencers an effective strategy for building a sustainable brand image, but also collaboration with environmental activists is a valuable approach. Environmental activists can help strengthen the sustainability message that the brand wants to convey. Through engaging and authentic content, this collaboration can increase consumer engagement and encourage them to further engage with the sustainability values being promoted (Arini, 2022; Ikayanti et al., 2020; Aripadono, 2020). By combining the power of influencers and environmental activists, digital branding can effectively promote a brand's commitment to sustainability. This can not only increase brand visibility but also build consumer trust and loyalty (Arini, 2022; Putri & Sulaeman, 2022; Habibi et al., 2014).

In implementing this strategy, companies must carefully select influencers and environmental activists who align with the brand's positioning and sustainability values they aim to establish. Properly selecting the

parties involved is the key to building strong and sustainable digital branding. (Habibi et al., 2014) (Arini, 2022) (Ikayanti et al., 2020) (Aripadono, 2020)

3. Application of Blockchain Technology for Sustainability

Blockchain is a decentralized system that stores data through interconnected, immutable blocks. In the realm of sustainability, blockchain offers supply chain transparency, reduces administrative waste, and enables real-time tracking of environmental impacts (Saber et al., 2019). This technology can record and report a company's carbon footprint, energy consumption, and environmental commitments, supporting the triple bottom line: people, planet, and profit. Blockchain can create an automated and energy-efficient claims processing system through the use of smart contracts, thereby reducing resource consumption and increasing efficiency.

Through its innovation, blockchain technology has the potential to transform business strategies and models. The application of this technology enables the effective coordination of activities, facilitates easy monitoring of operations, and facilitates fast transaction settlement. With the increasing demand for blockchain, many startups and large companies are exploring its use in various sectors, not just financial services (Thakur, 2023). Applying blockchain technology to the supply chain can provide significant benefits in sustainability. Studies have shown that adopting blockchain technology can enhance the sustainability performance of the supply chain, including reduced carbon emissions, more efficient resource utilization, and lower waste levels (Mann et al., 2018; Thakur, 2023; Park & Li, 2021).

Digital branding emphasizes how companies shape consumer perceptions through digital media. Trust and transparency are core values that are increasingly sought after in digital branding (Keller, 2013). This is where blockchain plays a role as a proof-based branding tool. Consumers can see a company's commitment to sustainability through

blockchain-based data that cannot be manipulated. Companies can utilize blockchain to publicly present sustainability certifications or ESG (Environmental, Social, Governance) reports. This fosters a strong emotional connection because the brand is perceived as honest, responsible, and visionary (Mohan et al., 2021).

A study by Centobelli et al. (2021) demonstrates that integrating blockchain into sustainability strategies and brand communications enhances customer loyalty, particularly among the more environmentally conscious members of the millennial generation. Blockchain enables the creation of green digital identities, where companies demonstrate their sustainability credentials through publicly validated data. This fosters the development of trust-based branding, a crucial aspect in an increasingly competitive digital landscape. Several initiatives in the financial sector also demonstrate the significant potential of blockchain projects for carbon offsets, tracking charitable donations, and enhancing transparency in ESG-based insurance products.

DISCUSSION

With customers becoming increasingly sensitive to environmental issues, insurance companies must integrate sustainability principles into their products and services. The study results indicate that insurance products that support renewable energy and natural disaster protection offer financial benefits and make a positive contribution to the environment. This aligns with the view that sustainable companies will gain more consumer trust and loyalty. However, the challenges faced in implementing green marketing, such as greenwashing, must be addressed seriously. Greenwashing practices not only harm consumers who feel deceived but can also create more significant skepticism toward sustainability claims in the industry. Companies need to invest in validating their environmental claims to avoid consumer backlash and build more substantial credibility in the market.

Effective digital branding strategies, such as transparency in communication and collaboration with influencers, have proven important tools in

building an environmentally friendly corporate image. The involvement of influencers and environmental activists can increase consumer awareness and acceptance of sustainable insurance products. This demonstrates that precise and authentic communication about sustainability initiatives enhances reputation and fosters a supportive community. Without clear policies and incentives to motivate companies to invest in environmentally friendly practices, the prospects for integrating sustainability into the industry may be hampered. Therefore, collaboration between the government and the private sector is needed to create a framework that encourages insurance companies to commit to greater sustainability.

CONCLUSION

Implementing green marketing in the general insurance industry through digital branding strategies can be a practical approach to improve company competitiveness while supporting sustainability. This study emphasizes the significance of sustainability and the adoption of green marketing practices in the general insurance industry, where insurance companies are expected to consider the environmental, social, and governance (ESG) impacts of their business activities. With increasing consumer awareness of environmental issues, sustainability-based marketing strategies, including digital branding, are becoming increasingly relevant and vital. Green marketing not only increases consumer awareness and loyalty but also builds a more positive brand image in the eyes of the public. However, challenges such as greenwashing practices and lack of regulation still need to be overcome to encourage the industry's wider adoption of environmentally friendly practices. Regarding strategy, collaboration with influencers and environmental activists, as well as increasing transparency in communication, were identified as practical steps in strengthening green marketing. Education and awareness of the benefits of sustainability-oriented insurance are also key factors in attracting consumer interest. With consistent sustainability strategies and effective green marketing implementation, insurance companies can meet growing social expectations and

make positive contributions to environmental protection and sustainable development.

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