

Presenting a grounded theory model of the sustainable leadership foundation in the Iraqi insurance industry: the emerging approach of Charmaz

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Abstract

In the evolving landscape of organizational leadership, the concept of sustainable leadership has emerged as a strategic imperative, especially in industries such as insurance, where trust, long-term value creation, and accountability to stakeholders are at the centre of attention. For this purpose, the present study was conducted with the aim of presenting a grounded theory model of the Sustainable Leadership Foundation in the Iraqi insurance industry with the emerging approach of Charmaz. We used the heterogeneous snowball sampling method to select experts from the insurance industry and academia for the study sample. The collected interviews were entered into MAXQDA software as a text file and analyzed through three processes: open, axial, and selective coding. The findings of the research showed that 7 main categories of sustainability in business—sustainable innovative solutions, sustainability strategy, organizational thinking, characteristics of sustainable leaders, diversification of insurance products, and organizational sustainability performance can be identified from 122 open codes. According to the nature of the qualitative strategy of the emerging grounded theory, overlapping coding, scale coding, long-term involvement of researchers with the research field, and the opinions of the focus group were used for selective coding and model presentation. In the newly born model of the research, 7 main hypotheses were obtained, of which two are unique hypotheses in the world, namely the existence of a relationship between the two variables of "sustainability strategy" and "sustainability in business" and "sustainable innovative solution" and "organizational sustainability performance."

Keywords: Sustainable Leadership, Emerging grounded theory, Iraqi Insurance Industry

1. INTRODUCTION

The global emphasis on sustainable development has attracted the attention of leaders and policymakers around the world, where the dominant approach among these leaders today reflects principles of sustainability (Woo et al., 2025). Sustainability has become a strategic necessity in the approach of organizational leaders due to paying attention to the public interest and not undermining the capabilities of the next generation (Kopnina, 2024). Sustainable leadership can be defined as behaviors and activities that create permanent and unique value for all stakeholders, including the environment, future generations, and especially society at the macro level (Suriyankietkaew et al., 2022).

In the evolving landscape of organizational leadership, the concept of sustainable leadership has emerged as a strategic imperative, especially in industries such as insurance, where trust, long-term value creation, and accountability to stakeholders are at the center of attention. Sustainable leadership refers to an approach to leadership that not only ensures the economic sustainability of the organization but also integrates social, environmental, and ethical dimensions into key strategic decisions (Hargreaves & Fink, 2006; Metcalf & Benn, 2013). Unlike traditional leadership models that focus on short-term gains or hierarchical control, sustainable leadership emphasizes systemic thinking, self-awareness, and stakeholder engagement as the cornerstone of responsible organizational governance (Pless & Maak, 2011; Avery & Bergsteiner, 2011). Sustainable leaders are professionals who prioritize human development and environmental considerations while also recognizing the importance of economic aspects. They actively use their organizations' internal resources to address social and environmental challenges, thereby creating

value for the business. In addition, sustainable leaders take responsibility for the development and well-being of the communities in which they operate (Roh & Kim, 2023).

Recent research highlights the necessity of sustainable leadership in managing the increasing complexity of modern business ecosystems and the growing demand for corporate accountability from investors, regulatory bodies, and society at large (Wu et al., 2022). In service-orientated sectors such as insurance, where risk management, forward-looking planning, and public trust are essential, sustainable leadership can serve as a transformative framework to increase resilience, drive innovation, and promote ethical decision-making (Szekely & Dossa, 2017). In addition, the integration of sustainability into leadership practices has been linked to the development of long-term organizational competencies and the creation of shared value for different stakeholder groups, including customers, employees, regulatory bodies, and future generations (Kopnina, 2024; Roh & Kim, 2023). The insurance industry's unique role in risk management and transfer illustrates the value of sustainable leadership. Insurers are at the forefront of addressing climate-related risks, such as extreme weather events, which have led to increased claims and financial losses. According to the Swiss Re Institute (2023), global insured losses due to natural disasters have exceeded \$100 billion annually in recent years, highlighting the urgency of adopting preventive strategies by insurers. Sustainable leadership can guide insurers in the development of innovative products, such as parametric insurance for climate-vulnerable areas, while supporting risk mitigation through sustainable investments (Mills, 2012). Additionally, the industry faces societal challenges, including access to affordable insurance for underserved populations and ethical concerns about data privacy in the age of insurance technology. Sustainable leaders can address these issues by fostering inclusive policies and transparent governance, thereby building trust and loyalty among stakeholders (Eccles et al., 2014). Sustainable leadership encourages a culture of innovation and enables insurance companies to use technologies such as AI and blockchain to increase operational efficiency and customer engagement while adhering to ethical standards (Eling & Lehmann, 2018). By prioritizing employee well-being and diversity, sustainable leaders can attract and retain talent in a competitive labor market and further strengthen organizational resilience (Avery & Bergsteiner, 2011; Sajjad et al., 2024).

The sector's crucial role in risk management and economic recovery illustrates the need for sustainable leadership in Iraq's insurance industry. Iraq faces significant environmental risks, including water scarcity and extreme weather events, which pose challenges for insurers in the field of insurance and damage management (World Bank, 2021). Sustainable leadership can enable insurers to develop innovative products such as microinsurance for vulnerable populations or climate-resilient policies to address these risks while promoting financial inclusion (Mills, 2012). Additionally, the industry grapples with societal challenges, including low awareness of insurance and mistrust stemming from historical instability. Sustainable leaders can build trust by fostering transparent governance, engaging communities, and prioritizing customer-centric solutions, thereby increasing market penetration and social impact. However, the implementation of sustainable leadership in Iraq's insurance industry faces obstacles, including regulatory inconsistencies, limited financial resources, and cultural resistance to change. The sector's nascent phase, with only a handful of private insurers and a dominant government entity, further complicates the adoption of innovative leadership models (Al-Dabbagh, 2019). Overcoming these barriers requires a contextual model that integrates the principles of global sustainability with Iraq's socio-economic and cultural dynamics.

The purpose of this study is to present a grounded theory model of sustainable leadership in the Iraqi insurance industry, utilising Charmaz's emerging approach. Since no research has been conducted in Iraq related to this study field so far, and the fixed patterns of Strauss and Corbin's grounded theory approach in international research on Iraq (for example, Daemi et al., 2022) were largely negligible and similar, this qualitative strategy research was chosen. Based on the emerging approach, the Foundation chose Charmaz to respond to the leadership needs of the Iraqi insurance industry on the one hand and, on the other hand, to provide a dynamic and comprehensive model that includes the antecedents, dimensions, components, and consequences of sustainable leadership in the insurance industry. We expect the implementation of this model to offer practical solutions for Iraqi insurers to integrate sustainability into their core operations.

2. THEORETICAL FOUNDATIONS

2.1. Sustainable leadership

The current century has ushered in a whirlwind of complexities, uncertainties, and unknowns, driven by rapid technological advancements, shifting global dynamics, and unprecedented challenges that demand innovative solutions and adaptive thinking. In such a dynamic environment, only logical models of leadership remain, and traditional approaches to leadership are unable to find effective solutions to such problems, so some believe that the key responsibility of leadership is to give meaning to the external environment. Leaders must help the organization

learn about rapid changes in their organization and the demands of stakeholders (Liao, 2022). While research on organizational leadership has advanced significantly over the past decades, the traditional leadership literature still studies the effectiveness of leadership in closed systems. Often, leadership in an organization is thought of as an outcome that affects internal aspects of the organization, such as job satisfaction, employee engagement, organizational citizenship behavior, and work performance, and rarely measures organizational performance on a broader scale. It is rare for researchers to imagine the impact of organizational leadership on the organization's broader and external community (Tideman et al., 2013).

The confluence of global challenges, including climate change, resource scarcity, social inequality, and geopolitical instability (Gerard et al., 2017), has exacerbated the need for paradigm change in organizational leadership. Traditional leadership models, which often focus on short-term financial performance and shareholder preference, are increasingly found to be inadequate to address these complex and interconnected "malignant problems" (Woo & Kang, 2020). In response, the concept of sustainable leadership has emerged as an important area of research, emphasizing leadership that contributes to ecological integrity and social justice while simultaneously fostering organizational sustainability in the long term. Sustainable leadership is defined as the process of influencing stakeholders and managing resources (human, natural, and financial) to create sustainable value for the organization, society, and the environment, which is characterized by long-term orientation, systems thinking, ethical commitment, and the ability to overcome inherent contradictions (Woo et al., 2025).

Researchers have identified various pillars for sustainable leadership, including: 1. Orientation: Changing the tendency to organizational change, 2. Broad Systems Thinking: The ability to connect and communicate organizationally, 3. Environmental and Social Awareness: Observing the Organizational (External) Role and its Impact on the Surrounding Communities, 4. Understanding and validating the organization's business, establishing the relationship between sustainability value and stakeholder value, 5. Adaptation: Implementing and managing change, 6. Patience: Commitment to long-term goals, 7. Transitional Skills: Moving from Thinking to Action, 8. Persuasion: Communication and building relationships, 9. Energy and Enthusiasm: Making eye contact and encouraging innovation to drive innovation and 10. Monitoring and Development: A Commitment to Sustainable Leadership through People Development (Zhang et al., 2025; Mandal & Pal, 2025).

Uri and Gersteiner (2011) believe that sustainable leadership develops everyone continuously, preferring to fill the gaps with internal promotion rather than hiring from outside. Sustainable leaders are progressive, and they care not only about the quality of current and existing results but also about progress. Sustainable leaders assess the current performance status of employees as they assess their future performance progress and pay special attention to employees' operational progress. According to Iqbal and Ahmed (2021), sustainable leaders who care about the future development of the organization are constantly working to ensure that their employees are constantly learning.

The Role of Sustainable Leadership in the Insurance Industry

Sustainable leadership is an emerging leadership model that emphasizes the integration of long-term environmental, social, and economic considerations into organizational strategy and operations (Maak & Pless, 2006; Avery & Bergsteiner, 2011). Unlike traditional leadership approaches that focus primarily on financial performance and short-term goals, sustainable leadership aims to strike a balance between the triad of profitability—people, planet Earth, and profit—to ensure resilience and ethical oversight over time (Doppelt, 2017). This concept becomes especially important in financial systems such as insurance, from which stakeholders have multiple demands. The insurance industry operates at the intersection of risk management, financial stability, and social welfare, which makes it particularly sensitive to sustainability issues (UNEP FI, 2012). Given that insurance companies assess risks related to climate change, natural disasters, demographic changes, and economic fluctuations, sustainable leadership is critical to predicting future risks and aligning business models with sustainability principles (Scholtens & Dam, 2007; Boeske et al., 2023).

Sustainable leadership takes a stakeholder-centric approach and acknowledges that insurance companies must create value not only for shareholders but also for customers, regulators, communities, and the environment (Freeman, 1984; Phillips et al., 2019). This is in line with the increasing demand for corporate social responsibility and ethical governance in the financial sector. Sustainable leadership in insurance entails understanding the company as part of broader socio-environmental systems and encourages leaders to consider the interdependencies and feedback loops between economic activities and socio-environmental impacts (Boeske et al., 2023). This holistic view helps develop adaptive strategies for managing emerging risks, such as climate change. Sustainable leaders in insurance exhibit transformational qualities—vision, ethical integrity, and the ability to inspire change—that foster innovation, corporate citizenship, and resilience (Bass & Steidlmeier, 1999). Such leadership styles support the inclusion of sustainability in organizational culture and decision-making.

Empirical studies show that sustainable leadership has a positive impact on financial performance, credibility, and regulatory compliance in insurance companies (Eccles et al., 2014; Khan et al., 2016). By prioritizing long-term value creation, these leaders help companies manage regulatory pressures and societal expectations while also contributing to the Sustainable Development Goals (UNEP FI, 2012).

RESEARCH METHODOLOGY

The research method involves understanding the social patterns, philosophical views, ethical rules, and political dimensions of social researchers' actions, which are primarily influenced by the philosophical paradigms of researchers in each scientific field and affect their efforts to interpret concepts. The purpose of this research is to present a grounded theory model of sustainable leadership in the Iraqi insurance industry using the emerging approach developed by Charmaz. Achieving this model by examining the views of managers, experts, and academic experts can be done, which leads the researcher to choose an interpretive scientific paradigm. Choosing an interpretive paradigm for this research helps the researcher to explain the concept of sustainable leadership for the first time through the lens of experts' minds.

Adopting an interpretive paradigm guides researchers toward a qualitative strategy grounded in data collection through a qualitative approach. To this end, semi-structured interviews were conducted with managers of insurance companies and academic experts in Iraq, identified through snowball sampling with a heterogeneous approach. The interview protocol specified that some interviews were conducted in person, lasting 50 to 70 minutes, while others involved sending questions to participants. The interview questions were as follows: 1. What are the factors affecting sustainable leadership in the Iraqi insurance industry? 2. What are the dimensions and components of sustainable leadership in the Iraqi insurance industry? 3. What are the challenges and barriers to implementing sustainable leadership in the Iraqi insurance industry? 4. What are the consequences of implementing sustainable leadership in the Iraqi insurance industry, and what achievements have resulted from it?

The interview transcripts were imported into MAXQDA software for analysis and coding. Following Strauss and Corbin's (2015) methodology, the first round of coding, known as open coding, involves presenting all findings from the documents—whether directly related to the content, hermeneutic interpretations, or contextual factors of the event—as primary codes. These codes were continuously refined and modified. Subsequently, semantic categories were formed based on the thematic similarity of the identified codes using latent content analysis. Coding ceased based on theoretical sampling and theoretical saturation, meaning no new semantic categories emerged from the open codes. In this study, saturation was achieved by the 13th interview, with coding extended to the 14th interview for assurance.

Axial coding established relationships between main categories and subcategories, represented as a concept with the highest level of abstraction. Strauss and Corbin (2015) propose transforming abstract themes and codes into categories—causal factors, central categories, strategies, contextual and intervening factors, and consequences—within a selective coding stage using a paradigm model. However, repeated use of the paradigm model may lead to similar models across studies, reducing creativity and innovation. To address this limitation, this study adopted Charmaz's (2006) constructivist grounded theory approach to develop a novel and comprehensive model while maintaining innovation. By employing overlapping coding, scale coding, and prolonged engagement of experts and researchers with the research field, the study constructed its central categories and main model.

DATA ANALYSIS METHOD

Open Coding

At this stage, after preparing the transcripts of the interviews and specifying the codeable body along with meaningful key units, the process produces a wide range of descriptive, in-text, and process codes, with each code serving as a semantic label for one or more facts. The following table shows an example of open coding in interviews.

Table 1. Example of Open Coding Research Interviews

Interview	Content Questions	Response	Number Question	Open Source
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Interview No. 1	1. What are the principles of sustainable leadership?	Ability to adapt to future challenges.	1	Having a foresight
	2. What are the characteristics of sustainable leadership in the Iraqi insurance industry? What are the implications of sustainable leadership in the Iraqi insurance industry?	Sustainable leadership is one of the tools of agile leadership that aims to use new scientific methods in leadership to achieve the maximum possible output with the lowest possible input.	2	Use of scientific methods
	4. What are the factors and elements affecting sustainable leadership in the Iraqi insurance industry?	Leaders must work on the principles of sustainability in all aspects of the business, including decision-making, planning, execution, and overseeing operations.	3	Correct Decision Making / Planning / Execution and Monitoring of Operations
	5. What are the key challenges of implementing sustainable leadership in the Iraqi insurance industry?	When the leader is unable to manage conflicts and challenges effectively	4	Manage conflicts and challenges effectively
	6. What are the impacts, achievements, and consequences of exercising sustainable leadership in the Iraqi insurance industry?	Reluctance to R&D processes in the insurance sector	5	Willingness to R&D
		Improving the financial, environmental, and social performance of organizations, increasing their reputations, attracting talent, and promoting sustainable development in local communities.	6	Improving Social Performance/Improving Financial Performance/Improving Organizational Reputation/Promoting Sustainable Development
Interview No. 2	1. What are the principles of sustainable leadership? What are the characteristics of sustainable leadership in the Iraqi insurance industry? What are the implications of sustainable leadership in the Iraqi insurance industry? What are the factors and elements affecting sustainable leadership in the Iraqi insurance industry? What are the main challenges of implementing sustainable leadership in the Iraqi insurance industry? What are the impacts, achievements, and consequences of exercising sustainable	Therefore, the organization is capable of addressing activities and developments in both the internal and external environments and has positive expectations.	1	Analysis of the internal and external environment
		Sustainable leadership provides talent, such as new ways of interacting, seeing, and thinking, for leaders working in the insurance sector, leading to sustainable and innovative solutions.	2	New ways of interacting/seeing differently New ways of thinking
		The sustainable leadership improvement process involves evaluating an organization's performance to ensure adherence to sustainability principles.	3	
		There is no diversity of insurance products tailored to the needs of insureds through legislation, the establishment of insurance organizations, and the provision	4	Diversity through legislation/Diversity through the new insurance organization/Diversity

	leadership in the Iraqi insurance industry?	of the best insurance services at competitive prices and benefits.		through the provision of new insurance services/
		There are several influences, including the development of human and material resources	5 & 6	Attracting talent

The present study is based on the philosophical principles of grounded theory that have led researchers to adopt content analysis as the main method for data analysis. Fourteen phenomenological interviews were conducted, and their content was analyzed until theoretical saturation was reached—meaning that the categories mentioned in the axial coding section were fully developed and no new information emerged. The use of snowball sampling with a heterogeneous approach led to the deliberate selection of interviewees who were very different in terms of demographic characteristics such as age, education, cultural background, and location. This sampling strategy was deliberately chosen to align with the research objectives and the researchers' discretion.

Classification

A category serves as a conceptual framework that encompasses a higher level of abstraction and unites more observable concepts, called primary codes, into its classification. In the Strauss and Corbin framework, this step is still designated as first-round coding, concluding the open coding process. In the words of Glazer (2014), categorization occurs through two mechanisms: concentration and the creation of a category with a new concept. In the present study, after using both methods of category formation, the researcher identified 7 main categories for the classification of 57 primary concepts (Table 2).

Table 2. Axial coding in the present study

Replies	Open Source	Main Category	Pivot Code
Ability to adapt to future challenges.	Having a foresight	Content Features	Characteristics of sustainable leaders
Leaders must be able to face future challenges and predict the potential consequences of their decisions in the long term.			
Inability to make decisions and a clear vision for the future.			
There's a saying that goes, Make a leader and build a future.			
High skills in planning and forecasting for promising future performance.			
There are factors that influence leadership: the inability of managers to understand the future and the requirements of the organization to ensure that resources are invested and protect future generations.			
Factors that plan and prepare leaders to face future stages are key features of the foundations of sustainable leadership.			
Emotional intelligence and the inability to understand and manage emotions affect the success of sustainable leadership.	Ability to perceive emotions		
The success of sustainable leadership depends on the participating leader who consults his friends on important issues and follows sound judgment and logical logic.	Having sound judgment and logical logic		

Insurers face a challenge due to the fraudulent methods used by some customers.	Leaders' awareness of customer needs and wants	
Inability to convey information and listen to the conditions of each and every employee and client.		
Insurance clients need leaders with vision and ideas to help them insure their property. One of the factors that affects leaders is the lack of understanding of customers and meeting their needs.		
Following strategies such as formulating sustainable policies and procedures, encouraging innovation and organizational technology, and increasing awareness and education in the field of sustainability.	Leaders' awareness of environmental issues	
Leaders must be educationally aware of leadership issues that affect the environment and society		
By setting goals and vision, developing sustainable strategies, and raising awareness of the importance of sustainability.		
Sustainable leadership is one of the tools of agile leadership that aims to use new scientific methods in leadership to achieve the maximum possible output with the lowest possible input.	Use of scientific methods	Behavioral characteristics
It is the ability of a leader to influence others and lead them toward achieving common goals.	Impact on subordinates	
One of the factors that influences the insurance industry and its success is the presence of real leaders who work to influence people and encourage them to achieve satisfactory performance.		
Sometimes, employing sustainable leadership leads to high costs of service development, the loss of jobs in some sectors, difficulty resisting changes in employee levels and organizational culture, and the loss of some investment opportunities.	Being an agent of change	
Leaders must perform well, improve outcomes, and make fundamental changes.		
The leader fails to handle conflicts and challenges efficiently.	Managing conflicts and challenges effectively	
This refers to the transfer of beliefs to working people driven by passion.	Employee Confidence/Employee Motivation to Achieve Satisfactory Performance	

Leadership qualities and leadership styles vary from person to person, and the most obvious traits are courage and the ability to face challenges.	Encouraging employees to achieve satisfactory performance		
It gives sustainable leaders a chance to communicate and learn, providing rigorous support and resources so that individuals can capture all their talents and create an atmosphere for skilled work.			
The leader is unable to master communication skills.	Improve communication skills		
Professional life requires career development, so sustainable leadership is considered a soft skill that employers value.			
One of the benefits of sustainable leadership is that it gives people confidence and works in a long-term work environment.	Employees' confidence		
The leader's beliefs, trends, tendencies, goals, and ambitions influence him.	To be an agent of change/to encourage employees to achieve satisfactory performance		
The leader must be inspiring, enthusiastic, and dreaming of change.		Sustainability in Business	Sustainability in Business
Leaders must work on the principles of sustainability in all aspects of the business, including decision-making, planning, execution, and overseeing operations.	Correct Decision Making / Planning / Execution and Monitoring of Operations		
• Vision and strategic thinking to stimulate innovation, collaboration, sustainable decision-making, and engagement with the toughest things.	Making the right decision		
Personal leadership plays an important role in influencing decisions made			
Among the challenges that correspond to decision-making processes in the insurance industry are conflict, inequality, and war.			
Reluctance to R&D processes in the insurance sector	Willingness to R&D		
Therefore, the organization is capable of addressing activities and developments in both the internal and external environments and has positive expectations.	Analysis of the internal and external environment		
The goals and objectives of sustainable leadership are linked to the goals and ambitions of the external environment and its impact on the insurance job market.			
There are several influences, including the development of human and material resources.	Attracting talent		
Shortage of technical personnel specialized in the field of insurance work			

It is necessary that they do not choose successful and prominent people who have the characteristics of sustainable people.			
Sustainable insurance leads to a sustainable transformation of the local and global economy.	Setting goals and vision		
By setting goals and vision, developing sustainable strategies, and raising awareness of the importance of sustainability.			
Improving the financial, environmental, and social performance of organizations, increasing their reputations, attracting talent, and promoting sustainable development in local communities.	Improving Social Performance/Improving Financial Performance/Improving Organizational Reputation/Promoting Sustainable Development		
The sustainable leadership improvement process involves evaluating an organization's performance to ensure adherence to sustainability principles.	Performance Appraisal		
It works in a fantastic way to achieve long-term goals, develop creativity and innovation, and expand organizational culture and social responsibility.	Achieving long-term goals		
Therefore, in order to ensure this principle, we propose to set goals to reduce resource consumption and encourage green innovation and technology.	Achieving the goal of reducing costs		
Leaders must have the ability to study sustainable performance indicators to assess the environmental, social, and economic impacts of the organization and take the necessary actions to improve performance.	Improving Social Functioning/Improving Financial Performance	Organizational Sustainability Performance	Organizational Sustainability Performance
Achieving Competitive Advantage and Increasing Profitability	Achieving Competitive Advantage		
The use of sustainable leadership in the insurance sector represents the achievement of social benefits, increased inclusivity, and improved quality of life for all individuals.	Improving Quality of Life		
By setting goals and vision, developing sustainable strategies, and raising awareness of the importance of sustainability.	Promoting sustainable development		
Sustainable leadership provides talent, such as new ways of interacting, seeing, and thinking, for leaders working in the insurance sector, leading to sustainable and innovative solutions.	New ways of interacting/seeing differently New ways of thinking	sustainable and innovative solution	sustainable and innovative solution
It works in a fantastic way to achieve long-term goals, develop creativity and innovation, and expand organizational culture and social responsibility.	Developing Creativity and Innovation in the Organization/Green Technology		

One of the foundations of leaders' success is to be able to stimulate innovation and increase collaboration between stakeholders to achieve sustainability goals.			
and increasing awareness and training in the field of sustainability.			
One of the foundations of sustainable leadership is that people have new methods and use innovative and sustainable solutions to solve problems.			
Vision and strategic thinking to stimulate innovation, collaboration, sustainable decision-making, and engagement with the toughest things.			
Therefore, to ensure this principle, we propose to set goals to reduce resource consumption and encourage green innovation and technology.			
Reduce risks, develop innovative solutions, improve business performance, and contribute to environmental, social, and economic sustainability.	Green Technology		
Failing to establish a public-private partnership system hinders capital investment and limits the transfer of expertise.	Transfer of expertise		
A sustainable leader must have vision, honesty, and inspiration.	New ways of thinking/seeing differently New ways of interacting		
The best feature of sustainable leadership in this era is the reliance on green technology and artificial intelligence for improvised leadership by sustainable leaders, increasing the organization's efficiency in using resources and reducing its environmental impact.	Using Artificial Intelligence/Green Technology		
There is no variety of insurance products suitable for the needs of the insured through legislation, the creation of insurance organizations, and the provision of the best insurance services with competitive prices and benefits.	Diversity through legislation/Diversity through the new insurance organization/Diversity through the provision of new insurance services/		
The lack of necessary regulations is a challenge faced by sustainable leadership in Iraq's insurance industry.	Diversity through legislation	Variety of insurance products	Variety of insurance products
The lack of necessary regulations is a challenge faced by sustainable leadership in Iraq's insurance industry.			
Natural disasters and challenges represented by laws and laws.			
From the basics of social media, organizations provide ongoing support for finding skilled people.	Providing ongoing support	Intra-organizational strategies	Sustainability Strategy

Following strategies such as formulating sustainable policies and procedures, encouraging innovation and organizational technology, and increasing awareness and education in the field of sustainability.	Training employees and customers on sustainability issues				
One of the factors and foundations of successful leadership by sustainable leaders is to increase the organization's ability to collaborate and cooperate.	Ability of the organization to cooperate with other companies/ Managing environmental challenges				
It works in a great way to achieve long-term goals, develop creativity and innovation, and expand organizational culture and social responsibility.	Expanding Organizational Culture				
There are challenges related to the extent of the actions needed to redirect the organizational culture to a sustainability-based culture					
Organizational culture has factors that help determine the nature of leadership and its behavior in the organization.					
Developing methods for dealing with compensation and developing insurance products and services	Having a proper payroll system			Trans-organization al strategies	
Sustainable leaders have a priority in educating employees and customers on the importance of preserving the environment and promoting sustainability in all aspects of work.	Providing ongoing support				
One of the most important foundations of a leader's success is not to be overwhelmed by environmental, economic, social, and financial challenges.	The organization's ability to collaborate with other companies				
● Vision and strategic thinking to stimulate innovation, collaboration, sustainable decision-making, and engagement with the toughest things.					
One of the factors and foundations of successful leadership by sustainable leaders is to increase the organization's ability to collaborate with companies.					
One of the foundations of leaders' success is to be able to stimulate innovation and increase collaboration between stakeholders to achieve sustainability goals.					
Failure to adopt a partnership system between the public and private sectors to attract capital and investment and transfer expertise.	Attracting capital and investment/the ability of the organization to cooperate with other companies				
Sustainable leadership provides good use of resources to achieve the principles of efficiency, economics, and effectiveness.	Sustainable sourcing				
Achieving efficiency in the use of resources and reducing costs					
Authorization/After Designation, Planning for Them, and Empowering Them to Take on Responsibilities.	Get the right data	Organization al Thinking	Organizational Thinking		

The focus is on organizational thinking that is based on studying, observing, and focusing on the larger environmental problem.	Investigating environmental issues/Viewing environmental issues/Focusing on environmental issues		
Sustainable leadership skills work to adhere to the principles of sustainable insurance and enhance environmental, social, and economic sustainability.	Managing Economic Challenges	Principles of Sustainable Insurance	Principles of Sustainable Insurance
One of the most important foundations of a leader's success is not to be overwhelmed by environmental, economic, social, and financial challenges.			
Raising environmental awareness through educating citizens and customers on the importance of preserving the environment and promoting sustainability in all aspects of work.			
Managing environmental and social issues within the framework of the approved strategic goals			
It works in an excellent way to achieve long-term goals, develop creativity and innovation, and expand organizational culture and social responsibility	Having Social Responsibility		

Axial Coding

Axial coding refers to the relationship between major and subcategories that represent a concept with the highest degree of abstraction. In this section, first, the categories that are conceptually related to each other are classified. The following table illustrates these classifications and explains how they are extracted as blocks or units of meaning.

Open Codes	Total Code	Pivot Code
Foresight / Ability to understand emotions / Correct judgment and logical logic / Leaders' awareness of environmental issues / Leaders' awareness of customers' needs and desires / Ability to understand emotions	Content Features	Characteristics of sustainable leaders
Using scientific methods/effective management of conflicts and challenges/ Being an agent of change/ Encouraging employees to achieve satisfactory performance/ Influencing subordinates/ Self-confidence in employees/ Improving communication skills/	Behavioral characteristics	
Correct decision-making/planning/implementation and supervision of operations/ Interest in research and development/ Analysis of internal and external environment/ Attracting talents/ Setting goals and visions.	The Inner Principles of Sustainable Insurance	Sustainability in Business
Social Responsibility/Environmental Challenge Management	External Principles of Sustainable Insurance	
Improving social performance/Improving financial performance/Improving organizational reputation/ Promoting sustainable development/improving the quality of life/ Achieving long-term goals/ Achieving competitive advantage	Organizational Sustainability Performance	Organizational Sustainability Performance

New Ways of Interaction / Different Perspective / New Ways of Thinking / Development of Creativity and Innovation in the Organization / Green Technology / Transfer of Expertise / Use of Artificial Intelligence	sustainable and innovative solution	sustainable and innovative solution
Diversity through legislation/Diversity through the new insurance organization/Diversity through the provision of new insurance services/	Variety of insurance products	Diversification of insurance products
Providing continuous support/Expanding the organizational culture/ Having a proper payroll system/ Training employees and customers on sustainability issues. Providing continuous support	Intra-organizational strategies	Sustainability Strategy
The ability of the organization to cooperate with other companies/ Managing environmental challenges/Attracting capital and investment/Receiving appropriate data/ Sustainable sourcing/	Extra-organizational strategies	
Investigating environmental issues/Viewing environmental issues/Focusing on environmental issues	Organizational Thinking	Organizational Thinking

Selective Coding

For selective coding, four main methods were used, including 1) overlapping coding that is implemented through software programs, 2) statistical tools including scale coding, 3) full immersion in the quantitative and qualitative literature related to the field of research, and 4) using the focus group. These tools, which are modified at the same time as the development of qualitative software, help the researcher in constructing theories with the possibility of formulating hypotheses. However, by guiding the results of these four methodological approaches, the researcher retains the final decision-making authority.

1) Overlapping Coding

According to Seldana (2018), the occurrence of a meaningful unit that is identified simultaneously with the semantic label A and the semantic tag B, and the continuity of this synchronicity throughout the documents, indicates the reciprocal relationship between these meaningful units and their related codes. Clark (2019) further explains that this interdependence is dependent on a continuum that ranges from very weak to very strong. The MAXQDA software enables researchers to use specific overlaps as a reliable mechanism within this analytical framework, thereby facilitating the investigation of these overlaps. In qualitative research, a correlation table is similar to this matrix, which visually illustrates the power of semantic relationships between codes through geometric shapes. This table identifies which two categories—or even axial codes in a single concept—show a meaningful relationship with another concept along this continuum.

Figure 1. Overlapping Coding Matrix for Analyzing the Semantic Relationship between the Discovered Concepts



According to the above matrix, the correlation between the discovered axial variables is weak to moderate.

Table 3. Discovered hypotheses

Discovered relationships (hypothesis)	Relationship Rate	Row
Sustainability and Sustainability Strategy in Business	Medium	1
Sustainability Strategy and Sustainable and Innovative Solutions	Medium	2
Sustainability Strategy and Characteristics of Sustainable Leaders	Medium	3
Characteristics of sustainable leaders and sustainable and innovative solutions	Medium	4
Characteristics of Sustainable Leaders and Sustainability in Business	Medium	5
Organizational Sustainability Performance and Sustainable and Innovative Solutions	Medium	6
Organizational Sustainability and Sustainability Performance in Business	Medium	7

These overlaps can be seen in Figure 2.

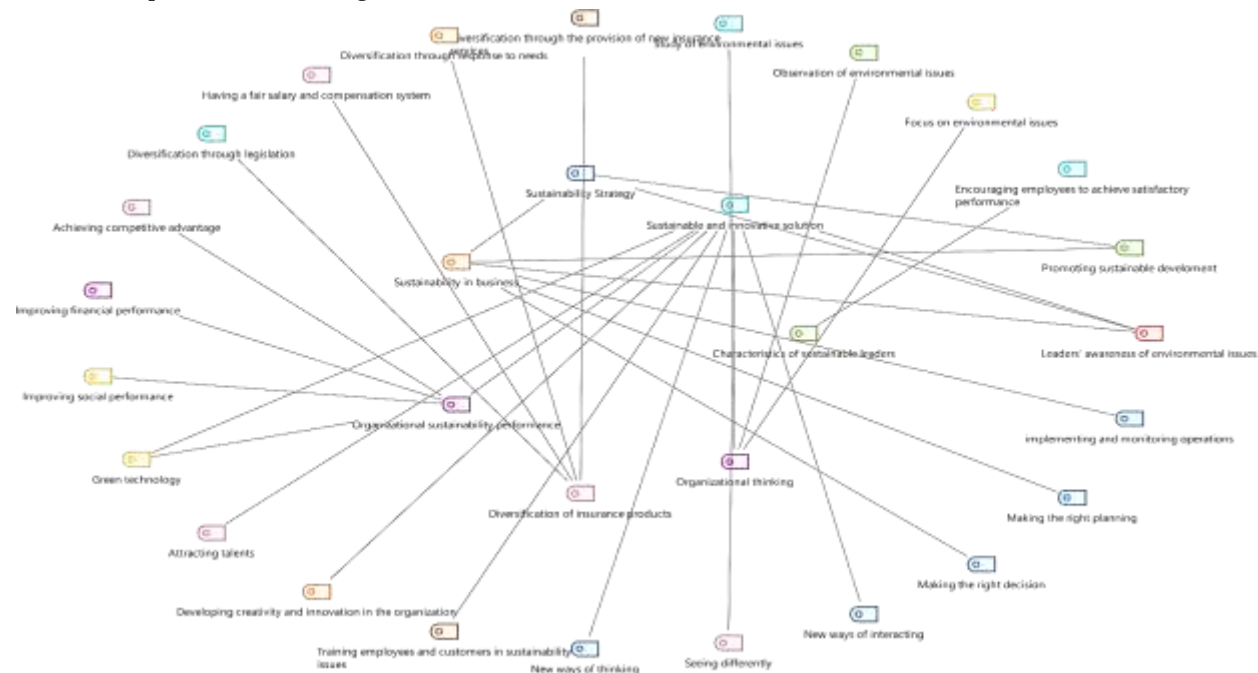


Figure 2. Overlapping or simultaneous coding analysis of discovered concepts

Scale coding (using statistical tools)

Researchers have had access to the tool since 2018, which coincided with the development of qualitative software capabilities. In this approach, participants are asked to indicate the extent to which they agree or disagree with important concepts that are expected to be classified as codes or categories in the future, as they are quantified in a numerical spectrum. These scores are a valuable supplemental resource for researchers who wish to test hypotheses through statistical evaluations.

Table 4. The relationship between the discovered variables

	Sustainability Strategy	Organizational Thinking	Characteristics of sustainable Leaders	Variety of insurance products	Organizational Sustainability Performance	Sustainable and innovative solution	Sustainability in Business
Sustainability Strategy	0	-0.077 (p=0.3969) N=14	-0.077 (p=0.3969) N=14	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.135 (p=0.3233) N=14	0.679 (0.0038=p) N=14
Organizational Thinking	-0.077 (p=0.3969) N=14	0	-0.077 (p=0.3969) N=14	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.135 (p=0.3233) N=14	-0.113 (p=0.3500) N=14
Characteristics of sustainable Leaders	-0.077 (p=0.3969) N=14	-0.077 (p=0.3969) N=14	0	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.135 (p=0.3233) N=14	-0.113 (p=0.3500) N=14
Diversification of insurance products	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	0	-0.050 (p=0.4326) N=14	-0.038 (p=0.4482) N=14	-0.258 (p=0.1864) N=14

Organizational Sustainability Performance	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.175 (p=0.2743) N=14	-0.050 (p=0.4326) N=14	0	0.767 (p=0.0007) N=14	-0.258 (p=0.1864) N=14
sustainable and innovative solution	-0.135 (p=0.3233) N=14	-0.135 (p=0.3233) N=14	-0.135 (p=0.3233) N=14	-0.038 (p=0.4482) N=14	0.767 (p=0.0007) N=14	0	-0.198 (p=0.2487) N=14
Sustainability in Business	0.679 (0.0038=p) N=14	-0.113 (p=0.3500) N=14	-0.113 (p=0.3500) N=14	-0.258 (p=0.1864) N=14	-0.258 (p=0.1864) N=14	-0.198 (p=0.2487) N=14	0

Based on the results presented in Table 4, the hypothesis regarding the relationship between sustainability strategy and sustainability in business, as indicated by the participants' scores, is as follows: The p-value is equal to 0.0038, which is lower than the thresholds of 0.05 and 0.01. As a result, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1) at a 99% confidence level. On the other hand, a correlation value above 0.67 with respect to the values of China (1998) indicates a strong correlation between these two variables. This finding shows that there is a significant and strong relationship between the concept of sustainability strategy and business sustainability in business. Also, the relationship between sustainable and innovative solutions and organizational sustainability performance is significant and strong ($r = 0.767$, p-value = 0.000), so the hypothesis is accepted. For other variables, there is no significant relationship due to p-values above 5%. Some of the identified relationships were confirmed, while others were rejected.

Researchers' interaction with the research literature and data

To find study gaps in this area, the researchers spent almost five months collecting literature. This phase was followed by ongoing meetings with specialists, especially supervisors and advisors. The continuous interaction of researchers and the systematic review of many aspects of the research field yielded diverse insights into its analyses and concepts.

Focus Group with Experts

The hypotheses of this study were returned to the interviewees for further discussion, and recommendations from supervisors and advisors were included as well. As a result, the results were as follows: The hypotheses were confirmed by experts after this careful examination. Using these four techniques, the researcher achieved understanding and insight through a principled method known as selective coding. The researcher presents a theory based on the formulation of ten hypotheses, which are shown in the figure below and show the theory produced from the grounded approach.

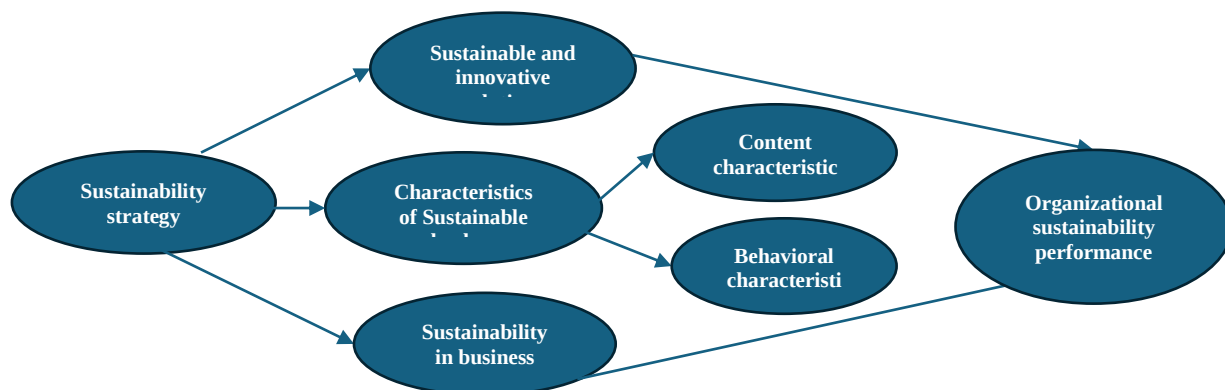


Figure 3. The newly developed research model is based on the emerging approach of Charmaz. According to the produced model, no relationship was found for the variables of organizational thinking and diversification of insurance products.

DISCUSSION AND CONCLUSION

The present study aimed to present a sustainable leadership model in the Iraqi insurance industry. To achieve this goal, the study was organized with the qualitative strategy of grounded theory: Charmaz' emerging approach. In the qualitative section, the interviews were analyzed and 122 different codes were obtained, the most frequent of which was related to interviewee No. 1 and the least frequent of them was related to interviewee No. 6. After organizing and grouping the initial codes that were most similar in meaning, a broader code was created, which led to the identification of 7 main categories: Sustainability in Business, Innovative Sustainable Solutions, Sustainability Strategy, Organizational Thinking, Characteristics of Sustainable Leaders, Diversification of Insurance Products, and Organizational Sustainability Performance. The main category of "Sustainability Strategy" had two subcategories: intra-organizational strategies and extra-organizational strategies, while the main category of "Characteristics of Sustainable Leaders" included two subcategories: content characteristics and behavioral characteristics. Scale coding analysis showed that two unique hypotheses in the world, namely the existence of a relationship between two variables, sustainability and sustainability strategy in business, and sustainable innovative solution and organizational sustainability performance were obtained.

The ideas of "Sustainable Innovative Solutions" and "Organizational Thinking" build on previous research on transformational leadership and specifically incorporate sustainability in encouraging new ideas and setting goals. Unlike previous studies that focused on public innovation, "Sustainable Innovative Solutions" emphasizes environmentally and socially responsible innovations, which are critical in scarce economies affected by political conditions such as Iraq. For example, the development of low-cost, environmentally friendly products addresses both market needs and environmental degradation, a feature that has not always been emphasized in previous works. "Organizational thinking" is built on the dreamy aspect with the need for strategic foresight that balances economic recovery and long-term sustainability, a nuance that has been less explored in previous research focused on sustainable economies. In conflict-affected environments, this dimension addresses unique challenges such as disrupted supply chains or regulatory fluctuations, expanding the application of transformational leadership. While previous studies (such as the 1994 Bass and Avolio studies) focused primarily on how leaders function individually, the new findings emphasize the importance of "content qualities" (such as clear communication about sustainability) that shift the focus to how sustainability is built across the entire organization and make transformational leadership more effective in unsustainable situations.

The dimensions of "intra-organizational strategies" and "behavioral traits" align with the servant leadership's focus on empowerment and ethical behavior, but extend it by incorporating sustainability into internal processes and the leader's behaviors. For example, "in-house strategies" promote inclusive decision-making that prioritizes the well-being of employees and stakeholders, which is a step beyond previous research's focus on individual servant behaviors. "Organizational Sustainability Performance" introduces a new metric for servant leadership that measures success through sustainable outcomes (e.g., stakeholder well-being, environmental impact). This is in contrast to previous studies (e.g., Leyden et al., 2014) that primarily used employee satisfaction or organizational commitment as a result and provide a more comprehensive framework for conflict-affected environments where community recovery is vital. In Iraq's fragmented social landscape, "behavioral traits" emphasize culturally sensitive and inclusive behaviors, expanding the community-building aspect of servant leadership to address sectarian divisions, a trait that has been less explored in previous research focused on enduring or Western contexts.

In war-affected areas, limited studies (e.g., Boyral et al., 2015) focus on environmental leadership, often focusing on post-disaster recovery rather than integrating systemic sustainability. The ideas of "sustainability in business" and "product diversity" enhance green leadership by incorporating sustainability into core business plans and products, rather than simply looking at separate environmental efforts such as waste reduction. For example, "product diversification" encourages the creation of sustainable products tailored to local needs (e.g., renewable energy solutions in Iraq), a practical application that has not been extensively emphasized in previous studies. "Trans-organizational strategies" significantly expand green leadership by emphasizing partnerships with external stakeholders (e.g., NGOs, governments) to address systemic environmental challenges. While previous studies have pointed to the importance of stakeholder engagement, current findings suggest that in places with weak institutions such as Iraq where there are gaps in regulations that require teamwork to resolve, this is essential. Content Attributes introduces transparent communication of sustainability as a leadership dimension and reinforces the supportive role of green leadership. This paper contrasts with previous studies that often ignored communication as a distinct component and proposes a new mechanism for building stakeholder trust in post-conflict situations with low institutional credibility.

Much of the existing literature on transformative, servant, and green leadership is based on sustainable and developed economies, with a limited focus on emerging economies affected by war. Studies in such areas (e.g., Stubb, 2002; Javidan et al., 2010) often address leadership in terms of crisis management or economic recovery and consider sustainability as a secondary concern. Additionally, previous research tends to focus on individual characteristics or behaviors of the leader, with less emphasis on systemic organizational integration. Collectively, these seven dimensions provide a comprehensive framework that integrates sustainability into leadership at different levels (individual, organizational, and social), which is a far cry from the narrower focus of previous research. For example, combining "organizational sustainability performance" with "trans-organizational strategies" ensures that leaders pay attention to both internal and external metrics, which are critical to Iraq's post-war recovery. The findings explicitly address challenges such as economic instability, environmental degradation, and social fragmentation in war-affected economies, and expand leadership theories into areas that have not been explored in previous research. Dimensions such as "sustainable innovative solutions" and "product diversification" deal with resource shortages and market disruptions and provide practical applications that were not present in previous studies. By including "behavioral characteristics" and "content characteristics," the findings take into account cultural expectations (e.g., collectivism in Iraq) and institutional gaps (e.g., poor governance) and adapt leadership to local realities. This contrasts with the often universal approach of previous research that rarely addressed such contextual nuances.

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