
Workplace Stress Among Sales Personnel in Private Insurance Companies, Bagalkote District

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Abstract:

Workplace stress has emerged as a significant organizational issue, particularly in the private insurance sector, where sales personnel are exposed to demanding sales targets, competitive work environments, and performance-based evaluation systems. This study examines the factors influencing workplace stress among sales personnel employed in private insurance companies in Bagalkote District, Karnataka. The study aims to identify the major causes of workplace stress, assess the influence of demographic factors on stress, and analyze the impact of organizational stress factors on employees' overall workplace stress. A descriptive research design was adopted, and primary data were collected from 143 sales personnel using a structured questionnaire. Secondary data were obtained from books, journals, and published research articles. Statistical tools including descriptive statistics, ANOVA, and multiple regression analysis were employed using SPSS and Microsoft Excel. The findings reveal that workload and sales targets, organizational policies and procedures, management support and supervision, performance appraisal and incentives, and job security and career growth significantly influence workplace stress among sales personnel. Furthermore, gender and monthly income showed a significant association with workplace stress, whereas age, work experience, and type of insurance did not exhibit significant differences. The study concludes that organizations should implement effective stress management practices, supportive leadership, transparent appraisal systems, and employee-friendly policies to reduce workplace stress and improve employee well-being, job satisfaction, and organizational performance.

Keywords: Workplace Stress, Sales Personnel, Private Insurance Companies, Organizational Stress Factors, Workload, Management Support, Performance Appraisal, Job Security, Job Satisfaction.

Introduction:

Workplace stress among employees in private insurance companies has become a growing concern due to high job demands and performance pressure. Employees often face challenges such as tight deadlines, complex client interactions, and long working hours. These factors can lead to mental exhaustion, reduced productivity, and job dissatisfaction. Managing workplace stress effectively is essential to ensure employee well-being and organizational

success. Therefore, understanding the causes and impact of stress in this sector is crucial for developing better stress management strategies.

When confronted with obstacles, demands, or perceived dangers, the body and mind naturally and automatically react by producing stress. It is a part of the body's survival mechanism, also referred to as the "fight or flight" response, which primes a person to act swiftly in the event of danger. Numerous things, such as physical dangers, emotional distress, psychological pressure, or even routine obligations and expectations, can cause stress. It can be triggered by internal thoughts like self-doubt or failure-related anxiety as well as external circumstances like financial difficulties or work deadlines.

Stress can be divided into two categories: chronic stress, which lasts for a long time and may be brought on by lingering issues like job discontent, unresolved conflicts, or long-term caregiving responsibilities, and acute stress, which is short-term and usually happens in reaction to an immediate challenge. Chronic stress is detrimental and can lead to major health issues, but acute stress can occasionally be beneficial by enhancing focus, vitality, and performance during important tasks. Among these mental health issues like depression, anxiety, and burnout, in addition to physical ones like exhaustion, digestive issues, hypertension, and heart disease.

Each person experiences stress for various causes, which are known as stressors. Excessive workloads, a lack of control over one's schedule, interpersonal conflicts, unstable finances, health issues, and significant life changes, such as marriage, moving, or the loss of a loved one are examples of common stressors. The capacity of each person to manage stress varies and is influenced by their life experiences, coping mechanisms, support networks, and personality.

Maintaining a balanced and healthy lifestyle requires effective stress management. Using relaxation techniques (like deep breathing, meditation, or yoga), getting regular exercise, eating a healthy, balanced diet, and getting adequate rest are all examples of healthy coping mechanisms. Additionally, people can process their sentiments and create effective stress-reduction techniques by asking friends, family, or psychological specialists for support.

People can develop emotional resilience, maintain composure and focus under pressure, and live more productive, balanced, and satisfying lives by comprehending nature of stress and learning how to manage it. Reducing stress improves relationships, decision-making, and quality of life in addition to general health & well-being.

Literature Review:

Lawrence R. Murphy (1996), *Stress and Its Management: A Study Based on HRM Textbook Literature*. This review shows critically examines impact of workplace stress management interventions on employee health & well-being. The review highlights that programs such as relaxation training, cognitive-behavioral techniques, and organizational changes effectively reduce stress symptoms. Murphy concludes that comprehensive, long-term strategies combining individual and organizational approaches yield most significant health benefits.

Lalith Singh and Pushpinder Singh Gill (2013), *A Study of Marketing Executives in Public and Private Life Insurance Companies*. This study investigate the causes & management of stress among insurance marketing professionals. The study finds factors like performance pressure, target deadlines, and customer expectations major stressors. It concludes that supportive leadership, effective communication, and stress-relief programs significantly help in reducing stress and improving job satisfaction among marketing executives.

Rhonda Bell (2017), *Strategies to Reduce Stress in Insurance Industry*. Rhonda Bell, Rhonda Bell explores common workplace stressors such as heavy workloads, tight deadlines, and customer pressure faced by insurance employees. The study emphasizes importance of stress management training, flexible-work policies, and supportive leadership. Bell concludes that fostering a positive work environment & promoting work-life balance significantly reduce stress and enhance employee performance.

H.H.D.N.P. Opatha's (Heenaye Henegedara Don Nandana Pushpa Opatha) (2025), Stress and Its Management: A Study Based on HRM Textbook Literature. This reviews how leading HRM textbooks conceptualize and address workplace stress. The study identifies key causes such as excessive workload, poor communication, and organizational pressure. Opatha emphasizes that proactive HR interventions like stress awareness programs, supportive supervision, and employee well-being initiatives essential for reducing stress & improving performance.

Muhammad Ehsan and Kishwar Ali (2019), Impact of Work Stress on Employee Productivity: Based in Banking Sector of Faisalabad, Pakistan. They analyzed how job-related stress affects employees' output and efficiency. They found that excessive workload, long hours, and role ambiguity significantly lower productivity and job-satisfaction. Study revealed that stress leads to fatigue, absenteeism, and reduced motivation among bank employees. The authors recommend implementing stress management programs and supportive work environments to enhance performance.

Isabel Barbosa and Elizabeth Real de Oliveira's (2025), Evaluating the Perceived Effectiveness of Workplace Mental-Health Programs in the Insurance Sector. Isabel Barbosa and Elizabeth Real de Oliveira's, This reviews shows how employees view mental health initiatives in their organizations. The authors found while these programs enhance awareness and reduce stigma, many lack consistent implementation and managerial engagement. They highlight that genuine support and integration into workplace culture are key to improving employee mental well-being and program effectiveness.

Brijmohan Vyas and Tejashree Vandakudri (2016), This study examines the key factors responsible for job stress among employees in public and private sector banks. Using a descriptive research design, data was collected from 100 bank employees in Bagalkot District through a structured questionnaire and analyzed using SPSS and MS Excel. The findings reveal that work overload, role ambiguity, role conflict, team conflict, poor interpersonal relationships, lack of motivation, and powerlessness are major stressors. The authors conclude that banks should adopt stress management interventions such as meditation, yoga, improved interpersonal relations, and better workload management to reduce stress and enhance employee performance.

Dr. S. C. Patil and Brijmohan A. Vyas (2021) conducted an empirical study on occupational stress among private school teachers in Bagalkote District using data from 546 teachers. The study identified work overload, powerlessness, role ambiguity, role conflict, lack of motivation, and poor interpersonal relationships as the major sources of stress. The findings revealed that work overload was the most significant stress factor affecting teachers' well-being and job performance. The authors suggested reducing workload, involving teachers in decision-making, recognizing their contributions, and strengthening interpersonal relationships. They concluded that effective stress management practices are essential for improving teachers' well-being and overall performance.

Brijmohan A. Vyas, Rashmi R. Hunnur, Vijay Joshi, and Sanjay S. J. (2025) conducted a study to assess the influence of Karnataka's Shakti Yojana on stress management among NWKRTC employees. Using a quantitative approach, data were collected from 595 drivers, conductors, and driver-cum-conductors. The study found that the scheme increased passenger volume, leading to higher workload, overcrowding, staff shortages, and insufficient organizational support. These factors significantly increased employee stress and reduced job satisfaction. The authors recommended improving working conditions, recruiting additional staff, strengthening organizational support, and implementing effective stress management strategies to enhance employee well-being and service quality.

Brijmohan A. Vyas and Chaitra Hebbal (2022) conducted an empirical study on employee engagement in the cement industry in Bagalkote. The study found that leadership style, workplace environment, and employee motivation are the key factors influencing employee engagement. The findings revealed that supportive leadership, a positive work environment, and effective motivational practices significantly improve employee involvement and job satisfaction. The authors recommended leadership development programs and better work-life balance initiatives to strengthen employee

engagement. The study concluded that enhancing these factors can improve employee productivity, satisfaction, and retention in the cement industry.

Research Gap:

Previous studies have extensively examined workplace stress across sectors such as banking, education, transportation, manufacturing, and insurance, limited research has specifically focused on sales personnel in private insurance companies. Most studies have addressed general stress factors without comprehensively examining the combined influence of organizational factors such as workload, management support, organizational policies, performance appraisal, and job security. Furthermore, empirical evidence from Bagalkote District, Karnataka, is scarce. Therefore, the present study aims to bridge this gap by investigating the organizational determinants of workplace stress among private insurance sales personnel and their relationship with demographic characteristics.

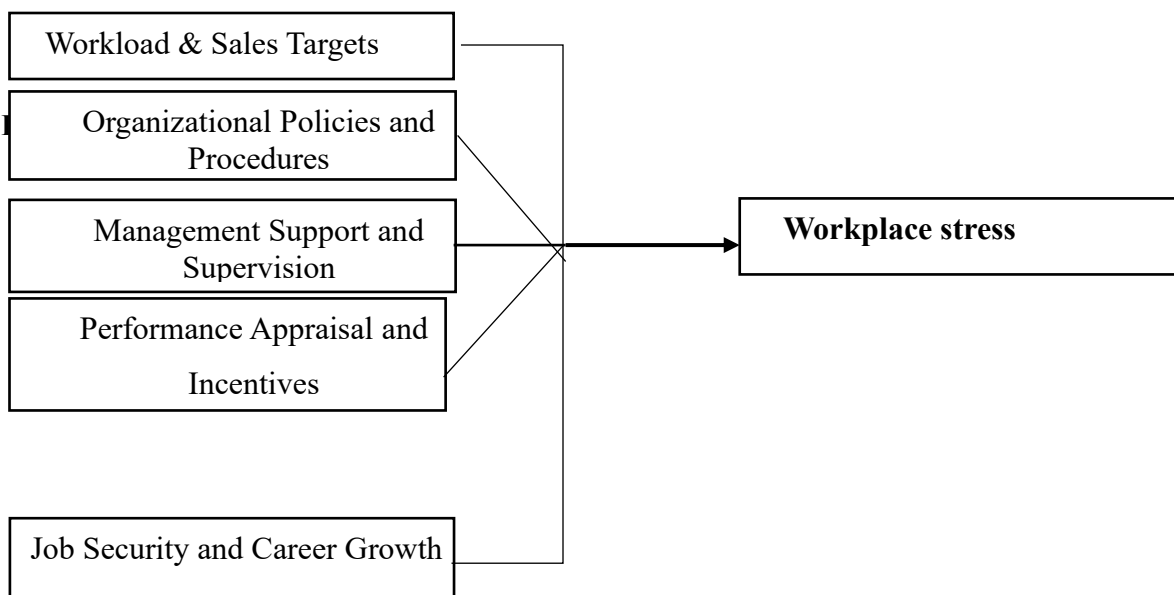
Objectives:

1. To study the causes of stress among private insurance company's sales personnel.
2. To study the influence of demographic factors on factors causing stress.
3. To analyze the impact of organizational stress factors on workplace stress among private insurance company's sales personnel in Bagalkote, district.

Research Frame Work

Independent Variable

Factor Causing Stress



Hypothesis:

A. Demographic Hypothesis

H1: Age significantly influences the factors causing stress among sales personnel.

H2: Gender significantly influences the factors causing stress among sales personnel.

H3: Monthly income significantly influences the factors causing stress among sales personnel.

H4: Work experience significantly influences the factors causing stress among sales personnel.

H5: Work experience significantly influences the factors causing stress among sales personnel.

B. Variable Hypothesis

H1: Workload and sales targets significantly impact workplace stress among sales personnel.

H2: Organizational policies and procedures significantly impact workplace stress among sales personnel.

H3: Management support and supervision significantly impact workplace stress among sales personnel.

H4: Performance appraisal and incentive systems significantly impact workplace stress among sales personnel.

H5: Job security and career growth opportunities significantly impact workplace stress among sales personnel.

Scope of the Study:

- ☐ The study focuses on employees working in private insurance companies departments of sales.
- ☐ It examines only the organizational factors, the personal factors are not considered for the study
- ☐ This study is limited because it does not measure the long-term effectiveness of stress management strategies-adopted by employees and organizations over time.

Limitations of the Study:

1. Geographical Restrictions

The study is confined to Bagalkote district, so the findings may-not be generalized to other locations.

2. Reliance on Self-Reported Data

Data-collected through questionnaires or interviews depends on respondents' honesty and perception, which may lead to bias or inaccurate responses.

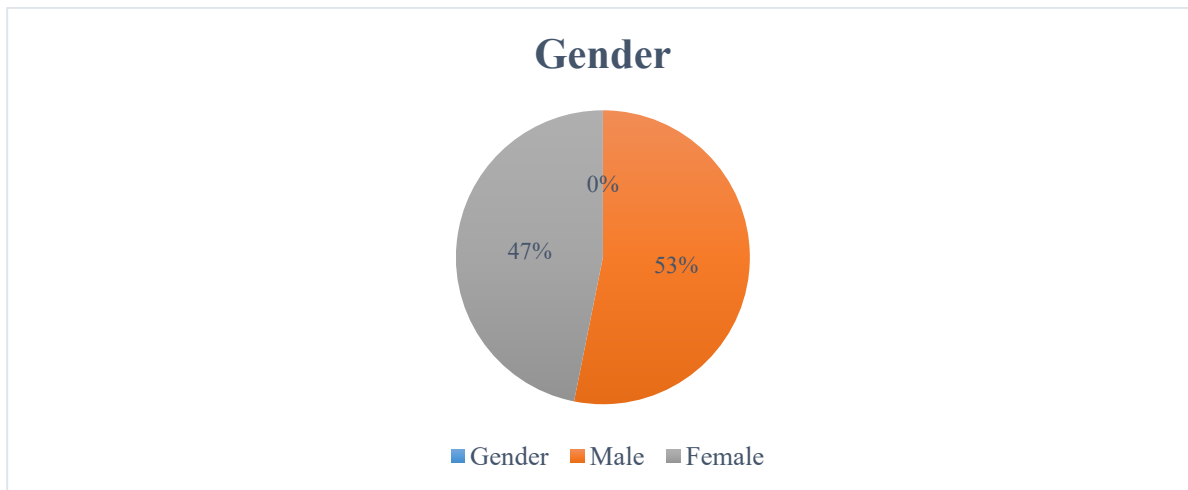
3. The study focuses mainly on organizational and demographic factors and does not deeply examine personal, psychological, or external factors which may also influence workplace stress.

4. The full time permanent employees (sales executives) are the part of the study, the agents are not considered.

DATA ANALYSIS AND INTERPRETATION

Demographic factors:

Gender				
	Frequency	Percent	Valid-Percent	Cumulative-Percent
Male	76	53.1	53.1	53.1
Female	67	46.9	46.9	100.0
Total	143	100.0	100.0	



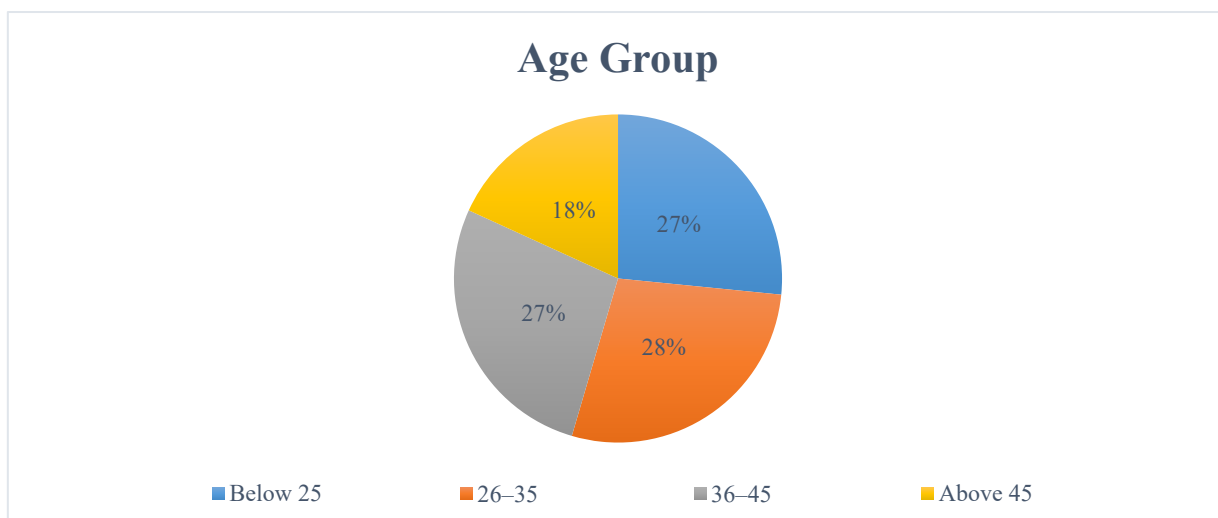
Analysis:-

This represents the gender-wise distribution of respondents. It shows that a slight majority of respondents are male (53%), while female respondents account for 47% of the total sample.

Interpretation:-

It indicates that male respondents constitute 53% of the total sample, while female respondents make up 47%. This shows both genders are fairly well represented in the study, with a slightly higher proportion of males compared to females.

Age Group				
	Frequency	Percent	Valid Percent	Cumulative Percent
Below 25	38	26.6	26.6	26.6
26-35	40	28.0	28.0	54.5
36-45	39	27.3	27.3	81.8
46	26	18.2	18.2	100.0
Total	143	100.0	100.0	



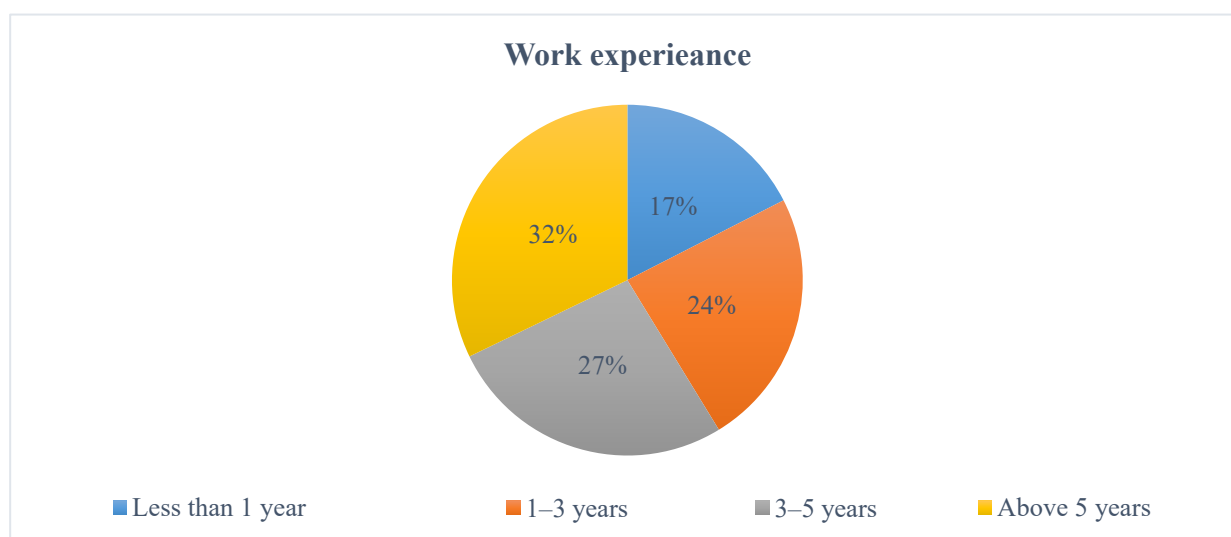
Analysis:-

It shows that largest proportion of respondents belongs to the 26–35 years age group (28%), making it the most represented category. The below 25 and 36–45 years-groups each account for 27%, indicating a nearly equal share of respondents in these categories. Meanwhile, respondents above 45 years constitute smallest segment at 18%.

Interpretation

The respondents fairly evenly distributed across the younger and middle age groups. Individuals aged 26–35 represent the largest proportion (28.0%), closely followed by those aged 36–45 (27.3%) and below 25 (26.6%). In contrast, respondents aged 46 and above make up the smallest group at 18.2%.

Work experience in insurance-sector				
	Frequency	Percent	Valid-Percent	Cumulative Percent
Less than 1 year	25	17.5	17.5	17.5
1-3 years	34	23.8	23.8	41.3
3-5 years	38	26.6	26.6	67.8
Above 5 years	46	32.2	32.2	100.0
Total	143	100.0	100.0	



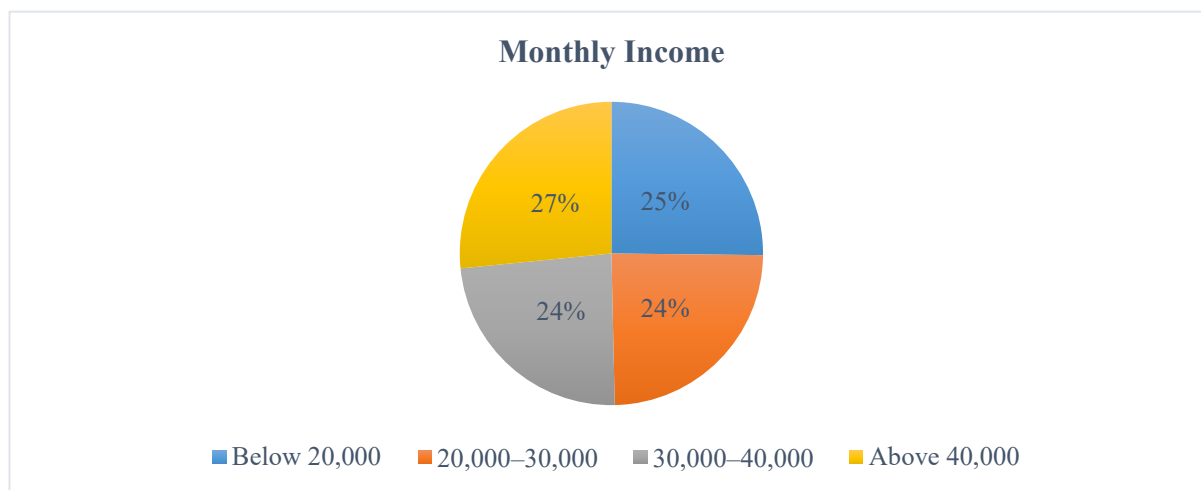
Analysis:-

The respondents (32%) have more than 5 years of work experience, indicating a strong presence of highly experienced individuals in the sample. This is followed by those with 3–5 years of experience (27%) and 1–3 years (24%), suggesting a balanced representation of mid-level professionals. In contrast, only 17% of respondents have less than 1 year of experience, making it the smallest group.

Interpretation:-

Majority of respondents in the insurance sector have substantial work experience, with the highest proportion (32.2%) having more than 5 years of experience. This is followed by those with 3–5 years (26.6%) and 1–3 years (23.8%), indicating a strong presence of mid-level professionals. Meanwhile, employees with less-than 1 year of experience make up smallest group at 17.5%.

Monthly income				
	Frequency	Percent	Valid Percent	Cumulative-Percent
Below 20,000	36	25.2	25.2	25.2
20,000–30,000	35	24.5	24.5	49.7
30,000–40,000	34	23.8	23.8	73.4
Above 40,000	38	26.6	26.6	100.0
Total	143	100.0	100.0	



Analysis:-

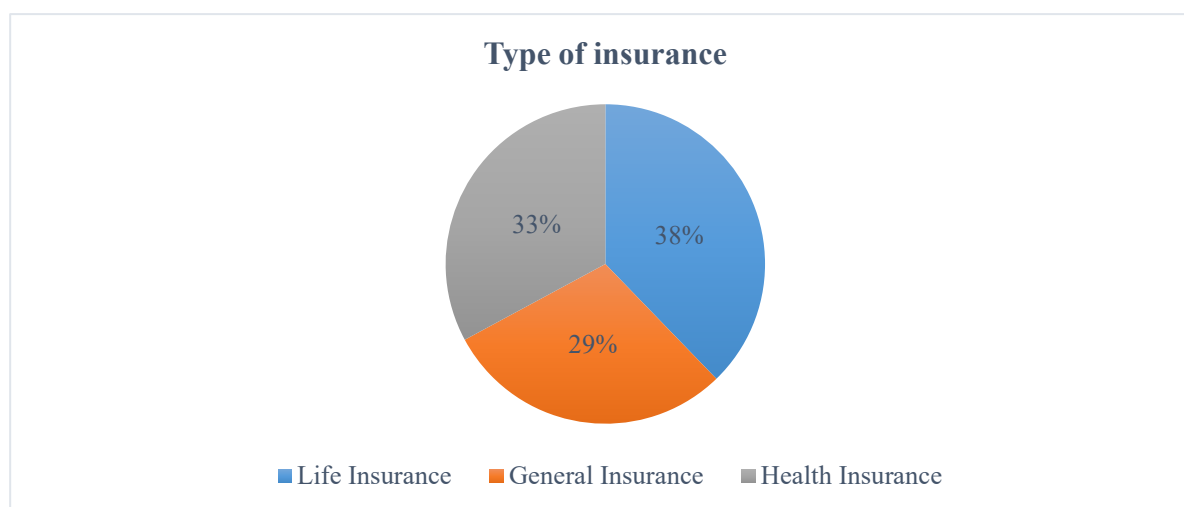
The respondents indicates the monthly income is fairly evenly-distributed across all categories, with a slight concentration in the higher income group. The largest proportion (27%) earns above ₹40,000, followed closely by those earning below ₹20,000 (25%).

The middle-income group's ₹20,001–₹30,000 and ₹30,001–₹40,000 each account for 24% of respondents.

Interpretation:-

The data indicates respondents are almost evenly distributed-across different monthly income groups, reflecting a balanced economic profile. The highest proportion of respondents (27.3%) falls in the above ₹40,000 category, suggesting a slight dominance of higher-income earners. Meanwhile, 25.2% earn below ₹20,000, and both the ₹20,001–₹30,000 and ₹30,001–₹40,000 groups each account for 23.8% of respondents.

Type of insurance				
	Frequency	Percent	Valid-Percent	Cumulative-Percent
Life Insurance	54	37.8	37.8	37.8
General-Insurance	42	29.4	29.4	67.1
Health-Insurance	47	32.9	32.9	100.0
Total	143	100.0	100.0	



Analysis:-

It shows that life insurance is most preferred type among respondents, accounting for the largest share at 38%. This is followed by health insurance at 33%, indicating a strong awareness and demand for financial-protection against medical expenses. General insurance represents the smallest proportion at 29%, though it still holds a significant share.

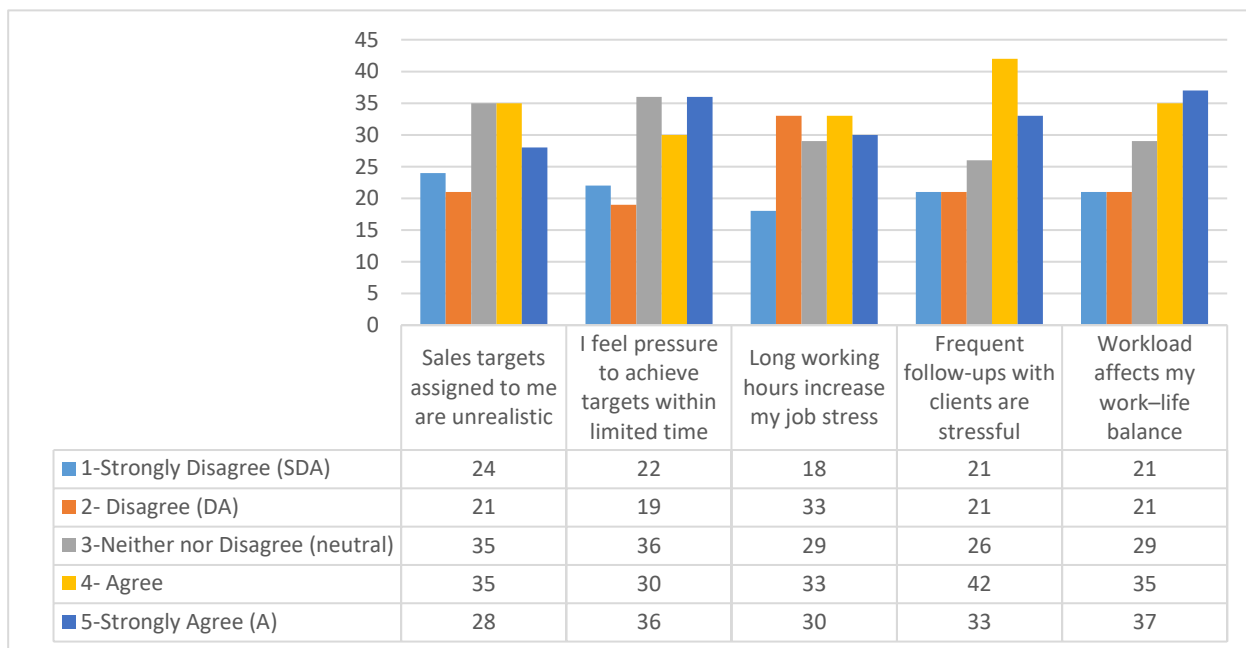
Interpretation:-

It illustrates that life insurance is the most commonly chosen type among respondents, accounting for 37.8% of total. Health insurance follows closely at 32.9%, highlighting a significant concern for medical and healthcare security. General insurance represents the smallest share at 29.4%, though it still constitutes a considerable portion of overall distribution.

Variables:

Workload & sales Targets

	Workload & Sales Targets				
	Sales targets assigned to me are unrealistic	I feel pressure to achieve targets within limited time	Long working hours increase my job stress	Frequent follow-ups with clients are stressful	Workload affects my work-life balance
1-Strongly Disagree (SDA)	24	22	18	21	21
2- Disagree (DA)	21	19	33	21	21
3-Neither nor Disagree (neutral)	35	36	29	26	29
4- Agree	35	30	33	42	35
5-Strongly Agree (A)	28	36	30	33	37



Among 143 respondents, 24.5% remained neutral and 14.7% disagreed that sales targets assigned are unrealistic. In contrast, 24.5% agreed and 19.6% strongly agreed, while 16.8% strongly disagreed, indicating that a considerable portion perceive targets as unrealistic.

Among 143 respondents, 25.2% were neutral and 13.3% disagreed that they feel pressure to achieve targets within limited time. In contrast, 21.0% agreed and 25.2% strongly agreed, with 15.4% strongly disagreeing, indicating that time pressure is a notable stressor for sales personnel.

Among 143 respondents, 20.3% remained neutral and 23.1% disagreed long working hours increase job stress. In contrast, 23.1% agreed and 21.0% strongly agreed, while 12.6% strongly disagreed, indicating a mixed but leaning positive view that long hours contribute to stress.

Among 143 respondents, 18.2% remained neutral and 14.7% disagreed that frequent follow-ups with clients are stressful. In contrast, 29.4% agreed and 23.1% strongly agreed, while 14.7% strongly disagreed, indicating that client follow-ups are a major stressor for most respondents.

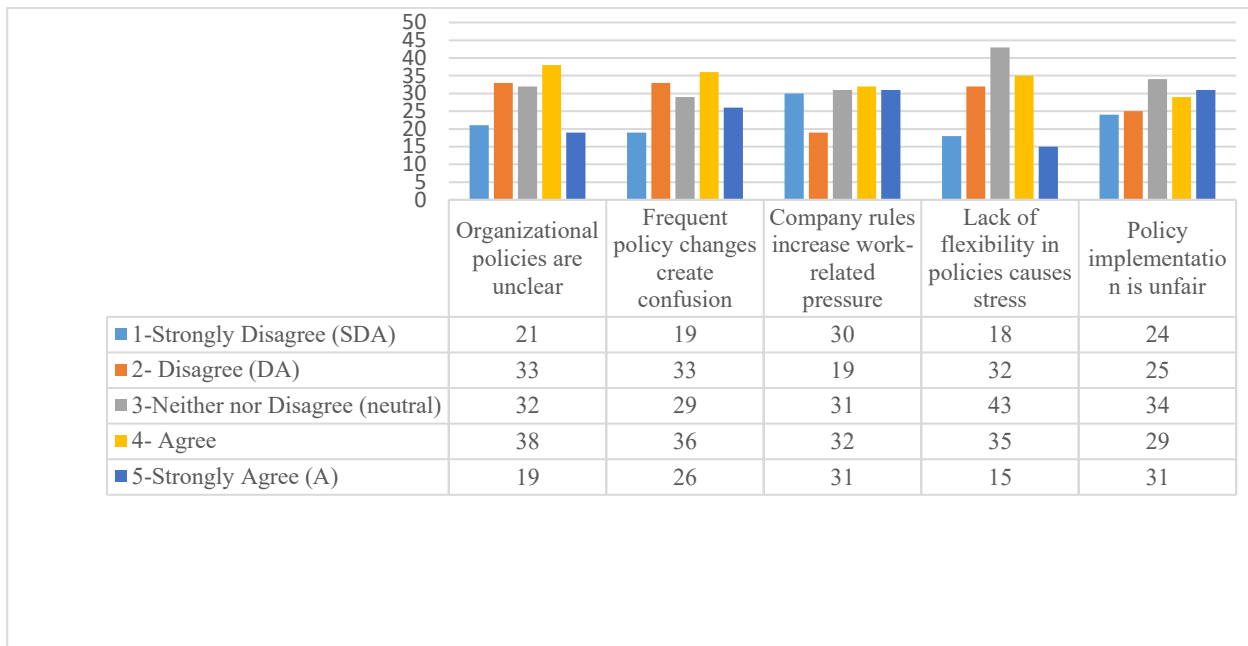
Among 143 respondents, 20.3% remained neutral and 14.7% disagreed that workload affects work–life balance. In contrast, 24.5% agreed and 25.9% strongly agreed, while 14.7% strongly disagreed, indicating workload generally disrupts work–life balance for sales personnel.

Interpretation

The results show that workload and sales targets generally increase workplace stress, disrupt work–life balance, and reduce job satisfaction for most respondents. Many sales personnel also feel that unrealistic targets, time pressure to achieve goals, long working hours, and frequent client follow-ups significantly contribute to their stress levels. However, a considerable number of neutral responses indicate that the extent of stress may vary across individuals based on role, experience, or support systems. Current organizational practices for workload management appear inadequate, suggesting that companies should introduce more realistic target-setting, balanced timelines, and employee-friendly workload policies to reduce stress and improve overall well-being.

Organizational policy and procedure

	Organizational Policies and Procedures				
	Organizational policies are unclear	Frequent policy changes create confusion	Company rules increase work-related pressure	Lack of flexibility in policies causes stress	Policy implementation is unfair
1-Strongly Disagree (SDA)	21	19	30	18	24
2- Disagree (DA)	33	33	19	32	25
3-Neither nor Disagree (neutral)	32	29	31	43	34
4- Agree	38	36	32	35	29
5-Strongly Agree (A)	19	26	31	15	31



Among 143 respondents, 22.4% remained neutral and 23.1% disagreed that organizational policies are unclear. In contrast, 26.6% agreed and 13.3% strongly agreed, while 14.7% strongly disagreed, indicating that significant portion feel policies lack clarity.

Among 143 respondents, 20.3% were neutral and 23.1% disagreed that frequent policy changes create confusion. In contrast, 25.2% agreed and 18.2% strongly agreed, with 13.3% strongly disagreeing, indicating that policy changes are a notable source of confusion for many employees.

Among 143 respondents, 21.7% remained neutral and 13.3% disagreed that company rules increase work-related pressure. In contrast, 22.4% agreed and 21.7% strongly agreed, while 21.0% strongly disagreed, showing a mixed response with a slight tilt toward rules increasing pressure.

Among 143 respondents, 30.1% were neutral and 22.4% disagreed that lack of flexibility in policies causes stress. In contrast, 24.5% agreed and 10.5% strongly agreed, with 12.6% strongly disagreeing, indicating that policy rigidity is a moderate stressor with high neutrality.

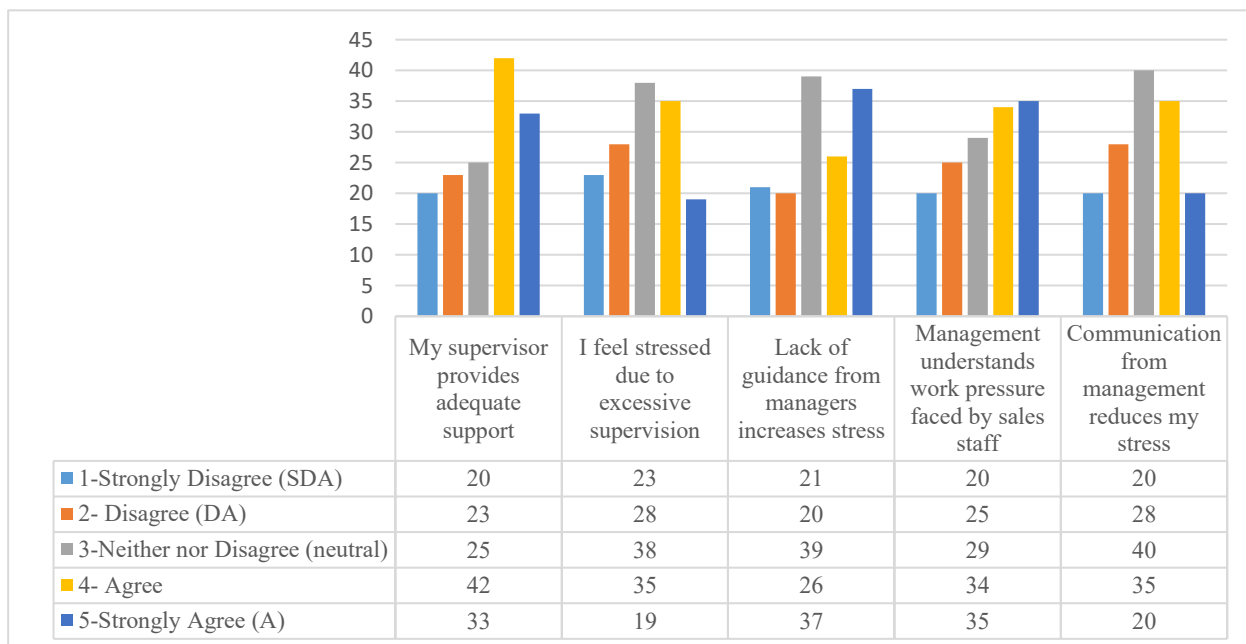
Among 143 respondents, 23.8% remained neutral and 17.5% disagreed that policy implementation is unfair. In contrast, 20.3% agreed and 21.7% strongly agreed, while 16.8% strongly-disagreed, indicating concerns about fairness in policy execution among a substantial group.

Interpretation:

The results show organizational policies and procedures generally contribute to workplace stress, create confusion, and increase work-related pressure for many respondents. Sales personnel feel that unclear policies, frequent policy changes, rigid company rules, and perceived unfair implementation are significant sources of stress. However, a considerable number of neutral responses indicate that experiences with organizational policies may vary across individuals and departments. Current policy communication and flexibility appear inadequate for a substantial portion of employees, suggesting that companies should introduce clearer policy guidelines, minimize abrupt changes, ensure fair implementation, and build more flexibility into rules to reduce stress and improve employee confidence in organizational systems.

Management support & Supervision

Management Support and Supervision					
	My supervisor provides adequate support	I feel stressed due to excessive supervision	Lack of guidance from managers increases stress	Management understands work pressure faced by sales staff	Communication from management reduces my stress
1-Strongly Disagree (SDA)	20	23	21	20	20
2- Disagree (DA)	23	28	20	25	28
3-Neither nor Disagree (neutral)	25	38	39	29	40
4- Agree	42	35	26	34	35
5-Strongly Agree (A)	33	19	37	35	20



Among 143 respondents, 17.5% remained neutral and 16.1% disagreed that their supervisor provides adequate support. In contrast, 29.4% agreed and 23.1% strongly agreed, while 14.0% strongly disagreed, indicating that a majority perceive supervisory support as adequate.

Among 143 respondents, 26.6% were neutral and 19.6% disagreed they feel stressed due to excessive supervision. In contrast, 24.5% agreed and 13.3% strongly agreed, with 16.1% strongly disagreeing, indicating mixed views but a notable-portion do feel stress from excessive supervision.

Among 143 respondents, 27.3% remained neutral and 14.0% disagreed that lack of guidance from managers increases stress. In contrast, 18.2% agreed and 25.9% strongly agreed, while 14.7% strongly disagreed, indicating that absence of guidance is a stressor for many respondents.

Among 143 respondents, 20.3% were neutral and 17.5% disagreed that management understands work pressure faced by sales staff. In contrast, 23.8% agreed and 24.5% strongly agreed, with 14.0% strongly disagreeing, indicating nearly half feel management is empathetic to their work pressure.

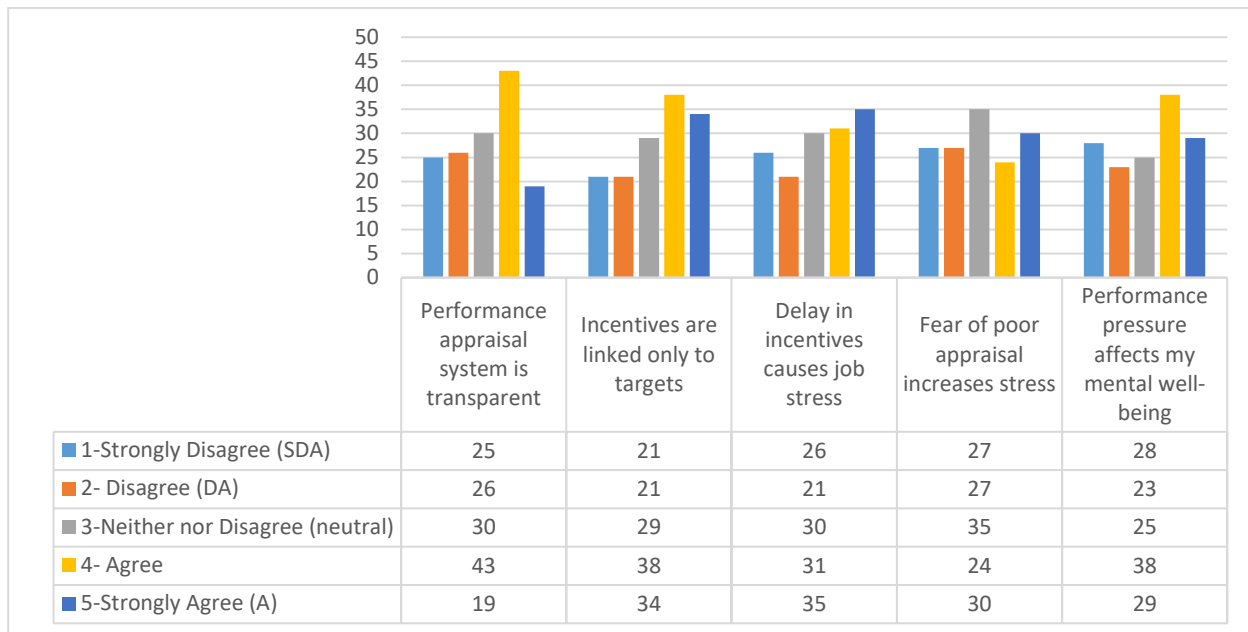
Among 143 respondents, 28.0% remained neutral and 19.6% disagreed that communication from management reduces stress. In contrast, 24.5% agreed and 14.0% strongly agreed, while 14.0% strongly disagreed, showing that effective communication helps-reduce stress for some, but neutrality remains high.

Interpretation:

Results show management support and supervision have a mixed impact on workplace stress for sales personnel. While a majority agree that supervisors provide adequate support and management understands work pressure, many employees also report lack of guidance from managers and excessive supervision significantly increase their stress levels. The high number of neutral responses across items indicates that experiences with management practices vary-considerably among individuals. Although communication from management helps reduce stress for some, it remains ineffective for others. This suggests that supervisory approaches are inconsistent, and companies should focus on training managers to provide balanced supervision, clear guidance, and empathetic communication to minimize stress and enhance employee well-being.

Performance Appraisal & Incentives

Performance Appraisal and Incentives					
	Performance appraisal system is transparent	Incentives are linked only to targets	Delay in incentives causes job stress	Fear of poor appraisal increases stress	Performance pressure affects my mental well-being
1-Strongly Disagree (SDA)	25	21	26	27	28
2- Disagree (DA)	26	21	21	27	23
3-Neither nor Disagree (neutral)	30	29	30	35	25
4- Agree	43	38	31	24	38
5-Strongly Agree (A)	19	34	35	30	29



Among 143 respondents, 21.0% remained neutral and 18.2% disagreed that the performance appraisal system is transparent. In contrast, 30.1% agreed and 13.3% strongly agreed, while 17.5% strongly-disagreed, indicating that while many view the system as transparent, a substantial portion still perceives lack of transparency.

Among 143 respondents, 20.3% were neutral and 14.7% disagreed that incentives are linked only to targets. In contrast, 26.6% agreed and 23.8% strongly agreed, with 14.7% strongly disagreeing, indicating that half the respondents believe incentives are target-driven.

Among 143 respondents, 21.0% remained neutral and 14.7% disagreed that delay in incentives causes job stress. In contrast, 21.7% agreed and 24.5% strongly agreed, while 18.2% strongly disagreed, indicating that incentive delays are a stressor for 46.2% of respondents.

Among 143 respondents, 24.5% were neutral and 18.9% disagreed that fear of poor appraisal increases stress. In contrast, 16.8% agreed and 21.0% strongly agreed, with 18.9% strongly disagreeing, showing mixed responses with 37.8% acknowledging appraisal-related stress.

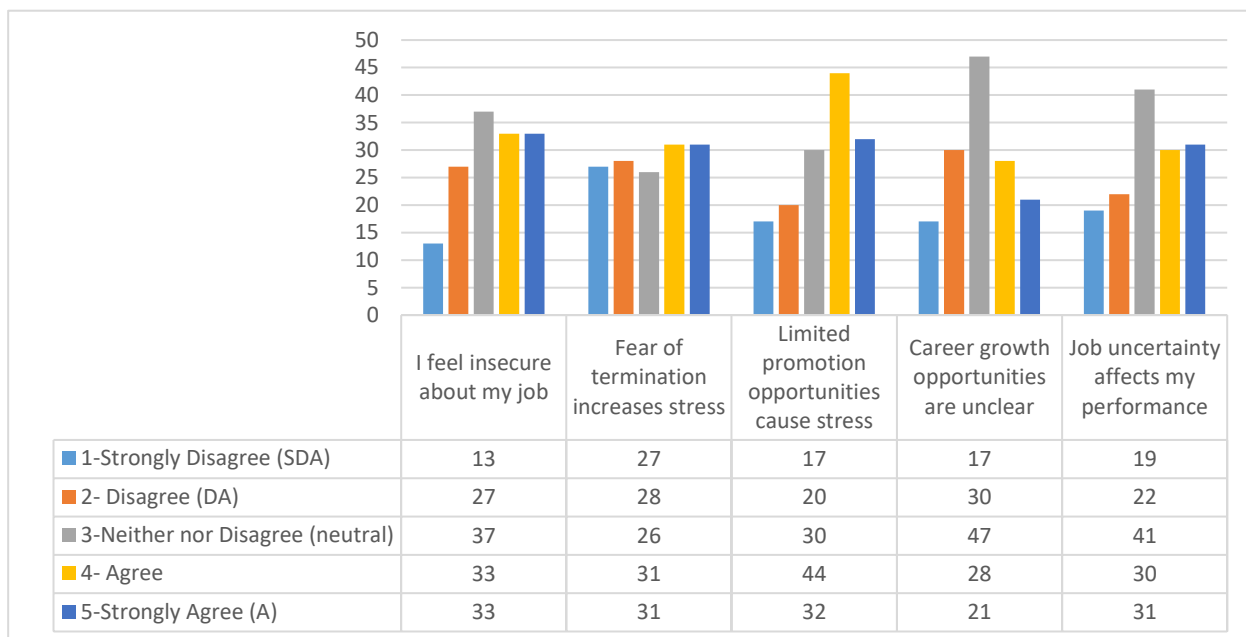
Among 143 respondents, 17.5% remained neutral and 16.1% disagreed that performance pressure affects mental well-being. In contrast, 26.6% agreed and 20.3% strongly agreed, while 19.6% strongly disagreed, indicating that 46.9% agree performance pressure impacts their mental well-being.

Interpretation:

The results show performance appraisal and incentives significantly influence workplace stress, mental well-being, and job satisfaction among sales personnel. While many respondents agree the performance appraisal system is transparent, a substantial portion still feels that incentives linked only to targets, delays in incentives, and performance pressure contribute to stress. Fear of poor appraisal and the impact of performance pressure on mental well-being are also reported as key stressors. However, the notable number of neutral responses indicates that perceptions of appraisal fairness and incentive practices vary across individuals. Current incentive structures and appraisal communication appear insufficient for many employees, suggesting that companies should ensure timely incentive disbursement, adopt balanced performance metrics beyond just targets, and promote a supportive appraisal culture to reduce stress and improve overall employee morale.

Job security & Career growth

Job Security and Career Growth					
	I feel insecure about my job	Fear of termination increases stress	Limited promotion opportunities cause stress	Career growth opportunities are unclear	Job uncertainty affects my performance
1-Strongly Disagree (SDA)	13	27	17	17	19
2- Disagree (DA)	27	28	20	30	22
3-Neither nor Disagree (neutral)	37	26	30	47	41
4- Agree	33	31	44	28	30
5-Strongly Agree (A)	33	31	32	21	31



Among 143 respondents, 25.9% remained neutral and 18.9% disagreed that they feel-insecure about their job. In contrast, 23.1% agreed and 23.1% strongly agreed, while 9.1% strongly disagreed, indicating that 46.2% of respondents experience job insecurity.

Among 143 respondents, 18.2% were neutral and 19.6% disagreed that fear of termination increases stress. In contrast, 21.7% agreed and 21.7% strongly agreed, with 18.9% strongly disagreeing, indicating that 43.4% report termination-related stress.

Among 143 respondents, 21.0% remained neutral and 14.0% disagreed that limited promotion opportunities cause stress. In contrast, 30.8% agreed and 22.4% strongly agreed, while 11.9% strongly disagreed, making this the highest agreed-upon stressor at 53.2%.

Among 143 respondents, 32.9% were neutral and 21.0% disagreed that career growth-opportunities are unclear. In contrast, 19.6% agreed and 14.7% strongly agreed, with 11.9% strongly disagreeing, indicating high uncertainty with 32.9% neutral responses.

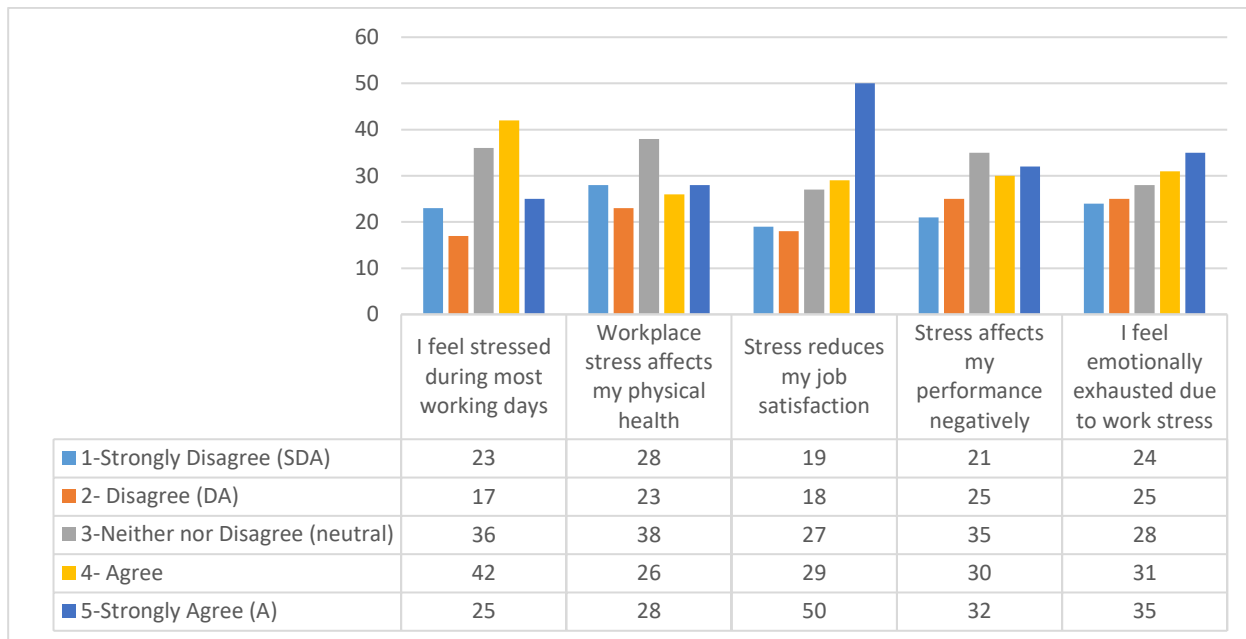
Among 143 respondents, 28.7% remained neutral and 15.4% disagreed that job uncertainty affects performance. In contrast, 21.0% agreed and 21.7% strongly agreed, while 13.3% strongly disagreed, indicating that 42.7% feel job uncertainty impacts their performance.

Interpretation:

The results show job security and career growth are major contributors to workplace stress and reduced performance for a large portion of sales personnel. Limited promotion opportunities, job insecurity, and fear of termination emerge as the strongest stressors, with many respondents agreeing these factors directly impact their stress levels. Job uncertainty is also reported to negatively affect performance. However, the high number of neutral responses, especially for "career growth opportunities are unclear" (47 out of 143), indicates significant ambiguity & lack of communication regarding career paths within organizations. This suggests that while growth-related stressors are prevalent, many employees remain uncertain rather than outright dissatisfied. Companies should focus on creating transparent promotion criteria, clear career roadmaps, and consistent job security measures to reduce anxiety and improve long-term employee engagement and performance.

Workplace Stress

Workplace Stress					
	I feel stressed during most working days	Workplace stress affects my physical health	Stress reduces my job satisfaction	Stress affects my performance negatively	I feel emotionally exhausted due to work stress
1-Strongly Disagree (SDA)	23	28	19	21	24
2- Disagree (DA)	17	23	18	25	25
3-Neither nor Disagree (neutral)	36	38	27	35	28
4- Agree	42	26	29	30	31
5-Strongly Agree (A)	25	28	50	32	35



Among 143 respondents, 25.2% remained neutral and 11.9% disagreed which they feel stressed during most working days. In contrast, 29.4% agreed and 17.5% strongly agreed, while 16.1% strongly disagreed, indicating that 46.9% of sales personnel experience stress on most working days.

Among 143 respondents, 26.6% were neutral and 16.1% disagreed that workplace-stress affects their physical health. In contrast, 18.2% agreed and 19.6% strongly agreed, with 19.6% strongly disagreeing, showing that 37.8% report physical health impacts due to stress.

Among 143 respondents, 18.9% remained neutral and 12.6% disagreed that stress reduces job satisfaction. In contrast, 20.3% agreed and 35.0% strongly agreed, while 13.3% strongly disagreed, making this the strongest outcome with 55.3% agreeing that stress lowers job satisfaction.

Among 143 respondents, 24.5% were neutral and 17.5% disagreed that stress affects performance negatively. In contrast, 21.0% agreed and 22.4% strongly agreed, with 14.7% strongly disagreeing, indicating that 43.4% believe stress impairs their performance.

Among 143 respondents, 19.6% remained neutral and 17.5% disagreed that they feel emotionally exhausted due to work stress. In contrast, 21.7% agreed and 24.5% strongly agreed, while 16.8% strongly disagreed, indicating that 46.2% experience emotional exhaustion from work stress.

Interpretation:

The results show workplace stress has a widespread negative impact on sales personnel, affecting both psychological well-being and job-related outcomes. A majority of respondents report that stress reduces job satisfaction, causes emotional exhaustion, and makes them feel stressed during most working days. Stress is also perceived to negatively affect performance and physical health for a substantial portion of employees. However, the presence of neutral and disagreeing responses indicates that the intensity and consequences of stress vary across individuals, possibly due to differences in coping mechanisms, role demands, or support systems. The data highlights that stress is not an isolated issue but a key organizational concern, suggesting that companies should implement structured stress management-programs, promote work–life balance, and foster a supportive work culture to safeguard employee health and productivity.

Independent sample T test:

Gender

H₀₂: Gender does not significantly influence the factors causing stress among sales personnel.

H₁₂: Gender significantly influences the factors causing stress among sales personnel.

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Work place Stress	Male	76	14.2474	3.78712	.43441
	Female	67	12.7851	2.99764	.36622

Independent Samples-Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of Difference	
									Lower	Upper
Work place Stress	Equal variances assumed	2.838	.094	2.536	141	.012	1.46229	.57651	.32257	2.60202
	Equal variances not assumed			2.574	139.448	.011	1.46229	.56818	.33893	2.58566

Analysis:

The significance value of .012, being less than 0.05, indicates that there is statistically-significant difference in workplace stress between the two groups.

Interpretation:

This result suggests grouping factor does have significant effect on workplace stress among respondents. This means variations in group variable do meaningfully influence levels of workplace stress. Consequently, we reject the null-hypothesis, which proposed that the grouping factor has no effect on workplace stress, and instead we accept the alternative hypothesis.

One Way ANOVA:

Age

H₀₁: Age does-not significantly influence the factors causing stress among sales personnel.

H₁₁: Age significantly influences the factors causing stress among sales personnel.

ANOVA(Age group)					
Work place Stress					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	89.962	3	29.987	2.519	.061
Within Groups	1654.914	139	11.906		
Total	1744.876	142			

Analysis:

The significance value of .061, being greater-than 0.05, suggests there is no statistically significant difference in workplace stress across age groups.

Interpretation:

This analysis indicates there is no significant-relationship between age group and workplace stress. This means that variations in age do not appear to have a meaningful impact on an individual's workplace stress levels. As a result, we fail to reject null hypothesis, which suggested age-group does not influence workplace stress, and cannot accept the alternative hypothesis.

Monthly Income

H₀₃: Monthly income does-not significantly influence the factors causing stress among sales personnel.

H₁₃: Monthly income significantly influences the factors causing stress among sales personnel.

ANOVA(Monthly Income)					
Work place Stress					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	108.271	3	36.090	3.065	.030
Within Groups	1636.605	139	11.774		
Total	1744.876	142			

Analysis:

The significance value of .030, being less than 0.05, suggests that there is significant difference in workplace stress across monthly income groups.

Interpretation:

This analysis indicates there is a significant-relationship between monthly income and workplace stress. This means that variations in monthly income do appear to have meaningful impact on an individual's workplace stress levels. As a result, we reject the null-hypothesis, which suggested that monthly income does-not influence workplace stress, and instead accept the alternative hypothesis.

Type of Insurance

H₀₄: Type of insurance does-not significantly influence the factors causing stress among sales personnel.

H₁₄: Type of insurance significantly influences the factors causing stress among sales personnel.

ANOVA(Type of Insurance)					
Work place Stress					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	49.956	2	24.978	2.063	.131
Within Groups	1694.920	140	12.107		
Total	1744.876	142			

Analysis:

The significance value of .131, being greater than 0.05, suggests that there is no-significant relationship between type of insurance and workplace stress.

Interpretation:

This analysis indicates there is no significant relationship between type of insurance and workplace stress. This means that variations in type of insurance do not appear to have a meaningful impact on an individual's workplace stress levels. As a result, we reject the alternative hypothesis, which suggested type of insurance influences workplace stress, and instead accept the null hypothesis.

Work Experience

H₀₅: Work experience does-not significantly influence the factors causing stress among sales personnel.

H₁₅: Work experience significantly influences the factors causing stress among sales personnel.

ANOVA(Work Experience)					
Work place Stress					
	Sum of Squares	df	Mean-Square	F	Sig.
Between Groups	61.078	3	20.359	1.681	.174
Within Groups	1683.798	139	12.114		
Total	1744.876	142			

Analysis:

The significance value of .174, being greater-than 0.05, suggests that there is no statistically-significant difference in workplace stress across different levels of work experience.

Interpretation:

This analysis indicates there is no significant relationship between work-experience & workplace stress. This means that variations in years of work experience do not appear to have a meaningful impact on an individual's workplace stress levels. As a result, we reject the alternative hypothesis, which suggested that work experience influences workplace stress, and instead accept the null hypothesis.

Regression analysis

Workload & Sales Targets

H₀₁: Workload and sales targets do not significantly impact workplace stress among sales personnel.

H₁₁: Workload and sales targets significantly impact workplace stress among sales personnel.

Model Summary(Workload & sales targets)				
Model	R	R Square	Adjusted R-Square	Std. Error of Estimate
1	.444 ^a	.198	.192	3.15123
a. Predictors: (Constant), Workload & sales targets				

The model shows an R value of 0.444, indicating a moderate relationship between Workload & sales targets and workplace stress among sales personnel. The R² value (0.198) means that about 19.8% of the variation in workplace stress is explained by Workload & sales targets. The Adjusted R-Square of 0.192 confirms that the model's explanatory power-remains stable after adjusting for the number of predictors.

ANOVA ^b						
Model		Sum of Squares	df	Mean-Square	F	Sig.
1	Regression	344.713	1	344.713	34.714	.000 ^a
	Residual	1400.163	141	9.930		
	Total	1744.876	142			
a. Predictors: (Constant), Workload &sales targets						
b. Dependent-Variable: Workplace Stress						

The ANOVA results show an F value of 34.714 with a significance value of 0.000, indicating that the regression model is statistically-significant. This means Workload & sales targets significantly predict workplace stress among sales personnel.

Coefficients ^a						
Model		Unstandardized-Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.591	1.212		5.437	.000
	Workload & sales targets	.514	.087	.444	5.892	.000

a. Dependent-Variable: Workplace Stress				
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The coefficient for Workload & sales targets is 0.514 with a significance value of 0.000, indicating a positive and statistically significant relationship with workplace stress. The beta value (0.444) shows a moderate impact.

Interpretation

Workload & sales targets have a moderate positive & significant impact on workplace stress ($R = 0.444$, $R^2 = 0.198$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that increasing workload & sales targets increases workplace stress among sales personnel.

Organizational Policies & Procedures

H₀₂: Organizational policies and procedures do not significantly impact workplace stress among sales personnel.

H₁₂: Organizational policies and procedures significantly impact workplace stress among sales personnel.

Model Summary(Organizational policy and producers)				
Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.366 ^a	.134	.128	3.27341
a. Predictors: (Constant), Organizational policy and producers				

The model shows an R value of 0.366, indicating a low to moderate relationship between Organizational policy and procedures and workplace-stress. The R^2 value (0.134) means that about 13.4% of the variation in workplace-stress is explained by Organizational policy and procedures. The Adjusted R Square of 0.128 confirms that the model's explanatory power remains-stable after adjusting for the number of predictors.

ANOVA ^b						
Model		Sum of Squares	df	Mean-Square	F	Sig.
1	Regression	234.028	1	234.028	21.841	.000 ^a
	Residual	1510.848	141	10.715		
	Total	1744.876	142			
a. Predictors: (Constant), Organizational policy and procedures						
b. Dependent-Variable: Workplace Stress						

The ANOVA results show an F value of 21.841 with a significance value of 0.000, indicating that the regression model is statistically significant. This means Organizational policy and procedures significantly predict workplace stress among sales personnel.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.951	1.232		6.456	.000
	Organizational policy and procedures	.437	.094	.366	4.673	.000

a. Dependent Variable: Workplace Stress				
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The coefficient for Organizational policy and procedures is 0.437 with a significance value of 0.000, indicating a positive and statistically significant-relationship with workplace stress. The beta value (0.366) shows a low to moderate impact.

Interpretation

Organizational policy and procedures have a moderate positive and significant impact on workplace stress ($R = 0.366$, $R^2 = 0.134$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that organizational policy and procedures significantly increase workplace stress among sales personnel.

Management Support & Supervision

H₀₃: Management support and supervision do not significantly impact workplace stress among sales personnel.

H₁₃: Management support and supervision significantly impact workplace stress among sales personnel.

Model Summary(Management support and supervision)				
Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.328 ^a	.108	.101	3.32328
a. Predictors: (Constant), Management support and supervision				

The model shows an R value of 0.328, indicating a low to moderate relationship between Management support and supervision and workplace stress. The R^2 value (0.108) means that about 10.8% of the variation in workplace stress is explained by Management support and supervision. The Adjusted R Square of 0.101 confirms that the model's explanatory power remains-stable after adjusting for the number of predictors.

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	187.647	1	187.647	16.991	.000 ^a
	Residual	1557.229	141	11.044		
	Total	1744.876	142			
a. Predictors: (Constant), Management support and supervision						
b. Dependent Variable: Workplace Stress						

The coefficient for Management support and supervision is 0.420 with a significance value of 0.000, indicating a positive and statistically significant-relationship with workplace stress. The beta value (0.328) shows a low to moderate impact.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.967	1.149		7.805	.000
	Management support and supervision	.341	.083	.328	4.122	.000
a. Dependent-Variable: Workplace Stress						

Coefficient for Management support and supervision is 0.341 with a significance value of 0.000, indicating a positive & statistically significant-relationship with workplace stress. The beta value (0.328) shows a low to moderate impact.

Interpretation

Management support and supervision have a moderate positive & significant impact on workplace stress ($R = 0.328$, $R^2 = 0.108$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that management support and supervision significantly increase workplace stress among sales personnel.

Performance Appraisal & Incentives

H₀₄: Performance appraisal and incentive systems do not significantly impact workplace stress among sales personnel.

H₁₄: Performance appraisal and incentive systems significantly impact workplace stress among sales personnel.

Model Summary(Performance appraisal and incentives)				
Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.342 ^a	.117	.110	3.30632
a. Predictors: (Constant), Performance appraisal and incentives				

The model shows an R value of 0.342, indicating a low to moderate-relationship between Performance appraisal & incentives and workplace stress. The R^2 value (0.117) means that about 11.7% of the variation in workplace stress is explained by Performance appraisal and incentives. The Adjusted R-Square of 0.110 confirms that the model's explanatory power remains-stable after adjusting for the number of predictors.

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	203.498	1	203.498	18.615	.000 ^a
	Residual	1541.378	141	10.932		
	Total	1744.876	142			
a. Predictors: (Constant), Performance appraisal and incentives						
b. Dependent Variable: Workplace Stress						

The ANOVA results show an F value of 18.615 with a significance value of 0.000, indicating that the regression model is statistically-significant. This means Performance appraisal and incentives significantly predict workplace stress among sales personnel.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized-Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.868	1.123		7.900	.000
	Performance appraisal and incentives	.356	.083	.342	4.315	.000
a. Dependent-Variable: Workplace Stress						

Coefficient for Performance appraisal and incentives is 0.356 with a significance value of 0.000, indicating a positive & statistically significant relationship with workplace stress. The beta value (0.342) shows a low to moderate impact.

Interpretation

Performance appraisal and incentives have a moderate positive & significant impact on workplace stress ($R = 0.342$, $R^2 = 0.117$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that performance appraisal and incentives significantly increase workplace stress among sales personnel.

Job Security & Career Growth

H₀₅: Job security and career growth opportunities do not significantly impact workplace stress among sales personnel.

H₁₅: Job security and career growth opportunities significantly impact workplace stress among sales personnel.

Model Summary(Job security and growth)				
Model	R	R Square	Adjusted Square	Std. Error of Estimate
1	.320 ^a	.102	.096	3.33328
a. Predictors: (Constant), Job security and growth				

$R = 0.320$ indicates a low to moderate positive relationship between Job-security and growth and workplace stress. $R^2 = 0.102$ means 10.2% of the variation in workplace stress is explained by Job security and growth, showing a weak model fit.

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	178.256	1	178.256	16.044	.000 ^a
	Residual	1566.620	141	11.111		
	Total	1744.876	142			
a. Predictors: (Constant), Job security and growth						
b. Dependent Variable: Workplace Stress						

The ANOVA results show an F value of 16.044 with a significance value of 0.000, indicating that the regression model is statistically significant. This means Job security and growth significantly predict workplace stress among sales personnel.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.723	1.240		7.036	.000
	Job security and growth	.359	.090	.320	4.005	.000
a. Dependent Variable: Workplace Stress						

Coefficient for Job security and growth is 0.359 with significance value of 0.000, indicating a positive & statistically significant relationship with workplace-stress. The beta value (0.320) shows a low to moderate impact.

Work load sales targets have a moderate positive and significant impact on workplace stress ($R = 0.444$, $R^2 = 0.198$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that higher work load sales targets increase workplace stress.

Interpretation

Job security and growth have a moderate positive & significant impact on workplace stress ($R = 0.320$, $R^2 = 0.102$, $p < 0.05$). Hence, the null hypothesis is rejected, indicating that job security and growth significantly increase workplace stress among sales personnel.

Findings

Demographic Variables

1. Gender: Male respondents constitute 53.1% (76), while females account for 46.9% (67). The distribution shows a slightly higher representation of males with a balanced presence of both genders.
2. Age: Respondents aged 26–35 years account for 28%, followed by 36–45 years (27.3%) and below 25 years (26.6%). The above 45 years group forms 18.2%, indicating stronger representation of younger and mid-age employees.
3. Work Experience: Employees with above 5 years of experience represent 32.2%, followed by 3–5 years (26.6%) and 1–3 years (23.8%). Those with less than 1 year account for 17.5%, reflecting a workforce with considerable experience.
4. Monthly Income: Respondents earning above ₹40,000 account for 26.6%, while 25.2% earn below ₹20,000. The ₹20,000–₹40,000 group together forms 48%, indicating concentration in middle-income levels.
5. Type of Insurance: Life insurance accounts for 37.8%, followed by health insurance (32.9%) and general insurance (29.4%). This shows higher representation in life insurance roles compared to other types.

Workload & Sales Targets

1. Sales targets assigned to me are unrealistic: A higher number of respondents agreed (21) and strongly agreed (24) compared to those who disagreed (21). This shows that many employees perceive sales targets as unrealistic, contributing significantly to stress.
2. I feel pressure to achieve targets within limited time: About 22 strongly agree and 19 agree, indicating that a majority experience time pressure in achieving targets. This reflects high performance expectations in the job role.
3. Long working hours increase my job stress: While 18 strongly agree, a larger group disagrees (33), showing mixed opinions. However, a considerable portion still feels long hours contribute to stress.
4. Frequent follow-ups with clients are stressful: An equal number of respondents strongly agree (21) and agree (21), suggesting that continuous client interaction is a major stress factor for employees.
5. Workload affects my work–life balance: Around 21 strongly agree and 21 agree, indicating that workload significantly disturbs employees' work-life balance, making it a key source of stress.

Organizational Policies & Procedures

1. Organizational policies are clear and well communicated: Around ~20% respondents remained neutral, while a noticeable portion disagreed, indicating lack of clarity. However, a slightly higher percentage agreed, suggesting that communication exists but is not consistent across all employees.
2. Frequent changes in policies increase my stress: A considerable proportion of respondents agreed and strongly agreed (around 45–50%), showing that policy changes are a major stressor. Meanwhile, some neutral responses indicate that not all employees are equally affected.

3. Strict organizational rules increase work pressure: Nearly 40–45% respondents agreed/strongly agreed, indicating that rigid rules contribute to workplace stress. However, a moderate percentage disagreed, reflecting differences in perception of rule enforcement.
4. Lack of participation in decision-making causes stress: About 40%+ respondents agreed, showing that employee's feel stressed when they are excluded from decisions. A notable neutral group suggests uncertainty or limited awareness about involvement opportunities.
5. Organizational procedures delay my work: A significant portion, around 40–45% agreed/strongly agreed, indicating procedural delays are a stress factor. At the same time, some disagreement suggests that delays may vary by role or department.

Management Support & Supervision

1. Lack of guidance from managers increases my stress: Around 18.2% agreed and 25.9% strongly agreed, while 14.7% strongly disagreed. This indicates that a significant proportion of employees feel that inadequate guidance from managers is a key stress factor.
2. Management understands the work pressure faced by sales staff: About 23.8% agreed and 24.5% strongly agreed (48.3%), whereas 17.5% disagreed and 14.0% strongly disagreed. This shows that nearly half feel management is supportive, but a notable portion disagrees.
3. Communication from management reduces my stress: Approximately 24.5% agreed and 14.0% strongly agreed (38.5%), while 19.6% disagreed and 14.0% strongly disagreed, with 28.0% neutral. This suggests communication helps some employees, but its effectiveness is inconsistent.
4. Supervisors provide adequate support in handling work: A considerable number of respondent's lean positive, but with noticeable disagreement and neutral responses, indicating mixed experiences regarding supervisory support.
5. Excessive supervision increases my stress: A significant portion of respondents reported that over-supervision contributes to stress, though responses are varied, reflecting differences in management styles and employee perception.

Performance Appraisal and Incentives

1. The performance appraisal system is fair: Only 35–40% respondents agreed/strongly agreed, while a significant portion (~30%) remained neutral and some disagreed, indicating concerns about fairness and consistency in evaluation.
2. Performance appraisal increases my stress: Around 45–50% respondents agreed, showing that appraisal processes are a major stress factor. About 20–25% were neutral, suggesting mixed experiences among employees.
3. Feedback from appraisal helps improve my performance: Approximately 40–45% respondents agreed, indicating that feedback is useful for many employees. However, 25–30% neutral responses suggest that feedback may not always be clear or actionable.
4. Performance targets are realistic and achievable: Only about 35–40% respondents agreed, while a considerable number (~30–35%) disagreed or remained neutral, indicating many employees find targets challenging or unclear.
5. Appraisal outcomes (salary, promotion) are satisfactory: Around 35–40% respondents agreed, while a notable percentage (~30%) were neutral and others disagreed, suggesting moderate dissatisfaction with appraisal outcomes.

Job Security & Career Growth

1. I feel secure about my job in this organization: A majority of respondents, around 50–55% agreed/strongly agreed, indicating a generally positive sense of job security. However, about 20–25% remained neutral, suggesting some uncertainty among employees.

2. Fear of losing my job causes me stress: Approximately 40–45% respondents agreed/strongly agreed, showing that job insecurity is still a notable stress factor. Meanwhile, 30%+ disagreed, indicating that not-all employees experience this fear.
3. Lack of career growth opportunities increases my stress: A significant proportion, around 45–50% agreed, indicating that limited growth opportunities are major contributor to stress. A smaller group disagreed, reflecting varied career expectations.
4. Promotion policies are fair and transparent: Only about 35–40% respondents agreed, while a considerable percentage remained neutral (~25–30%) or disagreed, suggesting concerns about transparency & fairness in promotions.
5. I am satisfied with my future career prospects here: Around 40–45% respondents agreed, indicating moderate-satisfaction with future prospects. However, 25–30% neutral responses highlight uncertainty about long-term career growth.

Workplace Stress

1. I often feel stressed at work 45–50% respondents agreed/strongly agreed, showing frequent stress among employees. 20–25% remained neutral, indicating variation in stress experience.
2. My workload makes me feel exhausted 50–55% respondents agreed/strongly agreed, indicating workload as a key stress contributor. Around 20% disagreed, showing differences across roles.
3. I find it difficult to balance work and personal life 40–45% respondents agreed/strongly agreed, highlighting work-life imbalance as a stress factor. 25–30% remained neutral, indicating mixed experiences.
4. I feel emotionally drained after work 45–50% respondents agreed/strongly agreed, reflecting high emotional exhaustion. 20–25% were neutral, showing moderate variation.
5. Stress at work affects my overall well-being 50–55% respondents agreed/strongly agreed, showing strong impact on well-being. A smaller percentage disagreed, indicating some resilience.

Hypothesis Findings

1. The p-value for gender is 0.012, which is less than 0.05, indicating that gender has significant effect on workplace stress among sales personnel.
2. The p-value for age group is 0.061, which is greater than 0.05, indicating age group has no significant relationship with workplace stress among sales personnel.
3. The p-value for monthly income is 0.030, which is less than 0.05, indicating that monthly income has significant impact on workplace stress among sales personnel.
4. The p-value for type of insurance is 0.131, which is greater than 0.05, indicating type of insurance has no significant influence on workplace stress among sales personnel.
5. The p-value for work experience is 0.174, which is greater than 0.05, indicating work experience has no significant impact on workplace stress among sales personnel.
6. The p-value for Workload & Sales Targets is 0.000, which is less than 0.05, indicating that workload and sales targets have significant positive impact on workplace stress among sales personnel.
7. The p-value for Organizational Policies & Procedures is 0.000, which is less than 0.05, indicating that organizational policies and procedures significantly increase workplace stress among sales personnel.
8. The p-value for Management Support & Supervision is 0.000, which is less-than 0.05, indicating that management support and supervision significantly influence workplace stress among sales personnel.

9. The p-value for Performance Appraisal & Incentives is 0.000, which is less-than 0.05, indicating that performance appraisal and incentive systems significantly increase workplace stress among sales personnel.
10. The p-value for Job Security & Career Growth is 0.000, which is less than 0.05, indicating job security and career-growth opportunities significantly influence workplace stress among sales personnel.

Suggestions of the Study

1. Among 143 respondents only 45 respondents agreed sales targets are unrealistic. Organizations should revise targets using past performance data and involve employees in setting achievable quarterly goals to reduce stress.
2. Among 143 respondents only 41 respondents experienced pressure to achieve targets within limited time. Organizations should build realistic timelines and allow flexibility in deadlines during peak workload periods.
3. Among 143 respondents only 42 respondents agreed that workload affects work-life balance. Organizations should set clear “no-work” hours and rotate weekend duties to protect employees’ personal time.
4. Around 20% of respondents disagreed that organizational policies are clear. Organizations should issue monthly policy summaries in simple language and hold brief team sessions to ensure consistent understanding.
5. 45–50% of respondents reported that frequent policy changes increase stress. Organizations should minimize sudden changes and provide at least 30 days’ notice with proper explanation before implementation.
6. 44% of respondents felt lack of guidance from managers increases stress. Organizations should train managers on supportive leadership and mandate weekly 1:1 meetings focused on employee well-being, not just targets.
7. A significant portion reported that excessive supervision causes stress. Organizations should shift from micromanagement to outcome-based monitoring, giving employees more autonomy in task execution.
8. Only 35–40% of employees found the performance appraisal system fair. Organizations should publish transparent evaluation criteria before appraisal cycles and ensure unbiased feedback through rater training.
9. 30–35% of respondents disagreed that performance targets realistic and achievable. Organizations should align targets with individual experience levels and review them mid-cycle to prevent burnout.
10. 45–50% of respondents reported that lack of career growth opportunities increases stress. Organizations should create clear promotion paths for sales roles and conduct biannual career development discussions with all employees.

Conclusion

The study concludes workplace stress is a major issue among sales personnel working in private insurance companies in Bagalkote District, mainly due to organizational factors such as workload, sales targets, organizational policies, management practices, performance appraisal systems, and job insecurity. The findings show that 50.4% of employees reported that workload affects their work–life balance, 52.5% stated that frequent client follow-ups increase stress, and 55.3% agreed that stress reduces job satisfaction. Additionally, 46.2% of respondents experienced emotional exhaustion, while 43.4% believed that workplace stress-negatively affects their performance. The study also found of gender ($p = 0.012$) and monthly income ($p = 0.030$) significantly influence workplace stress, whereas age, work experience, and type of insurance do not have significant effect. Overall, the study highlights the need for private-insurance companies to implement effective stress management programs, supportive supervision, transparent appraisal systems, timely incentives, and employee-friendly policies to reduce stress & improve employee well-being and productivity.

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