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IMPACT OF EMOTIONAL CHALLENGES AMONG INSURANCE AGENTS

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ABSTRACT*:* Insurance agents often face a unique set of emotional challenges in their day-to-day work, from handling client expectations to meeting strict performance targets. These emotional pressures can influence how they feel about their jobs, their motivation, and how well they perform. This study looks into how these emotional challenges affect insurance agents, especially in terms of their job satisfaction, mental well-being, and connection to their work. It also explores the reasons behind these challenges—like stress, burnout, and lack of recognition—and discusses ways to help agents cope, such as supportive leadership and mental health resources. The findings highlight the importance of creating a positive and understanding work environment where agents feel supported emotionally. When emotional well-being is prioritized, agents are more likely to stay motivated, build better relationships with clients, and contribute to the success of their organization.

KEYWORDS - Emotional Challenges, Insurance Agents, Job Satisfaction, Work Stress, Mental Well-being, Supportive Workplace.

I. INTRODUCTION

Insurance agents play a vital role in the success of the insurance industry, acting as a bridge between companies and clients. However, the nature of their work often exposes them to significant emotional challenges, including stress from performance targets, client rejections, and the pressure to maintain long-term relationships. These emotional strains can negatively affect their motivation, job satisfaction, and overall mental well-being. Despite their importance, the emotional experiences of insurance agents are often overlooked in workplace policies and support systems. While technical skills and product knowledge are important for insurance agents, their emotional strength often plays an even greater role in determining success. Frequent rejections, client negotiations, and unpredictable market conditions can create emotional fatigue over time. Without proper emotional support and a healthy work environment, even the most skilled agents may struggle to stay motivated. Recognizing and addressing these emotional challenges is essential not just for individual well-being, but also for improving organizational performance and customer satisfaction in the long run. This study aims to explore the emotional challenges faced by insurance agents and examine how these impact their professional performance, with the goal of identifying supportive strategies that can enhance their emotional resilience and workplace engagement.

II. STATEMENT OF THE PROBLEM

Insurance agents operate in a highly competitive and target-driven environment, facing constant pressure to build client relationships, meet sales expectations, and adapt to evolving industry regulations. The profession is emotionally demanding due to frequent rejection, financial uncertainty, and work-life imbalance, leading to stress and burnout. Despite their critical role, limited research focuses on the emotional well-being of insurance agents. Many struggle with job dissatisfaction and career instability due to inadequate coping mechanisms and a lack of structured support. This study aims to analyse the demographic profile of insurance agents, assess their emotional challenges, identify coping strategies, and suggest measures to improve their overall well-being and job performance.

III. OBJECTIVE OF THE STUDY

1. To study the demographic profile of insurance agents.
2. To analyse the emotional challenges faced by insurance agents in their profession.
3. To identify the coping mechanisms adopted by insurance agents.
4. To provide suggestions for improving the emotional well-being of insurance agents

IV. RESEARCH METHODOLOGY

The study employs a descriptive research design to analyze the impact of emotional challenges among insurance agents. This approach helps in understanding how emotional stress affects their job performance, motivation, and overall well-being. A structured questionnaire serves as the primary data collection tool, gathering insights from insurance agents on factors such as work pressure, target-based stress, client interactions, and job insecurity. The study also considers organizational perspectives by including responses from industry professionals. The collected data is analyzed using descriptive and inferential statistical methods to identify patterns and key challenges. The research aims to highlight the emotional difficulties insurance agents face and their consequences on productivity. It also explores possible solutions to improve their mental well-being and job satisfaction. By addressing these challenges, the study seeks to contribute to better work environments for insurance professionals. The findings can assist insurance companies in developing supportive policies and training programs for agents.

V. COLLECTION OF DATA

The present study was based on primary data as well as secondary data. The data were collected from every possible source. The primary data of this study was collected through online questionnaire which has been sent to the sample, WhatsApp in Google forms format. The secondary data have been collected from the different type of books, Journals, articles and the data which has already been collected and analysed by some else. The secondary data for the study was collected from Google scholar, research gate and science direct websites.

VI. SCOPE OF THE STUDY

The population of this study consists of insurance agents operating in Tirupur City, including agents from Life Insurance, General Insurance, and Health Insurance sectors associated with both public and private insurance companies. From this large population, a sample of 108 insurance agents was chosen based on accessibility and availability of respondents

VII.REVIEW OF LITERATURE

Sharma and Sinha (2018)[1] explore the relationship between work stress and job satisfaction among Indian insurance professionals. The study identifies excessive workload, customer demands, and job insecurity as major stressors that negatively impact employees' mental well-being and productivity. High stress levels are found to contribute to lower job satisfaction and increased employee turnover. The research highlights the importance of organizational support in mitigating stress through balanced work schedules, realistic performance expectations, and wellness programs. It suggests that stress management initiatives, including counselling and employee support programs, can enhance job satisfaction and retention. Companies with strong employee support systems tend to experience lower stress levels and improved workplace morale. The study concludes that reducing workplace stress not only benefits employees' well-being but also enhances overall company performance by fostering a more satisfied and motivated workforce**.**

Gupta and Mehta (20)[2] investigate the impact of emotional exhaustion on the performance of insurance agents. The study highlights that continuous exposure to high-pressure sales targets and demanding customer interactions leads to burnout, significantly reducing motivation and job efficiency. Emotional fatigue negatively affects client relationships, resulting in decreased customer satisfaction and trust in the agents. The research also finds that burnout is a major contributor to high attrition rates in the insurance sector, as exhausted employees are more likely to leave their jobs. To address these challenges, the study recommends implementing employee support programs, such as stress management workshops, regular breaks, and counselling services. Providing a supportive work environment can help reduce emotional strain, improve job satisfaction, and ultimately enhance both employee retention and overall performance in the insurance industry.

VIII. ANALYSIS AND INTERPRETATION

Data was analyzed by using descriptive statistics using the Likert Scale, Garret Ranking Techniques and Chi-Square

3.1 LIKERT TABLE

TABLE SHOWING THE SATISFACTION OF WORK MOTIVATION AFTER CUSTOMER REJECTION

FACTOR	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	TOTAL
It lowers my confident significantly	50 (46.3%)	31 (28.7%)	24 (22.2%)	2 (1.9%)	1 (0.9%)	108
It makes work harder to improve my approach	19 (17.6%)	63 (58.3%)	21 (19.4%)	2 (1.9%)	3 (2.8%)	108
I see it as a part of Job	21 (19.4%)	30 (27.8%)	41 (38.0%)	11 (10.2%)	5 (4.6%)	108
It makes me consider switching carriers	25 (23.1%)	38 (35.2%)	33 (30.6%)	9 (8.3%)	3 (2.8%)	108

INFERENCE

The above table shows that 46.3% of the respondents strongly agree that it lowers their confident after customer rejection, followed by 28.7% of the respondents agree with it and 22.4% of the respondents feel neutral and 1.9% of the respondents disagree with it and 0.9% of the respondents strongly disagree.

Majority (58.3%) of the respondents agree that it makes work harder to improve their approach followed by 19.4% feeling neutral and 17.8% strongly agreeing and 2.8% of them strongly disagree ,1.9% of them disagree.

38% of the respondents gave neutral opinion to the factor that they see it as a part of job while 27.8% agreeing,19.4% of them strongly agree, 10.2% of them disagree and 4.6% of them strongly disagreeing.

35.2% of the respondent agree with the factor that it make them consider switching carriers while 30.6% of them feeling neutral,23.1% of them strongly agreeing and 8.3% of them disagree and 2.8% of them strongly disagree.

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3.2 GARETT RANKING

PERCENTILE POSITION AND GARRET VALUE

S.NO	100(RIJ – 0.5)/NJ	CALCULATED VALUE	GARRET VALUE
1	100 (1-0.5)/5	10	75
2	100 (2-0.5)/5	30	60
3	100 (3-0.5)/5	50	45
4	100 (4-0.5)/5	70	39
5	100 (5-0.5)/5	90	25

TABLE SHOWING THE RANKING BASED ON INFLUENCE OF MOTIVATIONAL FACTORS IN JOB PERFORMANCE

S.NO	FACTORS	1	2	3	4	5	TOTAL	RANK
1	Stress management training	3375	1800	975	675	1275	8100	1
2	Financial stability programs (fixed pay + incentives).	1020	2880	1200	660	720	6480	2
3	Flexible working hours	990	1125	1440	585	720	4860	3
4	Mental health counselling sessions	546	1248	1092	663	663	1716	5
5	Paid leave	500	275	300	425	1200	2700	4

INFERENCE

The above table sources that garret value and ranking. Firstly, the garret rank is calculated by using appropriate garret ranking formula. Then based on the garret ranks the garret table is ascertained. The garret value given

in which are multiplied to record garret score in table. Finally, by adding each row the total garret score is obtained. Then the garret scores are ranked according to their values.
The highest score is awarded to "Stress management training", the least score is awarded to "Mental health counselling sessions"

3.3 CHI-SQUARE

TABLE SHOWING THE RELATIONHIP BETWEEN ROLE AND TYPES OF INSURANCE SOLD AND FACTORS THAT IS MOST DIFFICULT TO ACHIEVE SALES TARGET

HYPOTHESIS: There is no significant relationship between type of insurance sold and factors that is most difficult to achieve sales target.

Type of insurance sold * Which factors make its most difficult to achieve your sales target Crosstabulation

Count

		Which factors make its most difficult to achieve your sales target				Total
		complex insurance policies that are hard to explain	high competition from other agents	lack of customer interest in insurance	limited marketing support from the company	
Type of insurance sold	General Insurance	1	18	5	8	32
	Health insurance	3	11	5	11	30
	Life insurance	0	10	9	9	28
	Multiple Categories	8	3	1	6	18
Total		12	42	20	34	108

Chi-Square Tests

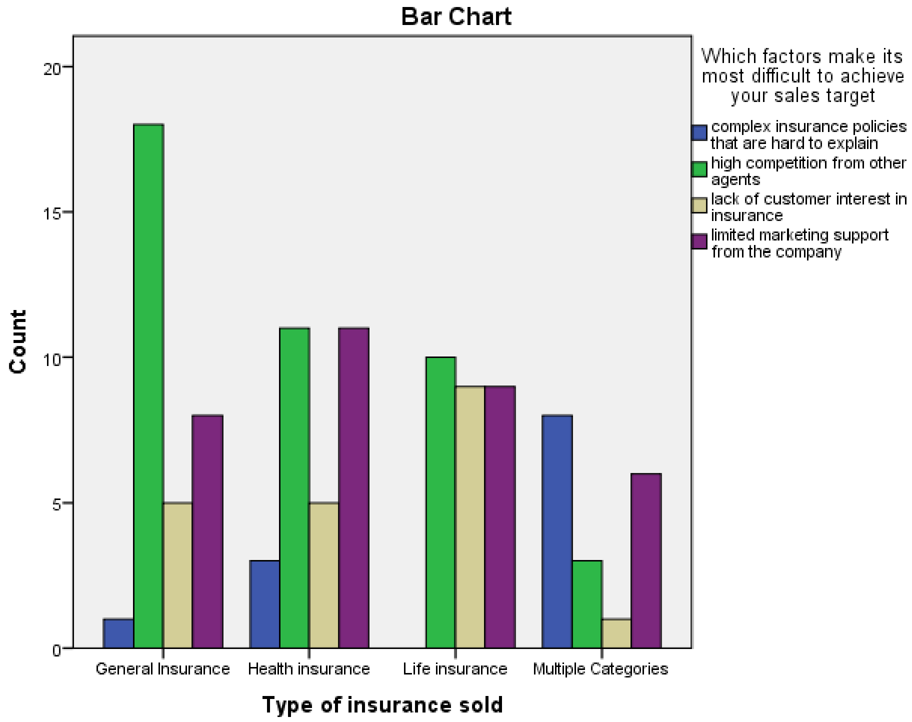
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.205[a]	9	.000
Likelihood Ratio	29.709	9	.000
N of Valid Cases	108		

a. 5 cells (31.2%) have expected count less than 5. The minimum expected count is 2.00.

INFERENCE

Degree of freedom = (r-1) (c-1)
= (4-1) (4-1)
= 9
Chi-Square 5% significance 9df =33.205.

Since, the calculated value of chi – square value (16.92) is lesser than table value (33.205) at 5% level of significance. It is significant and null hypothesis is rejected.
Hence this study concluded that the challenges faced by the respondents has significant relationship with gender of the respondent.



IX.CONCLUSION

Emotional challenges play a significant role in shaping the performance, job satisfaction, and overall well-being of insurance agents. The nature of their job, which involves handling client rejections, meeting high targets, and facing job insecurity, often leads to stress, anxiety, and emotional burnout. It is evident from the study that providing proper support, regular training, and a healthy work environment can help agents cope with these challenges effectively. Insurance companies must recognize the importance of emotional well-being and take necessary steps to create a positive atmosphere that encourages motivation and resilience. By addressing these emotional challenges, companies can improve agent retention, enhance productivity, and ensure long-term success in the competitive insurance sector. The research highlights that emotional challenges are a major concern affecting the efficiency and mental well-being of insurance agents. Continuous pressure to achieve sales targets, frequent client rejections, and the fear of job insecurity create emotional stress, leading to decreased motivation and performance. It is important for insurance companies to understand these challenges and implement supportive measures like counselling, stress management programs, and motivational incentives. By creating a supportive and positive work environment, companies can help agents overcome emotional barriers, boost their confidence, and improve their overall productivity. Ensuring the emotional well-being of agents will not only benefit the agents but also contribute to the growth and success of the organization.

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