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ANTECEDENTS AND CONSEQUENCES OF OCCUPATIONAL STRESS IN THE LIFE INSURANCE SECTOR

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Abstract *This study aims at examining the antecedents and consequences of occupational stress among the employees of life insurance companies. A sample of 374 life insurance employees was surveyed through a structured interview schedule using census method. Factor analysis was carried out to identify the perceived sources and consequences of occupational stress. The findings reveal that 'ineffective leadership style' is the major source of stress, apart from 'lack of control at work', 'poor relationship with supervisor' and 'lack of advancement opportunities'. The study also shows that occupational stress has high negative impact on psychological health but have no impact on physical health of life insurance employees. The practical implications for managing occupational stress in insurance sector are discussed at the end of the paper along with the limitations and opportunities for further research.*

Keywords: *Occupational Stressors, Physical Ill-Heath, Psychological Ill-Health, Life Insurance Employees.*

INTRODUCTION

The present scenario has witnessed a rapid growth in the insurance sector (Budhraja, 2008). Owing to the economic growth, technology advancement, competition, and urbanisation, the insurance sector has become more stressful with the passage of time (Lai *et al.*, 2000, Chan, 2002). Selye (1936) first introduced the concept of stress in the 1930s in life sciences. Researchers cannot agree on a single definition for stress due to its complex nature (Kahn and Boysiere, 1992). Stranks (2005) simply defined stress as rate of wear and tear on the body systems, while Ademola (2005) described stress as the inability to cope with threat. However, stress in the workplace has been considered as resulting from job-related sources known as stressors (Ahmadi and Alireza, 2006; Kelly and Barrett, 2012).

Work overload, role vagueness, role conflict, responsibility for people, participation, lack of feedback, keeping up with quick technological change, being in an innovative role, career growth, organisational structure and environment, and recent episodic events were explored as antecedents of stress by Bashir and Ramay (2010). Lu *et al.* (2003) merged job stressors into six categories: physical environment, role stressors, organisational structure and job characteristics, relationships with others, career development, and work-family conflict, whereas Copper *et al.* (2003) found six dimensions: factors intrinsic to the job, management role, relationship with others, career and achievement, organisational structure and climate, and home/work interface resulting in stress at work.

Further, Gillespie *et al.* (2001) identified five major sources of stress, viz., insufficient funding and resources, work overload, poor management practice, job insecurity and insufficient recognition and reward in a sample of academic and general staff from 15 Australian universities with job insecurity as the most important source of stress among all. Ahmad *et al.* (2011) examined the variables of stress in public sector and found that disagreeable work environment and employee roles are unrelated to stress while weak interpersonal relationships and abnormal workload are modestly related to stress. Furthermore, the dimensions of stress such as work routinization, role clarity, relationships with others, and promotional opportunity were found to have direct significant effects on job stress in a study by Wickramasinghe(2010).

Research indicates that time pressures, excessive demands, role conflicts, job security, and relationship with customers are common stressors (Toivanen *et al.*, 1993; Graca and Kompier, 1999) and computer breakdowns, computer slowdowns and electronic performance monitoring (Smith *et al.*, 1999) are new stressors amongst employees in the financial services sector. Budhraja (2008) found that 96 percent of the respondents of insurance sector face high level of stress due to heavy target load, communication gap and work life imbalance.In addition, other sources of stress identified by researchers are little reward or recognition,

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inadequate equipment, task structure, heavy workload, role ambiguity and conflict, job insecurity, repetitive work, and poor relationships with co-workers and supervisors (Barrett *et al.*, 1997; Burke 2002; Sackey and Sanda 2009).

Besides these, a number of studies found that the greatest levels of stress result from role underload, role ambiguity, career progress and role conflict (Gaertner and Ruhe, 1981; Sanders and Fulks, 1995), work-family conflicts (Chan *et al.*, 2000), job insecurity (Melendez and Guzman, 1983; Dua, 1994;), pay and benefits (Coetzer and Rothmann, 2006), workplace conflict (Newton and Keenan, 1985; Bolger *et al.*, 1989) and lack of regular performance feedback (Boyd and Wiley, 1994; Dua, 1994; Sharpley *et al.*, 1996).

Stress has become one of the most serious health issues for individuals and employers (Lu, 1999). Being acute and chronic in nature it can occur in many forms such as psychological, emotional, social, occupational or job-related (Akinboye *et al.*, 2002). Many studies have exposed that occupational stress can generate psychological and physical health problems (Schaufeli and Enzmann 1998). The effect of occupational stress on physical and mental illness has particularly attracted attention due to risks associated with high work stress (Shirazi *et al.*, 2011) like anxiety, headaches, stomach distress, cardiovascular diseases (Spector, 2002), sleep disturbances, difficulty in concentration, short-temperament, upset stomach, job dissatisfaction and low morale (NIOSH, 1998).

Most of the studies reviewed are related to professions other than insurance such as, hospitality (Mojoyinola, 2008; Dijkstra *et al.*, 2011), academics (Gillespie *et al.*, 2001), military (Litz *et al.*, 1997; Pflanz,2001), manufacturing enterprises (Shirazi *et al.*, 2011) and so on. Though there are a few studies available on insurance sector (Lai *et al.*, 2000; Budhraja, 2008), none of them focus on life insurance sector. Also, the identification of major sources of stress at occupation offers a benefit for both the management and the employees (Spielberger and Vagg, 1999).Thus, considering the lack of empirical research in life insurance sector and its advantages, the present study aims at identifying the antecedents and consequences of occupational stress and suggesting measures to reduce occupational stress in the life insurance companies.

RESEARCH METHODOLOGY

Participants

The study was conducted on 374 employees of the life insurance companies working in the city of Jalandhar, Punjab. Census method was followed encompassing all life insurance companies in the city, viz., ICICI Prudential Life Insurance Company, LIC, Met Life Insurance Company Limited, SBI Life insurance Company Limited, Bajaj Allianz, Bharati AXA Life Insurance, AEGON Religare, Kotak Mahindra Life Insurance, Future Generali Life Insurance, Tata AIG Life Insurance Co. Ltd., Aviva Life Insurance, IDBI Federal, Max New York Life Insurance Corporate Limited, ING Vysya, DLF Pramerica, Birla Sun Life Insurance, Reliance Life Insurance, Edelwesis Tokio, and HDFC Standard Life Insurance Corporate Limited.

Measures

Structured interview schedules were used to collect data from the employees. In order to study the antecedents of occupational stress a scale of occupational stress comprising of 32 items was developed by absorbing the statements from Munz *et al.* (2001),Baty (2002), and Sharma *et al.* (2011). Further, to study the consequences of occupational stress,a scale of psychological ill-health comprising of 18 items borrowed from Shigemi *et al.* (2000) and a scale of physical ill-health comprising of 10 items borrowed from Usdaw (2009) were used. All the items were based on 5-point Likert scale ranging from 'Strongly Disagree' (1) to 'Strongly Agree' (5).

RESULTS AND DISCUSSION

Before applying factor analysis, the normality of distribution was ensured. The data initially comprised of a total of 60 items which resulted into 45 items after checking normality assumption. To ensure the normality, the values of skewness and kurtosis were computed and items with values of skewness ranging from -1 to 1 and kurtosis ranging from -3 to 3 were retained.

For the purpose of reducing and purifying the data, factor analysis was applied on remaining 45 items of occupational stress and ill-health, with principal component extraction and varimax rotation method, using Statistical Package for Social Sciences (SPSS 17.0 version). All the items with factor loadings and communalities below 0.50 were dropped (Table 1). Finally, the purified data resulted in 19 items of antecedents of occupational stress clubbed under six factors, viz., 'relationship with supervisor', 'leadership style', 'difference in perceptions', 'lack of control at work', 'job pressure', and 'lack of advancement opportunities' and 15 items of consequences of occupational stress clubbed into four factors, viz., 'lack of confidence and concentration', 'lack of positivity', 'disturbed mind', and 'body aches and pains'. After factor analysis, the values of Cronbach's alpha were computed to check the internal consistency of the instrument. The factors with value of Cronbach's alpha equal to or above 0.60 were included in the study (see Table 1 and 2).

Table 1: Brief Factorial Profile of Antecedents of Occupational Stress

Factors	Items	Mean	S.D	Factor Loading	Com.	V.E. (%)	Cronbach's alpha
Relationship with supervisors		**3.67**				57.88	.812
	Unfree to talk to supervisor about work	3.33	1.032	.839	.705		
	Lack of constructive feedback by seniors	3.74	.882	.794	.630		
	Lack of appreciation for efforts	4.13	.657	.772	.596		
	Supervisor doesn't help in difficult work	3.48	.971	.765	.585		
	Lack of support by seniors	3.59	.839	.694	.500		
Leadership style		**4.04**				56.16	.610
	Uncomfortable leadership style	4.04	.570	.766	.587		
	Unhappy with working relationship with seniors	4.03	.587	.761	.580		
	Unfree to feedback work concerns with supervisor	4.07	.546	.720	.519		
Difference in perceptions		2.99				74.46	.657
	Clashes within group	3.15	1.034	.863	.745		
	Frustrating when views differ with seniors	2.84	1.070	.863	.745		
Lack of control at work		**3.73**				69.24	.600
	Unable to apply all work skills on the job	3.70	.953	.832	.692		
	Unable to choose when to undertake work tasks	3.76	.865	.832	.692		
Job pressure		**2.62**				55.64	.600
	Expected to do much work in too little time	2.69	.983	.786	.617		
	Expected to work more than defined working hours	2.60	.983	.743	.552		
	Challenging job which places mental tension	2.57	1.009	.707	.500		
Lack of advancement opportunities		**3.51**				61.00	.782
	Job doesn't allow me to develop special abilities	3.32	1.154	.823	.677		
	Leadership skill doesn't increases by taking part in various activities	3.20	1.217	.809	.654		
	Lack of opportunities of promotion at present job	3.73	.941	.758	.574		
	Lack of good chances of advancement	3.80	.793	.731	.534		

Note:S.D.-standard deviation, Com.-communalities, V.E-variance explained

Factor-Wise Analysis of Antecedents of Occupational Stress

The first factor emerging out of factor analysis, viz., 'relationship with supervisor' obtained variance explained of 62.88%, KMO value of 0.76 and overall mean score of 3.67(Table 1), implying thereby that insurance employees are stressed due to poor relationship with supervisors. The variable 'unfree to talk to supervisor about work' with highest factor loading, viz., 8.39, indicates that it contributes most in creating poor relations with supervisor. In addition, all the variables under this factor were also above average level, denoting that dissatisfied relationships with supervisors is a reason of emerging stress in the life insurance sector, which is in confirmation with the results of Repetti (1993).

The second factor extracted as 'leadership style'attained variance explained of 56.16%, KMO value of 0.63 and a high overall mean value of 4.04. Moreover, all the variables under this factor have mean value more than 4.0 which shows that because of ineffective leadership style employees

Table 2: Brief Factorial Profile of Consequences of Occupational Stress

Factors	Items	Mean	S.D	Factor Loading	Com.	V.E. (%)	Cronbach's alpha
Lack of confidence and concentration		**4.04**				51.39	.791
	Lack of concentration	4.07	.628	.764	.584		
	Lack of sense of accomplishment	4.00	.638	.713	.508		
	Lack of mental alertness	3.98	.667	.711	.505		
	On the whole, things not doing well	4.04	.547	.704	.501		
	Lack of self motivation	4.14	.651	.691	.500		
Lack of positivity		**3.48**				57.41	.749
	Feeling helpless	3.52	1.085	.859	.739		
	Feel nervous all the time	3.57	.774	.786	.618		
	Lack of energy all the time	3.50	1.050	.720	.518		
	Constantly under tension	3.36	.988	.649	.421		
Disturbed mind		**3.64**				56.13	.606
	Don't feel reasonably happy	3.62	.802	.765	.526		
	Have restless and disturbed nights	3.67	.942	.757	.573		
	Take things hard	3.63	.878	.725	.586		
Body aches and pains		**1.86**				63.05	.706
	Tightness in back and shoulders	1.85	1.011	.874	.764		
	Backache	2.06	1.010	.871	.758		
	Neck ache	1.67	.801	.608	.370		

Note: S.D.- standard deviation, Com.-communalities, V.E-variance explained

of life insurance sector experience high stress. The variables 'uncomfortable leadership style' and 'unhappy with the working relationship with supervisor' having factor loading values .766 and .761, respectively, are the main reason for making leadership style ineffective. Hence, inefficient leadership style is identified as the major source of stress in the life insurance sector. Larson (2004) also found that supervisors who 'rule with an iron hand' and who infrequently allow participation in decision making create stress for the workers.

The third factor, viz., 'difference in perceptions' secured 74.46% variance explained and KMO value above 0.50. The overall mean score (2.99) of this factor represents no stress due to this factor whereas the variable covered under this factor, i.e., 'clashes within group' revealed normal stress with mean value 3.15. So, it can be predicted that due to difference in perceptions on account of clashes within groups, life insurance employees feel stressed. Supporting this result,interpersonal conflict was found to be strongly related to overall symptoms of stress (Keenan and Newton, 1985; Nixon *et al.,* 2011).

Further, 'lack of control at work' emerged with 69.24% variance explained, KMO value of 0.50 and an overall mean of 3.73, highlighting that lack of control at work is the stress creating factor for the life insurance employees. Both the variables 'unable to apply all work skills on job' and 'unable to choose when to undertake work tasks' have mean value more than 3 and same factor loading (.832 each).This reveals that because of the lack of control at work insurance employees experience work stress. The study conducted by Zohar (1994) also found that major stressors faced by chefs and managers employed in four Canadian hotels were role ambiguity and lack of control over work.

Factor analysis produced another independent factor, i.e., 'job pressure' with variance explained equals to 55.64% and KMO value of 0.62. The variable 'expected to do too much work in too little time' contributes more in producing job pressure with factor loading value of .786. This factor is found to generate no stress among employees (overall mean=2.62). Table 1 exhibits that all the variables of this factor have mean value below 3. It indicates that job pressure is not the reason for experiencing stress among insurance employees. This finding is rather surprising since high workload and job pressure are an integral part of insurance jobs as highlighted by the results of Lai *et al.* (2000) and Coetzer and Rothmann (2006) who confirmed that overload, unrealistic deadlines, unmanageable workloads and not having enough time to properly do the job were significant stressors among insurance employees.

'Lack of advancement opportunities' with 61% variance explained and KMO statistics of 0.71, received an overall mean score of 3.51. All the variables of this factor have mean value more than 3, however, variable 'job doesn't allow me to develop special abilities' with high factor loading of .823 add more toward lack of advancement opportunities. It shows that insurance employees feel stressed because of lack of advancement opportunities. Supporting this finding, the literature points out that junior staff accountants' reported the greatest levels of stress resulting from career progress concerns and having insufficient opportunities to participate in decision-making process (Gaertner and Ruhe, 1981; Sanders and Fulks, 1995).

Factor-Wise Analysis of Consequences of Occupational Stress

The first factor of consequences of occupational stress arising out of factor analysis, viz., 'lack of confidence and concentration' obtained variance explained of 51.39%, KMO value of 0.78 and an overall mean score of 4.04 (Table 2). Moreover, all the variables under this factor except 'lack of mental alertness' have acquired mean value more than 4, entailing that occupational stress negatively affected the confidence and concentration level of insurance employees. In line with this result, negative relationship between occupational stress and mental health has been ascertained by past researches (Ganster and Schaubroeck 1991; Sackey and Sanda 2009).

The second factor extracted as 'lack of positivity' received variance explained of 57.41%, KMO value of 0.73 and a high overall mean value of 3.48. The mean value reflects that lack of positivity results from occupational stress faced by life insurance employees. The variable 'feeling helpless' contributes more in lack of positivity with highest factor loading of .859. Ahmed *et al.* (2011) concluded that larger number of respondents in public sector (78.5%) declared mental ill health as outcome of stress.

Factor analysis produced another factor, i.e., 'disturbed mind' with variance explained equals to 56.13% and KMO value of 0.64. This factor is also influenced by occupational stress among insurance employees (overall mean=3.64). Table 2 exhibits that all the variables of this factor have mean value above 3 and two variables, viz., 'don't feel reasonably happy' and 'have restless and disturbed nights' got high factor loading of .765 and .757, respectively. In support of this result, many researches have shown that mental stress is a problem that occurs among workers of most industries (Cooper and Sutherland 1987; Chen *et al.*, 2009).

The factor of physical ill health, viz., 'body aches and pains' achieved variance explained equals to 63.05, KMO value of 0.59, overall mean value of 1.86 and high factor loadings of 'tightness in back and shoulders', 'backaches' and neck aches'(.874, .871, .608, respectively). A low mean value explains that body aches and pains are not outcome of occupational stress in the life insurance sector. In this regard, Nixon *et al.* (2011) identified that physical symptoms i.e. gastrointestinal problems and sleep disturbances are more related to occupational stressors than dizziness or headaches.

PRACTICAL IMPLICATIONS

The present study explored ineffective leadership style, lack of control at work, poor relationship with supervisor, and lack of advancement opportunities as major sources of stress among the life insurance employees. So, the findings emphasize that the organisations must take the initiative for managing their employees' stress by facilitating harmonious supervisor-subordinate relationships through management involvement, effective communication, effective leadership style, and promoting employee motivation by organizing training programs and recognizing excellent performance. Organisations should also provide advancement opportunities to the deserving employees in the form of promotion. Also, monetary and non-monetary rewards should be given to the employees by the insurance companies such as, attractive salary packages, incentives, appreciation, challenging assignments, etc. in order to keep them satisfied with their jobs. Employees should also be endowed with the chance to participate in the various activities of the organisation. Such practices would enhance the employee's self-confidence and trust in their organisation. Apart from these, stress management programmes for employees and leadership development programmes for the present and prospective leaders in the insurance companies should be conducted after regular intervals.

To prevent the negative outcomes of occupational stress on physical and psychological health, the management should provide a supportive work culture in the organisation. This can be achieved through regular sessions of supervisor-worker interactions, in which workers and supervisors participate interestingly. Further, the sessions should include some management games for the enjoyment and relaxation of mind as well as understanding the worker's behaviour. Furthermore, insurance companies must provide family policies and health insurance coverage. In addition, employees must exercise and meditate regularly because a healthy person is better able to cope physically and psychologically in the event of stressful situations.

LIMITATIONS AND FUTURE RESEARCH

The study covers Jalandhar city only and is restricted to life insurance companies. Further, antecedents in the present

study includes only six dimensions, viz., relationship with supervisor, leadership style, difference in perception, lack of control at work, job pressure, and lack of advancement opportunities. Furthermore, all the consequences of occupational stress are not considered. Since the results depend upon the perception of the respondents, some subjectivity in their response is possible. Thus, the research area can be widened in future covering the whole of Punjab area and can focus on both life as well as general insurance sector. Further, a comparative analysis of life and general insurance companies can also be done in future. Moreover, some more antecedents and consequences of occupational stress can be included for further research.

CONCLUSION

The results of the study suggest that out of six occupational antecedents identified, four are producing stress among the life insurance employees. Moreover, factor analysis highlights that 'ineffective leadership style' is the strongest antecedent causing occupational stress in the life insurance sector, followed by 'lack of control at work', 'poor relationship with supervisor' and 'lack of advancement opportunities'. The study further reveals that occupational stress highly influences the psychological health of the employees by adversely affecting their confidence and concentration level, disturbing their mind, and creating lack of positivity among them. However, physical ill health was not found to result from occupational stress. Thus, in order to manage occupational stress in the life insurance sector efforts should be diverted towards controlling the identified antecedents of stress and their effect on well-being of employees.

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