IMPACT OF SLEEP DEFICIENCY ON PERCEIVED LEVEL OF JOB STRESS: A STUDY OF MARKETING PERSONNELOF INSURANCE SECTOR

Dr. Rajlaxmi Srivastava¹, Akshita Gupta²

¹Associate Professor, Department of Management, Commerce and Economics,

Shri Ramswaroop Memorial University, Lucknow

²Research Scholar, Department of Management, Commerce and Economics, Shri Ramswaroop Memorial University, Lucknow

Abstract- In this fast moving society, every one person or the other is trying to outstand each other, hence it has become necessary to perform in order to survive. Insurance sector is one such area where the employees are deeply stressed and extremely sleep deficit. Less sleep is affecting their job performance and health. The sample area for judging the sleep deficiency among employees is Uttar Pradesh as insurance personnel are given less focus on health and sleep issues.

Keywords-sleep deficiency, stress, marketing insurance

INTRODUCTION

According to India census 2011, India's population is 133.92 crore with UTTAR PRADESH leading all the states and union territories with a population of 19.98 crores. Side effects of this huge population are-unemployment increase in competition, scarce job, lack of resources, pollution.

Cut-throat competition in every field has led to job stress thereby resulting in severe sleep deficiency.one such

Stressful job is of marketing personnel at insurance sector. Marketing is described as heart and soul of the company; hence marketing personnel have huge pressure from the company to accomplish their given targets on time. Marketing personnel /executives are more prone to job stress due to:

Long working hours

Tight schedule

High targets

Top management pressure

Heavy workload

Job insecurity

Negative politics

The word stress was coined by HANS SELYE IN 1936, who defined it as 'the non-specific response of the body to any demand for change'.

Stress is a complex phenomenon where every individual has different levels of stress tolerance capabilities. Job related stress also depends upon the individual that how better it can handle the complexities. But with increasing job targets and job insecurity, maximum marketing insurance people are stressed.

All this distress is leading to sleep deficiency as less value is given to the importance of sleep and its consequences aftermath. Minimum 5-6 hours of continuous sleep is must for good physical and mental health, deficiency of which can lead to heart diseases, depression, cancer, high blood pressure, diabetes, stoke etc.

work overload was associated with poor sleep quality, that excessive work pressure had direct impact on sleep related problems and that there were positive and direct relation between depressive symptoms and sleep deficiency(Hannah Knudsen, Lori J Ducharme, Paul M Roman, MAY, 2008)

SIGNIFICANCE

Since everyone has different level of stress tolerance, everybody has different ways of reacting to stress, it is utmost important for everyone to understand the importance and management of stress. Proper identification of causes of stress can lead to better identification of solution so that it does not hamper professional as well as personal life.

SOCIETY

Since man is a social animal where he interacts with other people and wants to participate in various events etc., proper stress management can only result in a happy surrounding. A person with stress may behave badly with other persons unknowingly. This may not sound good for the other person as it is seen that patience level is decreasing day by day due to excessive stress. Stress management is important for the society for a harmonious living.

Volume IX, Issue II, FEBRUARY/2019

STUDENTS

From the time a child gets admission in a school, he is under constant pressure to excel in academics for a bright career. A child is under mental pressure to get admission in top college and get distinction marks in subjects for bright future. Irrespective of child choice of career, he is most of the times forced by family, relatives to opt for the career of their choices. This is causing excessive stress among students. The results of such stress is disastrous as per NATIONAL crime record bureau, every hour 1 student commits suicide in india as per findings of 2016 LOKNITI-CSDS YOUTH SURVEY,4 out of 10 students suffer depression. Thus stress and sleep deficiency problem needs to be arrested as soon as possible.

RESEARCHERS

Stress is a wide subject as now due to cut throat competition in every field, almost every person is stressed to extreme level. Researchers from different field need to widen up their research area as the entire ambience around the person is full of stress.

TECHNOLOGY

Earlier electronic gadgets and social media were used by the person for relaxation; reduce stress and change of environment. But the role of such advancements has reversed. These have become one of the causes of stress and people have become addicted to it.

UNADDRESSED ISSUES

My research area would be UTTAR PRADESH focusing on marketing insurance personnel who are suffering from excessive sleep deficiency due to job stress as their jobs are target oriented.

Marketing personnel are the one who do field work and meet the customers conveying the company policies to them.in fact they grind between both the company and customers' expectations. Company wants target to be completed on time and profits while customers want best deal in less money.

Trying to keep both company and customers happy is taking toll on these personnel health causing less sleep as these insurance agents try to complete their target in order to save their jobs or for incentives. This is causing stress and sleep deficiency among them

POSSIBLE SOLUTIONS

- 1. Employees should be given realistic targets which are easy to achieve and not stressful to them also
- 2. Proper counseling to the employees who are depressed or under excessive stress.
- 3. Company should understand the capability and capacity of employees and then delegate work.
- 4. Frequent holidays should be a part of company profile.
- 5. Proper communication among boss and employees create a friendly environment.
- 6. Working hours should be limited beyond which no employee needs to work and exerts itself.
- 7. Power naps for employees can boost productivity.

REFERENCE

- 1. Neha Chhabra, Samik Shome (September 2018) "Attrition of Agents in Indian Life Insurance Companies", *Current science*, Vol. 115, No. 5, 10
- 2. Neha Singh, Dr.Rajlaxmi Srivastava (March 2018)"A Study On Qualification As A Factor Effecting Stress On Faculties Of Private Universities In The State Of Uttar Pradesh "Pacific Business Review International, Volume 10 Issue 9,
- Arnaud Metlane, Fabien Sauvet, Mounir Chennaoui, Damien Lager, (Jan, 2018)" Sleep and biological parameters in professional burn out: a psychophysiological characterization, *PLOS*, "13(1): e0190607
- 4. Naval Garg, Bijendra Kumar Punia, 2017" Developing high performance work system for Indian insurance industry "*Emerald insight*, Vol. 66 Iss 3 pp.
- 5. Dr.Ankita Chaturvedi, Meenu Joshi (2017)"The effect of demographic factors on job stress: a comparative study of public and private life insurance sector ", International journal of scientific research and management, Volume 5, Issue 07, Pages 5998-6005
- 6. Vinay Kumar, (Oct 2016)" Workplace stress among the employee in insurance sector: a study ", International Journal for innovative research in multidisciplinary field, Volume 2, Issue 10
- 7. Sanjay Bahl, (2016)" Stress management in service sector: a case study of Life Insurance Corporation of India ", Journal of applied management and investments, Volume 5, Number 3
- 8. Dr Shilpa Varma, Ms Priya Vij, Dr R Gopal , (Jun. 2016) " Study of Attrition of Sales Force in Life Insurance Sector " , *IOSR Journal of Business and Management (IOSR-JBM)*, Volume 18, Issue 6 .Ver. IV, PP 58-66.
- 9. Tanuj Mathur, Gurudas Das & Ujjwal Kanti Paul, (March, 2016) "Linking "satisfaction" to "intention-to-sell" and "sales performance" of individual agents in the health insurance

- market: Empirical evidence from India ",Journal of Global Scholars of Marketing Science ,VOL . 26, NO. 2, 109–128
- 10. *M.Sundarmoorthy, Dr.N.Somasundaram, (April 2016)"* A study of stress management towards employees in Reliance Life Itd with special reference to Trichy region "International Journal of advanced Research in management and social sciences, Vol. 5, No. 4
- 11. Usman Aslam Muhammad, Ilyas Muhammad, Kashif Imran, (2016)" Intelligence and its impact on managerial effectiveness and career success (evidence from insurance sector from Pakistan)" *Emerald insight*, Vol. 35, Iss 4 pp.
- 12. R.Mohanselvi, S.Manimaran" A study on stress management among consultant in insurance sector in Dindigul", *Asian journal of information technology*, 15(19) 3877-3882, 2016
- 13. Dr. Sudhir Chandra Das (January 2016)" Human Resource Practices as Predictors of Work-Family Conflict and Employee Engagement among Employees in Indian Insurance Companies: An Application of Multinomial Logistic Regression Analysis ", Pacific Business Review International, Volume 8, Issue 7,
- 14. Jessica.m.Blaxton, Cindy.s.bergeman, Brenda R Whitehead, Marica e Braun, Jessic D.Payne), (AUG 25, 2015)" Relationships among nightly sleep quality, daily stress, and daily effect" Journals of Gerontology: Psychological Sciences Vol. 72, No. 3, 363–372
- 15. I.H.kim, S.Noh, (2015)" Gender, occupational stress, resources, and sleep deprivation among immigrant microbusiness owners: cross sectional survey of Korean immigrants in Toronto, Canada "International journal of epidemiology, Vol. 44, Supplement 11
- Sandip Shahuraj Shinde (February 2015)" Influence of motivating factors on sales employee retention in private life insurance companies "International journal for innovative research In science and technology, Volume 1, Issue 9
- 17. Shriti Singh Yadav (2015)" Change management in life insurance services-a case study of life insurance Corporation of India ", World scientific news, 7 160-178
- 18. Dr.V.Tulasi Das, Ch.Vijayalakshmi, (Feb 2015)" Employee attrition and retention in life insurance sector: an empirical study, *Indian Journal of Research*, ", Volume: 4, Issue: 2
- 19. Henrik Bortsting, Glorian Sorinsen, Kren Hopecia, Anne.M.Stoddard, Christopher Kenwood, Tore C Stiles, Orfeu M Buxton (July 2014) "Work-family conflict, psychological distress, sleeps deficiency among patient care workers ",Workplace Health Safety ,62(7): 282–291
- 20. Paul Jacob Robyn , Till Bärnighausen , Aurélia Souares , Adama Traoré ,Brice Bicaba , Ali Sié ,Rainer Sauerborn (JAN,2014) " Provider payment methods and health worker motivation in community-based health insurance: A mixed-methods study"., Social Science & Medicine ,108 ,223-236
- 21. Sunny Dawar, Harbhan Singh, Prince Dawar (July- September), 2014" Dynamics if quality of work life: a study of life insurance sector". *Asian Journal Management*, 5(3):

- 22. Shibani Pattayanak, Bindu Chabbra (August 2014)" The impact of perceived organizational support on job satisfaction, affective commitment, turnover intention and organizational citizenship behavior: a case study of insurance sector "International Journal Of Latest Technology In Engineering, Management and Applied Science, Volume III, Issue VIII,
- 23. Reeta Raina and Deborah Britt Roebuck (April, 2014)" Exploring Cultural Influence on Managerial Communication in Relationship to Job Satisfaction, Organizational Commitment, and the Employees' International Journal of Business Communication (SAGE), 1–34
- 24. Swati Vispute (JAN, 2013)" Recruitment Strategy and Employee Retention in Indian Banking and Insurance Sector ", International Journal of Arts & Sciences, 6(2):743–756
- 25. Iyer Seethalakshmi Balakrishnan (December 2013)," Role of job stress in labour turnover in insurance sector "Sit Journal of Management, Vol. 3. No. 2: Pp.571-576
- Dr.B.Nagaraju, Nandini H.P. (October. 2013)" A factor of marital status highly influencing on stress of women employee: A case study at insurance sector "International journal of business and management invention, Volume 2 Issue 10, PP.39-46
- 27. Dr.B.Nagaraju, Nandini H.P, (Jul. Aug. 2013)" Stress in women employee; a study on influence of age (with reference to insurance sector)". *International journal of business and management invention*, Volume 12, Issue 3 PP 60-68
- 28. D.Sugumar, C.K. Muthu Kumaran, P. Jeya Raj and S. Joseph Xavier (2013)" Addressing health related challenges faced by the business process outsourcing (BPO) employees by stress". *African Journal of Business Management*, Vol. 7(12), pp. 906-91428
- 29. Neetu Choudhary, Rajendra Kumar Deswal, and P.J Philip (2013)" Impact of organizational justice on employees' workplace and personal outcomes: a study of Indian insurance sector "The Iup Journal of Organizational Behavior, Vol. XII, No. 4
- 30. Anil Chandhok, Mansi Monga (January 2013)" Impact of job stress on Employees performance of sales department: A comparative study of LIC and BAJAJ of in selected studies of Haryana "International journal of management research and business strategy ,Vol. 2, No. 1,
- 31. Rajesh Verma, Ancchal Agarwal (October 2012)" A Study of Attrition Rate among Sales Force of Life Insurance Companies in Delhi" *International Refereed Research Journal*,. Vol. III, Issue–4(1),
- 32. Somen Mitra, Anup Kumar Ghosh (June, 2012)" A study on effect of attrition over the financial performance of life insurance companies in India ", National conference on emerging challenges for sustainable business, ISBN 978-93-81583-46-3
- 33. Harmanpreet Singh, Lakhwinder Pal Singh, and Vikas Monga (May 2012)" An investigation into satisfaction level of female employee of insurance industry: A study in India "International journal of physical and social sciences, Volume 2, Issue 5.

- 34. Anjali Ahuja, (April June 2011)" Emotional Intelligence as a Predictor of Performance in Insurance Sector ", Asia-Pacific Business Review, Vol. VII, No. 2
- 35. Dr. Mamta Shah, Preeti Bharti (2010)" A study of attrition rate in insurance companies: a comparative study "International research journal of management science and technology, Volume 5 Issue 1.
- 36. Swati Goyal and Vinay Kashyap" *Organizational Role Stress*: An Empirical Study among Insurance Employees ", *Asia-Pacific Business Review*, Vol. VI, No. 4, pp. 12-17
- 37. Shilpa Surana, Anup.K.Singh, (Dec, 2010)" The effect of emotional labour on job burnout among call-center customer service representatives in India". *International journal work organization and emotion*, Vol. 3, No. 1
- 38. Suparn Sharma, Jyoti Sharma (2008)" A study of stress and cope-up strategies of service sector employees ", Indian management studies journal, Journal 1219-35
- 39. Hannah Knudsen, Lori.J. Ducharme, Paul M Roman, (May 2007)" Job stress and poor sleep quality: data from American full-time workers" *National Institute of Health*, 64(10): 1997–2007
- 40. Anna Dahlgren (2006)" Work stress and overtime work-effects of cortisol, sleep, sleepiness and health "
- 41. Torsten Norlander, Asa Johansson and Sven Ake Bood (2005)" The Affective Personality: It's Relation to Quality of Sleep, Well-Being and Stress ", Social Behavior and Personality: An International Journal, 33(7), 709-722
- 42. Yuriko Doi, Masumi Minowa, Toshiro Tango, (Jan 2003)" Impact and Correlates of Poor Sleep Quality in Japanese White-Collar Employees ", SLEEP, Vol. 26, No. 4
- 43. Fernando Jaramillo, Jay Prakash Mulki, and Greg.W.Marshall (Oct 2003)" A meta-analysis of the relationship between organizational commitment and salesperson job performance: 25 years of excellence "ELSEVIER, 58, 705–714
- 44. Ari Vaananen,Salla Toppinen,Raija Kalimo,Pertii Mutanan,Jussi Vahtera,Jose m Peiro,(2003) "
 Job characteristic, physical and psychological symptoms, and social support as antecedents
 of sickness absence among men and women in the private industrial sector",PERGAMON,57
 ,807–824
- 45. Bashir Ahmed Bhuiyan,K.M Mortuza Ali, A.M.M.Nurannabi, Tofayel Ahmed ,(July 2003) " A study of relationships among job design, motivation and performance of the employees of the employees in insurance sector of Bangladesh "*Insurance journal*, Volume: 54 pp. 35-57,
- 46. K.Chandraiah, S.C Agarwal, P.Marimuthu, N.Manoharan (May-August 2003)" Occupational stress and job satisfaction among managers ", *Indian journal of occupational and environmental medicine*, Vol. 7, No. 2,

- 47. Kerry Fair brother and James Warn" Workplace dimensions, stress and job satisfaction ", *EMERALD INSIGHT*, Vol. 18 Issue: 1, pp.8-21, (July, 2002)
- 48. T.Akerstedt, P.Fredlund, Milberg, B.Jansson, (Jan 2002)" A Prospective study of fatal occupational accidents-relationship of sleeping difficulties and occupational factors". *European sleep research society*, 11, 69-71
- 49. Ulla M. Ede´ Il-Gustafsson, Eivor I. K. Kritz and I. Kristina Bogren (Jan, 2002)" Self-reported sleep quality, strain and health in relation to perceived working conditions in females ", Scandinavian journal of caring sciences, 16; 179–187,
- 50. Robert A. Brymer, Pamela L. Perrewe and Tony R. Johns , 1991 " Managerial job stress in the hotel industry "International journal Hospitality Management ,Vol. 10 No. 1, pp. 47-59