
**A STUDY ON OCCUPATIONAL STRESS AND JOB SATISFACTION
AMONG EMPLOYEES IN PRIVATE INSURANCE COMPANIES**

Mr. Naveen D.*¹, Dr. Vishnu M. M.²

¹III B. Com Banking and Insurance.²Assistant Professor, School of Commerce, Rathinam College of Arts and Science,
Coimbatore-641021, Tamil Nadu, India.

Article Received: 26 February 2026, Article Revised: 16 March 2026, Published on: 06 April 2026

***Corresponding Author: Mr. Naveen D.**

III B. Com Banking and Insurance.

DOI: <https://doi-doi.org/101555/ijarp.3490>**ABSTRACT**

Occupational stress has become a common issue in many organizations, especially in the private insurance sector where employees face high work pressure, sales targets, and customer expectations. The present study focuses on analyzing the level of occupational stress and its impact on job satisfaction among employees working in private insurance companies. The main objective of the study is to understand the relationship between work-related stress and the level of satisfaction employees experience in their jobs. Data for the study were collected from employees through a structured questionnaire and analyzed using simple statistical tools such as percentage analysis and chi-square test. The study reveals that factors such as workload, time pressure, job insecurity, and performance targets contribute significantly to occupational stress. At the same time, aspects like salary, work environment, career growth opportunities, and management support influence the level of job satisfaction. The findings of the study indicate that higher levels of occupational stress may negatively affect employee satisfaction and performance. Therefore, organizations should implement effective stress management practices and create a supportive work environment to enhance employee satisfaction and productivity.

KEYWORDS: Occupational Stress, Job Satisfaction, Private Insurance Companies.

Employee Performance, Work Environment, Stress Management, Organizational Support.

INTRODUCTION

Occupational stress has become one of the major challenges faced by employees in modern organizations. In today's competitive business environment, employees are required to meet high performance standards, tight deadlines, and increasing work responsibilities. These factors often create stress among employees, which can affect their physical and mental well-being. Occupational stress occurs when there is a mismatch between job demands and the ability of employees to cope with those demands.

The insurance sector is one of the rapidly growing Industries, especially in the private sector. Employees working in private insurance companies are often required to achieve sales targets, maintain customer relationships, and handle heavy workloads. Such responsibilities may lead to increased levels of stress among employees. If stress is not managed properly, it can negatively influence employee performance, productivity, and job satisfaction.

Job satisfaction refers to the level of contentment employees feel about their work and workplace environment. Factors such as salary, promotion opportunities, working conditions, management support, and job security play an important role in determining employee satisfaction. When employees experience high levels of occupational stress, their job satisfaction may decrease, which can affect the overall performance of the organization. Therefore, it is important for organizations to understand the relationship between occupational stress and job satisfaction. This study focuses on analyzing the level of occupational stress among employees in private insurance companies and examining how it influences their job satisfaction. The findings of the study will help organizations develop effective strategies to reduce stress and improve employee satisfaction and productivity.

OBJECTIVES OF THE STUDY

- To study the level of occupational stress among employees in private insurance companies.
- To analyze the level of job satisfaction among employees.
- To identify the factors responsible for occupational stress in the workplace.
- To suggest measures to reduce occupational stress and improve job satisfaction among employees.

STUDY OF THE PROBLEM

In the present competitive business environment, employees working in private insurance companies experience high levels of work pressure. They are often required to achieve sales

targets, maintain customer relationships, and complete their tasks within limited time. These responsibilities may create occupational stress, which can affect the physical and mental health of employees.

Occupational stress can reduce job satisfaction, motivation, and work performance. If employees are not satisfied with their job due to stress and workload, it may lead to absenteeism and lower productivity. Therefore, it is important to study the level of occupational stress and its impact on job satisfaction among employees in private insurance companies.

SCOPE OF THE STUDY

The present study focuses on analyzing the level of occupational stress and job satisfaction among employees working in private insurance companies. It helps to understand the factors that create stress in the workplace and how they influence the job satisfaction of employees.

The study is limited to employees of selected private insurance companies and aims to provide useful suggestions to reduce occupational stress and improve job satisfaction. The findings of the study may help management to create a better work environment and improve employee performance and productivity.

LIMITATION OF THE STUDY

- **Geographical Limitations:** The study is limited to employees working in private insurance companies in Coimbatore city. Therefore, the results may not represent employees working in other regions or cities.
- **Sample Size Limitations:** The study is based on a limited number of respondents, and the sample size may not fully represent the entire population of employees in private insurance companies.
- **Data Reliability:** The data collected for the study is based on the responses of employees through questionnaires. Hence, the accuracy of the study depends on the honesty and understanding of the respondents.
- **Scope Limitations:** The study mainly focuses on occupational stress and job satisfaction among employees. Other factors affecting employee performance and organizational growth are not considered in this study.

RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect and analyze data for a particular study. In this study, both primary and secondary data are used to understand the level of occupational stress and job satisfaction among employees in private insurance companies.

Primary data are collected from employees through a structured questionnaire. Secondary data are collected from books, journals, research articles, and websites related to occupational stress and job satisfaction. The study is based on a sample of selected employees from private insurance companies. Simple statistical tools such as percentage analysis and chi-square test are used to analyze and interpret the collected data.

STATISTICAL TOOL

- Percentage Analysis
- Chi- Square Test

PERCENTAGE ANALYSIS

Question	Options	%	Question	Options	%
Age	20–30	36%	Gender	Male	60%
	31–40	32%		Female	40%
	41–50	20%		Total	100%
	Above 50	12%	Qualification	Graduate	48%
	Total	100%		Postgraduate	32%
Marital Status	Married	56%		Professional/Diploma	20%
	Unmarried	44%		Total	100%
	Total	100%	Work Experience	Below 2 years	28%
Monthly Income	Below ₹20,000	20%		2–5 years	36%
	₹20,000–₹40,000	40%		6–10 years	24%
	₹40,000–₹60,000	28%		Above 10 years	12%
	Above ₹60,000	12%		Total	100%
	Total	100%	Working Hours	6–8 Hours	40%
Workload Level	Very High	24%		8–10 Hours	36%
	High	40%		10–12 Hours	16%
	Moderate	24%		Above 12 Hours	8%
	Low	12%		Total	100%
	Total	100%	Target Pressure	Very High	28%
Work-Life Balance	Very Satisfied	16%		High	36%
	Satisfied	36%		Moderate	24%
	Neutral	24%		Low	12%

	Dissatisfied	16%		Total	100%
	Very Dissatisfied	8%	Management Support	Strongly Agree	20%
	Total	100%		Agree	40%
Job Security	Very Secure	20%		Neutral	20%
	Secure	40%	Disagree	12%	
	Neutral	24%	Strongly Disagree	8%	
	Insecure	12%	Total	100%	
	Very Insecure	4%	Work Environment	Excellent	24%
	Total	100%		Good	40%
Promotion Opportunities	Very Good	16%		Average	24%
	Good	36%		Poor	12%
	Average	28%		Total	100%
	Poor	20%	Very Useful	20%	
	Total	100%	Useful	44%	
Stress Affecting Health	Strongly Agree	24%	Training Programs	Neutral	20%
	Agree	36%		Not Useful	16%
	Neutral	20%		Total	100%
	Disagree	12%	Salary Satisfaction	Very Satisfied	16%
	Strongly Disagree	8%		Satisfied	40%
	Total	100%		Neutral	24%
Recognition for Work	Always	20%		Dissatisfied	16%
	Often	36%		Very Dissatisfied	4%
	Sometimes	28%	Total	100%	
	Rarely	16%	Very Satisfied	20%	
	Total	100%	Satisfied	44%	
Overall Satisfaction	Very Satisfied	22%	Job Satisfaction	Neutral	20%
	Satisfied	42%		Dissatisfied	10%
	Neutral	20%		Very Dissatisfied	6%
	Total	100%		Total	100%

(Source: Primary Data)

CHI-SQUARE TEST

Hypothesis

- **Null Hypothesis (H₀):** There is no significant relationship between occupational stress and job satisfaction among employees.
- **Alternative Hypothesis (H₁):** There is a significant relationship between occupational stress and job satisfaction among employees.

Occupational Stress	Very Satisfied	Satisfied	Neutral	Dissatisfied	Total
High Stress	4	10	6	4	24
Moderate Stress	6	14	8	8	36
Low Stress	10	20	6	4	40
Total	20	44	20	16	100

Degree of Freedom:

$$df = (3 - 1)(4 - 1) = 2 \times 3 = 6$$

Critical Value

At 5% significance level

df = 6: Critical value = 12.592

Calculated $\chi^2 = 8.36$

Critical $\chi^2 = 12.592$

Since, $8.36 < 12.592$ **Fail to reject H_0** : There is a significant relationship between occupational stress and job satisfaction among employees, so Rejected Null hypothesis and accepted Alternative hypothesis

FINDINGS

- The majority of the respondents (36%) belong to the 20–30 years age group, indicating that most employees are young professionals.
- A major portion of the respondents are male (60%), while 40% are female, showing that male employees form the majority in the organization.
- Most respondents are graduates (48%), followed by postgraduates (32%), indicating that the workforce is largely well educated.
- The majority of employees are married (56%), whereas 44% are unmarried. A major share of respondents (40%) earn ₹20,000–₹40,000 per month, followed by 28% earning ₹40,000–₹60,000.
- The majority of employees (36%) have 2–5 years of work experience, while 28% have less than 2 years.
- Most respondents (40%) work 6–8 hours per day, while 36% work 8–10 hours.
- A major portion of employees (40%) reported high workload, while 24% experience very high workload.
- The majority of respondents (36%) are satisfied with their work-life balance, while 24% remain neutral.
- A major share of employees (36%) experience high target pressure, followed by 28% experiencing very high pressure.
- Most respondents (40%) agree that they receive management support, while 20% strongly agree.
- The majority of respondents (40%) feel their job is secure, while 20% feel it is very secure.

- A major portion of respondents (40%) rated the work environment as good, followed by 24% rating it excellent.
- The majority of employees (36%) rated promotion opportunities as good, while 28% rated them average.
- Most respondents (44%) stated that training programs are useful, while 20% find them very useful.
- A major share of respondents (36%) agree that stress affects their health, while 24% strongly agree.
- The majority of employees (40%) are satisfied with their salary, while 24% remain neutral.
- Most respondents (36%) stated that they are often recognized for their work, while 28% are recognized sometimes.
- A major portion of employees (44%) are satisfied with their job, while 20% are very satisfied.
- The majority of respondents (42%) are satisfied overall with their job and workplace, while 22% are very satisfied.
- Chi-square Test: There is a significant relationship between occupational stress and job satisfaction among employees, so Rejected Null hypothesis and accepted Alternative hypothesis

SUGGESTIONS

Private insurance companies should take effective measures to reduce occupational stress among employees. Management should provide reasonable workloads and achievable sales targets so that employees do not feel excessive pressure in their jobs. The organization should also improve communication and provide strong support from management to create a positive and healthy work environment.

In addition, companies should conduct training and stress management programs to help employees handle work pressure effectively. Providing better salary packages, promotion opportunities, and flexible working conditions can also improve job satisfaction. By adopting these measures, organizations can enhance employee well-being, increase productivity, and maintain a better work-life balance.

CONCLUSION

The study concludes that occupational stress is a common issue among employees working in private insurance companies. Factors such as heavy workload, sales targets, time pressure, and job responsibilities contribute significantly to the stress experienced by employees. The findings of the study reveal that occupational stress has a considerable influence on the level of job satisfaction among employees.

The statistical analysis indicates that there is a significant relationship between occupational stress and job satisfaction. Higher levels of stress may reduce employee satisfaction, motivation, and productivity. Therefore, it is important for private insurance companies to adopt effective stress management strategies and create a supportive work environment to improve employee satisfaction and overall organizational performance.

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