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# Effects of perceived stress, mindfulness, self-efficacy and social support on psychological wellbeing of life insurance agents during the COVID-19 pandemic

Tantri Keerthi Dinesh, Ankitha Shetty, Mathew Thomas Gil  and Komal Jenifer D'souza

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## ABSTRACT

The Conservation of Resources theory has been set in motion to understand the psychological wellbeing at work-place-focused foothold of the realm in light of the JD-R theory. Life insurance agents experience multifarious stressors and challenges that negatively impact their psychological wellbeing. The current pandemic situation of the COVID-19 outbreak has directed significance to workplace health promotion as a novel postulation addressed in this study. This research is the first to empirically test and investigate the predicting effects of perceived stress, mindfulness, social support, and self-efficacy on psychological well-being among 794 Life Insurance Agents in India. This non-experimental research method incorporates the reflective model analysed through Smart PLS-3. A power analysis is executed by drawing evidence from India recruited through random sampling. Results show mindfulness as the strongest and most effective predictor of positive psychological well-being. This study underpins the significance of mindfulness-based interventions in unprecedented times during the COVID-19 pandemic where the mindful selling of the right policies surges and assists the agents to build a long-term relationship with the customers. Future studies should try to test these interventions with multi-centred research that can further enhance the robustness of research findings.

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## 1. Introduction

Urbanization, rapid economic growth and popular education seem to have a visible impact on the life insurance industry in terms of its expansion that has further led in acute competitiveness within the industry (Park & Kim, 2021). The effect of this competitiveness is experienced among the agents of the life insurance industry (Avadhani & Menon, 2021) by fomenting general feelings of tension, distrust, stress, strain in

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interpersonal relations with clients, and coping with succoured pressure to perform with high productivity (Schwepker & Good, 2021). Life Insurance companies in India are predominantly human-intensive as the task of selling the insurance products is managed and handled by an enthralling number of insurance agents (Chaudhuri et al., 2020). Keeping the current scenario in mind, the COVID-19 pandemic has elevated occupational stress routinely thus hindering their state of mindfulness (Peasley et al., 2020). These agents play a predominant role in the insurance space as most of the decisions of the customers to decide on insurance companies for buying insurance products is influenced by them (Maseke & Ipinge, 2021)

The Life Insurance Industry is so humungous that it has over 24 lakh agents across the country which recruits an average of 6-lakh agents per year (Life Insurance Council, January 2021). Albeit the magnanimity of the industry, the career of a life insurance agent is lucrative despite the constant hustling and networking as they experience many rejections before a sale is made (Satuluri, 2021). These life insurance agents are facing myriad challenges because an agent's performance is mirrored by the effectiveness of selling the insurance products where he convinces his clients to buy the product thus alluding to a healthy customer relationship with the Insurance company (Ferrieres, 2021). The amalgamated stress factors arising out of target pressures, tight deadlines, and customer networking (Omirbek, 2021) showers a range of psychosocial difficulties, that can affect their psychological wellbeing (Martey et al., 2020). The major problem highlighted in the current study commences with the incompatible environment of mis-selling by life insurance agents (Farmer et al., 2022) where they compel their clients to buy policies that do not correspond to the objectives and interests of the customer (Paś, 2021).

Occupational distress is a burning issue in every corner of the world (Herlina et al., 2020) and our study addresses this very burning issue. In the context of occupational anguish, Life Insurance Companies are play an active role in this high-pressure environment (Shetty & Basri, 2021) as it has been observed that insurance companies draw new agents by promising them abundant leads (Shetty & Basri, 2018), but once these newly recruited agents are on the job, these leads are found to be burdensome and backbreaking (Milon, 2019). Due to this, the burnout ratio for sales agents in the Life insurance sector is outrageously high due to which 90% of new agents quit within the first year (Roy & Roy, 2022).

Agents who go through this, undergo psychological symptoms like worries of not fulfilling the targets, possibilities of dealing with demanding clients, the ability of the employees to survive in the insurance business and to achieve their future career goals, meeting deadlines and time pressures (Coetzer & Rothmann, 2006), and this sort of a workplace atmosphere tends to destroy a healthy work environment (Shetty et al., 2022). The stress levels are becoming more intense when the carriers of these agents are being toiled with an unprecedented intricacy due to the devastating effect of COVID-19 impacting their psychological wellbeing (Timko Olson et al., 2020).

Stress in the current pandemic situation especially due to remote working and living circumstances might lead to a drop in work productivity (Van Der Feltz-Cornelis et al., 2020) that further adds to the climacteric situation blocking the sales agents from escalating on the rung of the ladder. The process of convincing the customers

to buy insurance products (Ankitha & Basri, 2019) was like a tailwind (Milon, 2019) before the outbreak of the pandemic, where habitually a healthy bonding was established with customers through personal contact (Anagol et al., 2017). The phase of the COVID-19 pandemic has exacerbated the feelings of anxieties, fears, and depression in the salesforce of life insurance that incorporated mental health issues to the fore (De Dominicis et al., 2021). Bearing in mind, that workers have operated remotely ever since Covid-19 restrictions were entrenched, psychological well-being of the employees is suffering as most of the workers are highly stressed (Lee et al., 2021). Recent attention is been paid to the concept of mindfulness and in light of this, significance is quoted towards the contributions done in clinical practice but not in non-clinical samples like the workplace of a given industry (Akyurek et al., 2022). Studies concerning mindfulness and psychological wellbeing among employees at the workplace have accrued (Pezaro et al., 2017) but the life insurance sector, despite having a wide array of employees, are less exposed in this field of psychological improvement (Vveinhardt et al., 2020). Therefore, it is of great importance to examine and promote psychological wellbeing among them. Several companies in the financial sector have concluded that the pandemic years are the stressful years ever and employees have reached a breaking point (Akob et al., 2020) giving meagre attention to the role of mindfulness for stress reduction which predominantly impacts an employee's wellbeing (Brough & Williams, 2007). This study entails that the insurance sector must deal with high turnover, absenteeism, and lack of interest due to stress (Klatt et al., 2015) that affects their psychological wellbeing which forms the crux of the problem in Life Insurance agents (Panigrahi et al., 2018) especially in the current pandemic scenario. This could be solved by incorporating mindfulness in work settings (Johnson et al., 2020) thus enhancing their psychological wellbeing where stress is drastically getting piled up in the pandemic period (De Dominicis et al., 2021).

In addition to occupational mindfulness, self-efficacy in an employee greatly contributes to positive psychology at the workplace (Zheng et al., 2021) along with social support i.e., support from family, friends, and significant others, which has a potential mechanism for the mitigation of stress that manages well-being in a work-related stressful situation (Jung et al., 2021). Given the paucity of literature related to the role of these constructs on work outcomes, research has not addressed how this will impact workers' psychological well-being (Beer et al., 2020). Hence, our research identifies the predictors and outcomes of perceived stress, mindfulness, self-efficacy, and social support at workplace that affects the wellbeing of the salesforce in Life Insurance agents in India. The importance of psychological wellbeing ought to be an inevitable factor during the COVID-19 outbreak and this needs to be the focal point of every corporate agenda (Timko Olson et al., 2020).

This study pioneers in recognizing and examining the predicting effect of the study constructs on the psychological wellbeing of Life Insurance agents with the application of the JD-R theory by instigating psychological well-being common to Conservation of Resources theory into work- place-focused foothold of the realm in an occupational setting. This non-experimental research method incorporates the reflective model analysed through Smart PLS by executing the structural equation

modelling. Life Insurance is an overarching sector that needs an exuberant cover to protect its employee's wellbeing, especially for the agents who always face a stressful environment during troubled situations (Ankitha & Basri, 2019). It is one of the hard-learned lessons from the pandemic that the workforce needs to bolster their mental health infrastructure and adopt strategies towards stress management (Antwi et al., 2019), mindfulness interventions (Wolever et al., 2012), enhancement of self-efficacy (Türktorun et al., 2020) and social support (Buruck et al., 2016) that would significantly affect psychological wellbeing (Klainin-Yobas et al., 2016).

This paper is structured with a strong theoretical background in consideration to sales personnel grounded with the study variables of perceived stress, mindfulness, self-efficacy and social support on psychological wellbeing that provides to delineate the relationship between them. At a later stage a theoretical model is developed from the extant literature alongside a set of hypotheses that are subsequently used to assess the model. We have then described our methodology including the survey instrument used for data collection in detail. The results from the descriptive data analysis and hypotheses testing are presented. Finally, the discussions' section presents a detailed discourse of our findings and conclusions along with the results of extant literature while offering managerial implications for future research.

## 2. Theoretical underpinnings

In the line with the situation-response theory it is emphasized on the certitude that after securing the attention and gaining the interest of the prospect, the sales agent in an Insurance industry needs to present the proper stimuli to sell the product to the right customer (SA Chunawalla, 2021). A salesperson specifically in the Insurance sector can never know how a prospect will respond, as different prospects have different thought patterns and processes. He needs to act wisely and should strive to make the product appealing by creating a favourable circumstance and building good customer relationship (Lyngdoh et al., 2021). The insurance sector is the most burgeoning and needful alliance in the Indian economy (Shetty & Basri, 2018) though it is a high pressured and stressful occupation for its agents (Shetty & Basri, 2020). Selling a Life Insurance policy is a tough way to make a living and an even more difficult way to sustain a remunerative long-lasting career which makes it a high-pressure job (Cebulsky et al., 2018). An agent is expected to understand the customer's needs before selling the insurance products accordingly (Anagol et al., 2017) which has become is a hard nut to crack. This process has become more critical with the Covid-19 pandemic which not only damaged the entire world but left most of the employees in every sector with outlandish stress (Rooney & McNicholas, 2020). Campos and Distor (2022) proposed that the new found Covid-19-related stress negatively impacts employees' psychological wellbeing at work thus affecting their productivity. Moore et al. (2020) contended that unprecedented levels of anxiety, depression, and burnout further intensified a heightening backlash against workforce surveillance (Ji et al., 2018).

Wolever et al., (2022) ascertained that clinical and subclinical segments have elucidated its significance with its positive reported outcomes on stress at workplace in

different industrial settings during the pandemic. Lai et al., (2000) conjectured that there emerges an interest in gauging the stress factors and invading wellbeing in Life Insurance agents as salespeople work in an increased pressure environment with decreased boundaries. These agents try to tackle most of their work-related stress but end up dumping the policies on their clients just to overcome the deadlines and target pressure which results in losing customer trust (Shetty & Basri, 2020), deteriorating the persistency level, and creating an impoverished impact on the customer relationship (Twumasi & Gyensare, 2016). The blend of commingled stress and target deadlines results in deviating them from the philosophy of mindful selling (Jeanguenat & Dror, 2018). When extended to over five years, the burnout rate in them is greater than 95% (Chhabra, 2018). As a result, the life insurance agents find it difficult to escalate and ‘unplug’ themselves from the commitment to handle customer (Dinesh et al., 2022) and organization demands in real-time resulting in occupational distress (Russell & Brannan, 2016).

The standpoint considered for the current endeavour are based on perceived stress, mindfulness, self-efficacy and social support which impacts psychological wellbeing of a life insurance agent that has been overlooked in research (Montero-Marin et al., 2020). Galbraith et al. (2021) ascertained that an appealing remedy to job stress are workplace mindfulness interventions that intend to mitigate mental health stigma and promote sharing and support for co-workers with significant work and health outcomes at stake, our study recommends that Life Insurance companies should tread with caution regarding summoning the stressed agents by taking care of their psychological wellbeing and ensuring full self into work through mindfulness.

Hence the need arises to highlight and deepen the psychological aspects connected to the workplace (Valley & Stallones, 2018) factors to recognize the rising psychological critical issues in the Life Insurance agents who are operating in a hostile environment engendering a strain in interpersonal relations amidst peers, feeling of distrust, tension and coping difficulties (Lai et al., 2000).

The study constructs opined in the present research uproots the significance of psychological wellbeing in life insurance agents. In this study, we have utilized literature to advance JD-R theory by introducing stressors and psychological wellbeing grounded in the Conservation of Resources theory (Wright & Bonett, 2007). The current research attempts to identify a few unique job demands and also personal resources that are experienced in life insurance agents which will highlight the suitability of the JD-R model in the present occupational group (Caringal-Go et al., 2022). The major work features echo within the JD-R model including several themes identified within each category ‘demands, job and personal resources’ in Life Insurance agents.

Psychological wellbeing at the workplace is contemplated in capturing positive and negative emotional states on a single axis (Moir & den Brink, 2020). It is an entailment of two separate factors viz. positive psychological wellbeing and negative psychological wellbeing. According to Ryff and Keyes (1995), ‘Psychological wellbeing is perceived as multidimensional, which includes autonomy, environmental mastery, personal growth, positive relationships with others, purpose in life, and self-acceptance’. Scads of beneficial effects of this construct have been evidenced but there is a

need to explore the factors associated with wellbeing (Johnson et al., 2020) in the workplace like educational institutions, banking sectors, insurance companies, hospitality (Montero-Marin et al., 2020) as researchers have quoted that undoubtedly psychological wellbeing portrays to have a positive linking relationship with mental and physical health (King, 2019). This is an alarming concept that needs to be revamped and reflected in the population of life insurance agents of India in the present scenario of the COVID-19 pandemic.

Examining the effects of perceived stress on psychological wellbeing in the pandemic of COVID-19 has originated the profound gift of what Julio Vincent called 'The Great Pause' or 'a once-in-a-lifetime chance to see the world stopped and carefully examine the ways we live, work, lead, and learn'. Bierema (2020) proposed that perceived stress builds negative outcomes which deteriorate performance, diminishes accomplishment, and become dreadful catalysts for emotional exhaustion. This is defined as 'an outcome of high pressure or overburden of tasks which may affect work performance and reduce productivity leading to emotional exhaustion' (Jayewardene et al., 2017). The COR theory majorly explicates the understanding of stress being a foothold of the realm in an occupational setting, where workers suffer from mental and behavioral symptoms with emotional exhaustion (Westman et al., 2004) similarly seen in the Life insurance agents. To contribute to the occupational settings and to commemorate the gaps, this study attempts to gauge the role of perceived stress as a predictor of psychological wellbeing in Life Insurance agents of India (Quaglia et al., 2016). This toxic combination of stress factors can impact the psychological well-being of the agents (Shetty & Basri, 2021) exacerbating their mental health which needs to be explored in research in the current phase of this pandemic. Thus, the following hypothesis is formulated:

H1a: High perceived stress leads to low positive psychological wellbeing.

H1b: High perceived stress leads to high negative psychological wellbeing.

Creswell et al. (2019) posits that stressful workplace scenarios have highlighted the significance of mindfulness where emerging contributions have been seen in clinical trials presently visualized at its infancy in different organizational settings (Aikens et al., 2014) though not reflected in the Insurance sectors (Montero-Marin et al., 2020). Mindfulness is a 'receptive attention to and awareness of present events and experience' (Good et al., 2016). Klomp confirm that mindfulness has a direct impact on the outcomes of the JD-R model where it predicts employee health and well-being which can strengthen the job resources. The Self-determination theory akin to several psychological frameworks, extends mindful awareness as a critical fragment of self-regulation (Ayesha et al., 2020) and healthy well-being (Ostafin et al., 2015). Research studies postulate that mindfulness mediates the effect of neuroticism in connection to well-being (Wenzel et al., 2015) and negatively correlates with anxiety, depression, stress, and distress (Baer et al., 2012). However, recent research shows evidence that mindfulness moderates psychological distress where they showcased stressful occasions as more threatening, and that they could cope with meagre personal resources (Hamill et al., 2015). The COVID-19 outbreak has generated a cascading effect on mindful concentration as this phase makes the employees think about the future

without being in the present moment. The link between mindfulness and wellbeing at workplace has been supported by literature (Klainin-Yobas et al., 2016) and also a couple of systematic reviews showcased that mindfulness-based interventions enhanced well-being in employees (Maddock et al., 2020). The main objective of this study retrieved from literature is to examine the empirical links that connect mindfulness and well-being alongside in the life insurance agents loaded with mindful ethos (Crivelli et al., 2019). Hence, we hypothesize that

H2a: High level of mindfulness leads to high positive psychological wellbeing.

H2b: Low level of mindfulness leads to high negative psychological wellbeing.

Self-efficacy is another construct that has fostered to goal orientation and mastering new skills (Garg, 2020) and facing new challenges at the workplace (Joo et al., 2016). It is defined as ‘people’s beliefs about their capabilities to exercise control over their level of functioning and over events that affect their lives’ (Bandura, 2012). The perceived self-efficacy construct is ‘the belief that one can perform novel or difficult tasks and attain desired outcomes’ as mirrored out in the Social Cognitive Theory (Samir & Ali, 2021). However, it is least astonishing that self-efficacy and wellbeing are related to each other (Öcel, 2016). Previous studies have proved that people with higher levels of perceived stress have low self-efficacy where they tend to utilize emotion-focused coping strategies which leads to high levels of anxiety, depression, somatic symptoms, and negative well-being (Samir & Ali, 2021). Though studies are identified on examining the predicting effects of self-efficacy on wellbeing in different service sectors, meagre work is done in life insurance agents which is the need of the hour (Roy & Roy, 2022). Thus, we hypothesize that,

H3a: High level of Self-Efficacy leads to high positive psychological wellbeing.

H3b: Low level of Self-Efficacy leads to high negative psychological wellbeing.

Suthatorn and Charoensukmongkol (2022) asserted that the COR theory however embodies that the principal interest in social support is motivated by its relationship with psychological wellbeing with a special attachment to a person or group. A family member or a friend or peer who could aid recommendations to these stressed individuals will magnify and boost their psychological wellbeing through happiness, safety, comfort, and a positive mindset. Family engagement along with social support is regarded to harness their wellbeing (Buckley et al., 2020) during the pandemic. The current study tries to surge the role of social support and find the magnitude of the predicting effect on the psychological wellbeing of Life Insurance agents. Studies portray that mental health is influenced by social support in the workplace where job stress can reduce support resources, people who feel stressed may perceive a deterioration of relationships and social support (Wu et al., 2021). Social support is being defined as ‘the tangible or intangible aid obtained from an individual’s interpersonal networks’ (Chen et al., 2020). Hence a sufficient social network plays a vital role in accomplishing individual wellbeing and when it is from the Life Insurance agent’s perspective, social support embarks the sustainability of their mindful selling profession as research proves that accessibility of social and emotional assistance from family, friends, and others enhances psychological wellbeing (Zhang et al., 2021). This

COVID-19 outbreak has alarmed the significance of social support from family, friends, and significant others at the workplace (Timko Olson et al., 2020) especially when these Life insurance agents have bottlenecks in setting targets during the lock-down periods. We thus hypothesize that,

H4a: High support from family leads to high positive psychological wellbeing.

H4b: Low Support from family leads to high negative psychological wellbeing.

H5c: High support from friends leads to high positive psychological wellbeing.

H5d: Low support from friends leads to high negative psychological wellbeing.

H5e: High support from significant others leads to high positive psychological wellbeing.

H5f: Low support from significant others leads to high negative psychological wellbeing.

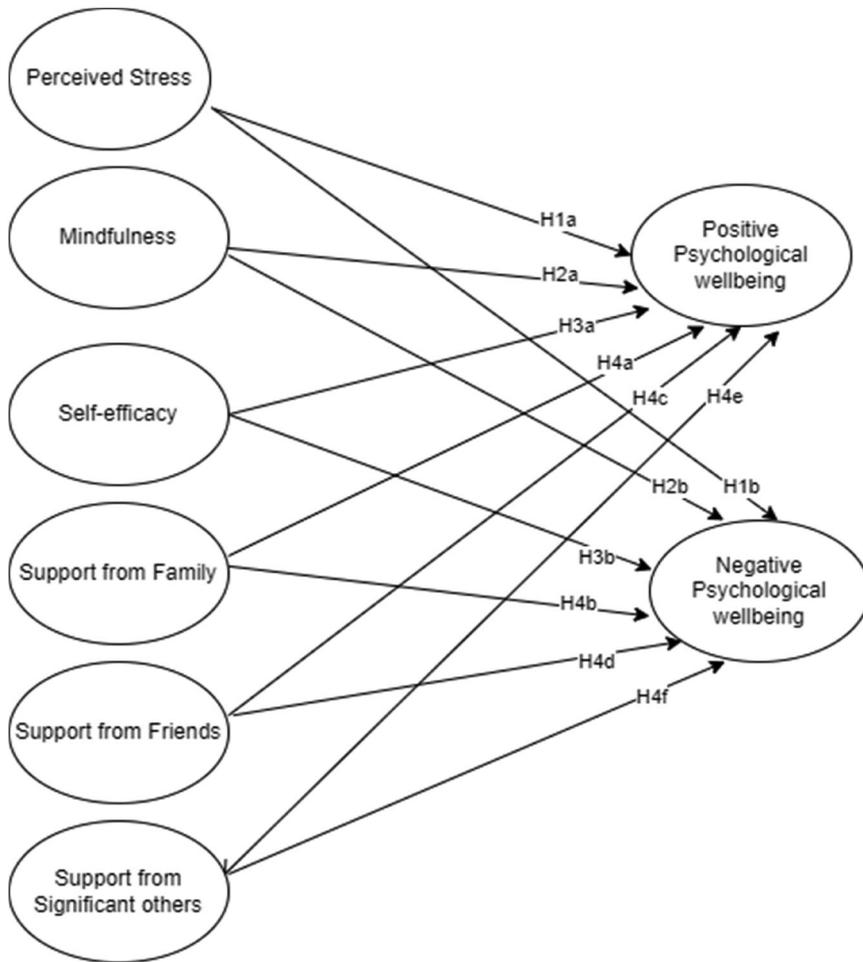
Mindfulness studies and research in self-efficacy about mindfulness and wellbeing were conducted in Western regions and little is known about these concepts among the South Asian population (Klainin-Yobas et al., 2016). Research on self-efficacy concerning mindfulness and wellbeing was predominantly done on western employees but little known in Asian countries (Smith et al., 2019). Hence to address this gap the present research propagates to find the relationship and the predicting effect of self-efficacy on psychological wellbeing.

With the addition of empirical evidence and the finding we have narrowed the knowledge gaps on the predictors of psychological wellbeing among Life Insurance Agents. The current study provides the empirical support to move forward with this research as to how an individual can succeed towards psychological wellbeing. This study aims to measure psychological wellbeing by assessing its relationship with variables of perceived stress, mindfulness, self-efficacy, and social support and how these variables work when it comes to the employees working as a salesperson in the Life insurance sector.

The examination of all the predictors would be done simultaneously with the use of an advanced and robust statistical procedure of Partial Least Square Structural Equation Modelling (PLS-SEM) to quantify the magnitude of the predicting effects of the construct using 95% of marginal error. This study has analyzed the data by using SmartPLS 3 software (Ringle et al., 2020). The results of the study establish the reliability and validity of the scales used by highlighting the assessment of the structural model (Hair et al., 2014).

### **2.1. Hypothesised model**

The hypothesized model using SEM is illustrated in [Figure 1](#) showing the Hypothesis for each study variable. Preliminary analyses were done on all the measurements, showing that perceived stress, mindfulness, and self-efficacy had a single construct, whereas social support had three factors viz. support from family, support from friends, and support from significant others. Positive psychological wellbeing and Negative psychological well-being comprised the two factors of psychological well-being.



**Figure 1.** Hypothesised model.

Source: Author Source (Self-generated as conceptual framework).

### 3. Methods and materials

A non-experimental research design with the post-positivism philosophy rooted in the deductive approach, implementing a survey questionnaire method was employed. The sampling frame being Life insurance agents ( $N = 820$ ) spread over the country India was approached out of which 794 of them were recruited through randomized sampling during the pandemic year 2020-2021. An invitation letter was emailed to the agents to participate in the research through the Insurance Development Officers of private Life Insurance companies. An online self-report questionnaire was presented to the Life Insurance agents as a mode of data collection. The data collection was made feasible by the Insurance development officers by providing the contact details of the participants. To examine the face validity of the various constructs of the study, several experts were invited. Agents undergoing psychological and medical illnesses and those who already practiced mindfulness were excluded. The analysis was done by using Structural Equation modelling with Smart-PLS.

Power analyses were implemented for structural equation modelling for the estimation of an adequate sample size. The desired power of 0.80, statistical significance at  $\alpha = 0.05$ , and Heterotrait -Monotrait Ratio Method, HTMT ratio value is less than the cut-off (0.85) value along with known value for the degree of freedom was considered (Maccallum et al., 1996). For calculating the degree of freedom (d), the formula was used in which 'd' equates to the number of data points (D) minus the unknown parameters (U) (Bryne, 2010). The formula  $D = p(p + 1)/2$  was used where p represented the number of observed variables (questionnaires items). Based on the hypothesized model (Figure 1), there are 40 variables and thus the D value would be 820  $[40(40 + 1)/2]$ . We also counted U in the hypothesized model, which encompassed 94 unknown parameters (12 regression coefficients, 40-factor loadings, and 42 error variances). Therefore, the degree of freedom will be 726 (820-94). Finally, 794 Life Insurance agents were recruited for the study.

### **3.1. Measures**

The study incorporated the following measures in consideration to the different constructs

#### **3.1.1. Psychological wellbeing**

The Psychological wellbeing scale (Ryff & Keyes, 1995) has 18 items comprising responses of six points ranging from 'strongly disagree' (1) to 'strongly agree' (6). The Psychological well-being scale consists of two distinctive factors: positive Psychological Well Being (7 items) and negative Psychological Well Being (5items). Items of positive psychological wellbeing considered questions like - 'In general, I feel confident and positive about myself', and for negative psychological wellbeing questions like - 'I don't have a good sense of what it is I'm trying to accomplish in life'. Few items were not considered and excluded as they failed to load on any factor. Total scores ranged from 10 to 60 for positive Psychological Wellbeing and 5-30 for negative Psychological Wellbeing with higher scores signifying greater positive Psychological Wellbeing and lesser negative Psychological Well Being where the construct validity was supported.

#### **3.1.2. Perceived stress scale**

The PSS (Cohen et al., 2006) is a self-report instrument that evaluates the level of perceived stress during the previous month. This scale consists of 10 items asking about the frequency of thoughts and feelings experienced using a Likert-type scale with 5 response options, between 0 ('never') and 4 ('very often'). Items with questions like 'In the last month, how often have you been upset because of something that happened unexpectedly?' to know about the stress faced in the last month. The total scale is obtained as the sum of all the items and ranges between 0 and 40; higher scores correspond to higher levels of perceived stress.

#### **3.1.3. Mindfulness**

The Mindful attention awareness scale (MAAS: (Brown & Ryan, 2003) contained 15 items with 6-point scales ranging from 'almost always' (1) to 'almost never' (6) which

include questions like, ‘I find myself doing things without paying attention’. Total scores produce the range of 15–90, with higher scores generating higher levels of mindfulness. It was illustrated that the MAAS considered a one-factor structure where results were shown through factor analysis.

### **3.1.4. Self-efficacy**

The self-efficacy scale (GSES: (Luszczynska et al., 2005) included 10 items that utilized 4-item responses ranging from ‘not at all true’ (1) to ‘exactly true’ (4) included questions like ‘I can remain calm when facing difficulties because I can rely on my coping abilities’ Scores ranged from 4 to 40, where the higher scores suggested higher self-efficacy.

### **3.1.5. Social support**

Perceived social support a multi-dimensional 12-item scale (MSS: (Zimet et al., 1988) was considered having seven-point ranging from ‘very strongly disagree’ (1) to ‘very strongly agree’ (7). This scale had three factors, namely support from friends (4 items) which included questions like ‘I have friends with whom I can share my joys and sorrows’, support from family highlighting questions like ‘My family tries to help me’ (4 items), and support from significant others (4 items) which had items pertaining to ‘There is a special person in my life who cares about my feelings’. Total scores vary from 4 to 28 for each factor where higher scores indicate high levels of perceived social support. Few items in the above-established scales were excluded as they were not suiting the Life insurance agent’s perspective and did not load any factor strongly.

## **4. Research results**

The research results of the current study are illustrated with a detailed representation of demographic profile, description of correlation, measurement model and structural model thus elucidating a clear interpretation of the study findings.

### **4.1. Demographic Profile of the participants**

794 full-time Life Insurance agents of private companies in India were recruited where the sample size was 60.4% of male and 33.7% female and 5.8% did not prefer to say. The age of sample size population between 26 years to 35 years was 35%, between 36 years to 45 years was 31.9%, between 18 to 25 years was 18.7%, between 45 to 55 years was 14.1%. The educational qualification included postgraduates was 54%, undergraduates was 40.5% and the rest were with Diploma degrees. Highlighting the term of experience in selling Life insurance policies, 25.3% had 2 years-3 years of experience, 24.3% for 4 years to 5 years, 19.6% had 1 year-2 year, 18.7% of the sample population for 3 years-4 years and 12.6% for less than 1 year.

### **4.2. Description of correlation among study variables**

Developed by (Ringle et al., 2014), in place of co-variance-based structural equation modeling (CB-SEM), SmartPLS 3 was incorporated to perform the partial least

**Table 1.** Description of study variables (N = 794 life insurance agents).

Study variables	Mean	Sd	Possible score range
Positive psychological wellbeing	4.52	0.733	10–60
Negative psychological wellbeing	4.36	1.008	5–30
Perceived stress	2.64	0.961	0–40
Mindfulness	2.62	1.535	15–90
Self-efficacy	2.91	0.614	4–40
Social support from family	4.7	1.079	4–28
Social support from friends	4.72	1.137	4–28
Social support from significant others	4.66	1.079	4–28

Source: Author source (Generated through SPSS Software based on statistical data).

squares structural equation modeling (PLS-SEM). PLS-SEM has countless merits which predominantly fit into any explorative research. It also helps in targets' prediction and is flexible to handle non-normal data with smaller sample sizes. Thus, the current study has used SmartPLS 3 for testing the proposed hypotheses. Results from univariate statistics of study variables are illustrated in Table 1.

#### 4.4. Measurement model

Internal consistency reliability was assessed with the consideration of Cronbach's alpha (CA) and composite reliability (CR). Constructs with high internal consistency generally depict highly correlated indicators. In the present study, the CA and CR values for all constructs were above the suggested value of 0.7 that indicates internal consistency. Convergent validity can be achieved from the general rules of thumb whereby outer loadings should be greater than 0.708, and the average variance extracted (AVE) value should be higher than 0.5 (Hair et al., 2017). Outer loadings in this study for all items exceed the benchmark of 0.7. The AVE values for all constructs were in the range of 0.674 to 0.792. Since the values for loadings and AVE met the threshold values (Hair et al., 2017) all constructs displayed satisfactory evidence of convergent validity shown in Table 2.

Assessment of discriminant validity is of great importance in most of the research studies that involve latent variables. Fornell and Larcker criterion is the most widely used method for this purpose. Therefore, the square root of each construct's AVE should have a greater value than the correlations with other latent constructs (Ab Hamid et al., 2017). Below Table 3 shows the discriminant validity where the square root of each construct's AVE has a greater value than the correlations with other latent constructs. Fornell–Larcker criterion showcased adequate discriminant validity. The structural model was used to measure the reliability and validity of the scales where the items of all the respective constructs had internal consistency reliability.

#### 4.5. Structural model

The following illustrated model in Figure 2 below, depicts the Structural Model Framework whereby the study variables are portrayed in ellipse and the respective items of the questionnaire are depicted in rectangular boxes. These eight constructs are exhibited in the SEM model. There are 40-factor loading paths (arrows connecting between the study variables and the questionnaire items). There are 12 regression

**Table 2.** Measurement model: Loadings, t-value, Construct reliability (CR), Cronbach's Alpha ( $\alpha$ ), and Average Variance Extracted (AVE).

Construct/Indicators	Loadings	CR	$\alpha$	AVE
<b>Support from family</b>		<b>0.884</b>	<b>0.739</b>	<b>0.792</b>
FA1	0.876			
FA2	0.904			
<b>Support from friends</b>		<b>0.887</b>	<b>0.810</b>	<b>0.724</b>
FR1	0.874			
FR2	0.846			
FR3	0.832			
<b>Mindfulness</b>		<b>0.954</b>	<b>0.946</b>	<b>0.724</b>
M1	0.786			
M2	0.899			
M3	0.874			
M4	0.864			
M5	0.898			
M6	0.774			
M7	0.867			
M8	0.839			
<b>Negative psychological wellbeing</b>		<b>0.912</b>	<b>0.881</b>	<b>0.674</b>
NPWB1	0.785			
NPWB2	0.785			
NPWB3	0.866			
NPWB4	0.900			
NPWB5	0.761			
<b>Positive psychological wellbeing</b>		<b>0.945</b>	<b>0.886</b>	<b>0.712</b>
PPWB1	0.837			
PPWB2	0.836			
PPWB3	0.815			
PPWB4	0.804			
PPWB5	0.800			
PPWB6	0.807			
PPWB7	0.992			
<b>Perceived stress</b>		<b>0.926</b>	<b>0.839</b>	<b>0.677</b>
PS1	0.836			
PS2	0.885			
PS3	0.705			
PS4	0.816			
PS5	0.833			
PS6	0.850			
<b>Self-efficacy</b>		<b>0.930</b>	<b>0.755</b>	<b>0.728</b>
SE1	0.757			
SE2	0.896			
SE3	0.817			
SE4	0.884			
SE5	0.904			
<b>Support from significant others</b>		<b>0.875</b>	<b>0.788</b>	<b>0.701</b>
SO1	0.844			
SO2	0.905			
SO3	0.755			

Note: All the t-values were obtained with the bootstrapping procedure (5000 samples and are significant at 0.01 level. SRMR: 0.068.

Source: Author source (Generated through SPSS Software based on statistical data).

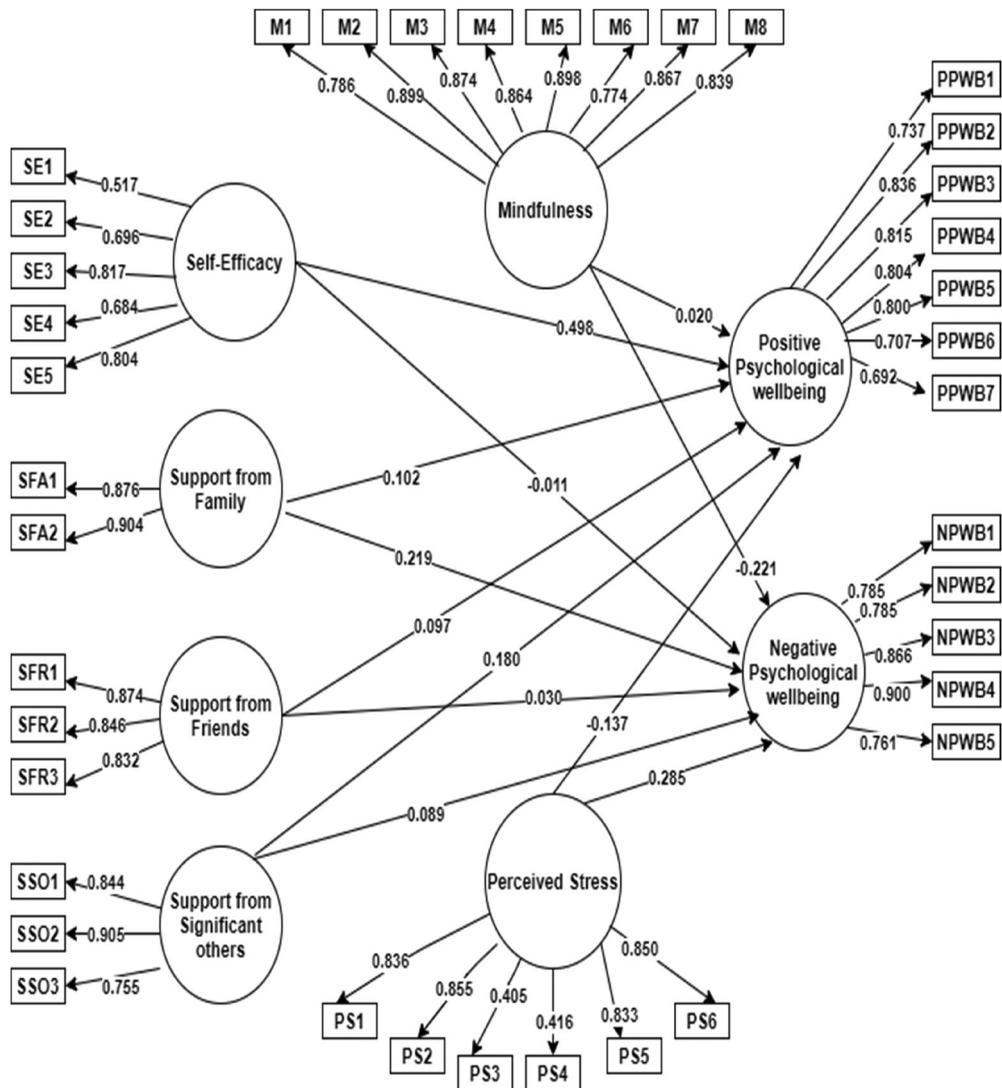
paths (the arrows connecting between predictor and outcome variables) and 42 error variances.

The model fit was assessed by evaluating the standardized root mean square residual (SRMR) (Henseler et al., 2016). As the SRMR value for this research model was 0.068 which was lower than the threshold value of 0.08, it can be concluded that the model is a reasonable model fit. To assess the significance of the coefficient for every path proposed in the research model, a bootstrapping technique was performed

**Table 3.** Discriminant validity using Fornell & Larcker method.

Constructs	1	2	3	4	5	6	7	8
Mindfulness	<b>0.851</b>							
Negative psychological well being	-0.294	<b>0.821</b>						
Perceived stress	-0.648	0.348	<b>0.734</b>					
Positive psychological well being	0.385	0.018	-0.397	<b>0.772</b>				
Self-efficacy	0.327	-0.115	-0.311	0.592	<b>0.712</b>			
Support from family	0.372	0.147	-0.249	0.441	0.213	<b>0.890</b>		
Support from friends	0.246	0.103	-0.293	0.378	0.068	0.661	<b>0.851</b>	
Support from significant others	0.297	0.136	-0.228	0.411	0.099	0.714	0.752	<b>0.837</b>

Note: Below the diagonal values are correlation values,  $\sqrt{\text{AVE}}$  values are in bold (Diagonal).  
 Source: Author source (Generated through SPSS Software based on statistical data).



**Figure 2.** Structural model.

Source: Author source (Generated through SPSS Software based on statistical data).

**Table 4.** Path coefficient, beta, t-value, and f square values.

Hypothesis	Relationship among the constructs	Beta	t-value	f-square value	Decision
H1a	High perceived stress leads to low positive psychological wellbeing	-0.134	2.170	0.02	Supported
H1b	High perceived stress leads to high negative psychological wellbeing.	0.285	3.827	0.055	Supported
H2a	High level of mindfulness leads to high positive psychological wellbeing.	0.02	2.907	0	Supported
H2b	Low level of mindfulness leads to high negative psychological wellbeing.	-0.221	2.160	0.032	Supported
H3a	High level of Self-Efficacy leads to high positive psychological wellbeing	0.498	14.017	0.431	Supported
H3b	Low level of Self-Efficacy leads to high negative psychological wellbeing	-0.011	0.179	0	Not supported
H4a	High support from family leads to high positive psychological wellbeing	0.102	1.333	0.009	Not supported
H4b	Low Support from family leads to high negative psychological wellbeing	0.219	2.309	0.025	Supported
H4c	High support from friends leads to high positive psychological wellbeing	0.097	1.321	0.007	Not supported
H4d	Low support from friends leads to high negative psychological wellbeing	0.03	0.290	0	Not supported
H4e	High support from significant others leads to high positive psychological wellbeing	0.18	2.398	0.023	Supported
H4f	Low support from significant others leads to high negative psychological wellbeing	0.089	0.790	0.003	Not supported

Source: Author source (Generated through SPSS Software based on statistical data).

with 5000 samples (Hair et al., 2017). The outcomes in Table 4 displayed that high perceived stress leads to low positive psychological wellbeing ( $\beta=-0.134$ ,  $t$ -value = 2.170) and high perceived stress leads to high negative psychological wellbeing ( $\beta = 0.285$ ,  $t = 3.827$ ) hence the significant influence shows that hypothesis H1a and H1b are supported. Higher levels of mindfulness lead to high positive psychological wellbeing ( $\beta = 0.02$ ,  $t = 2.907$ ) and low level of mindfulness leads to high negative psychological wellbeing ( $\beta=-0.221$ ,  $t = 2.160$ ) whereby the significant influence supports hypothesis H2a and H2b. Apparently, mindfulness had the strongest predicting effect compared to other variables when studied on the other side of the dependent variable of Positive psychological wellbeing.

The study findings depicted that high level of self-efficacy leads to high positive psychological wellbeing ( $\beta = 0.498$ ,  $t = 14.017$ ) and low level of self-efficacy leads to high negative psychological wellbeing ( $\beta=-0.011$ ,  $t = 0.179$ ). It was found that self-efficacy has a substantial influence on positive psychological wellbeing, but no significant influence on negative psychological wellbeing. Thus, H3a is supported, while H3b is not supported. It was also found that hypothesis H4a where high support from family leads to high positive psychological wellbeing was not supported ( $\beta = 0.102$ ,  $t = 1.333$ ) and low support from family leads to high negative psychological wellbeing ( $\beta = 0.219$ ,  $t = 2.309$ ) where H4b was supported. Also, H4c and H4d both did not support that high support from friends leads to high positive psychological wellbeing ( $\beta = 0.097$ ,  $t = 1.321$ ) and low support from friends leads to high negative psychological wellbeing ( $\beta = 0.03$ ,  $t = 0.290$ ). It was also found that high support from significant others leads to high positive psychological wellbeing ( $\beta = 0.18$ ,  $t = 2.398$ ) which supported H4e but H4f ( $\beta = 0.089$ ,  $t = 0.790$ ) was not supported. The effect size for each relationship is reported in Table 3 and the interpretation of

the  $f^2$  is as follows: 0.02 (small), 0.15 (medium), and 0.35 (large). Findings suggested that participants with greater levels of mindfulness, self-efficacy, and support from significant others reported higher levels of positive psychological wellbeing ( $R^2 = 0.213$ ). Participants with lower levels of mindfulness and support from family reported higher levels of negative psychological wellbeing ( $R^2 = 0.512$ ).

## 5. Discussions

The present study attempted to examine the magnitude of the effects of predictors of perceived stress, mindfulness, self-efficacy and support from family, friends, and significant others on psychological wellbeing both positive and negative amidst 794 Life insurance agents in India. Results described that all the predictors had significant effects on the outcome study constructs except for self-efficacy which has an insignificant effect on positive psychological wellbeing.

It is found that mindfulness had the strongest predicting effect on positive psychological well-being. Higher positive psychological well-being was reported from participants with high levels of mindfulness. Studies from the past posit that there is a negative correlation with mindfulness and stress, depression and anxiety which indicates negative psychological well-being (Christopher et al., 2012) and associated positively with well-being (Zubair et al., 2018) which is supported by the Self-determination Theory (Ostafin et al., 2015). Mindfulness at work influences an employee's cognitive appraisal and diminishes the emotional reactions towards uncertainties and threatening events. A mindful employee uses more adaptive strategies of coping thus obtaining optimal levels of psychological wellbeing (Monroe et al., 2021).

Life Insurance agents with higher self-efficacy could undergo higher positive psychological wellbeing and low negative wellbeing. Research studies describe a significant correlation between negative wellbeing and self-efficacy (Kumar Pradhan et al., 2021) and an insignificant correlation with positive wellbeing. According to Bandura, 'self-efficacy reflects the extent to which people believe in their ability to execute goal-directed tasks and to achieve desired outcomes'. Individuals with high self-efficacy are confident to overcome challenging tasks and take life positively and do not cultivate the habit of potentially avoiding threatening situations which could enhance their self-esteem (Siddique, 2016). The study findings are supported by Tulucu et al. (2022) that highlighted the role of mindfulness endorsed that mindfulness meditation has been increasingly utilized in most organisational settings as a vehicle to improve wellbeing and human functioning.

Past studies highlight that social support enriches an employee's ability to cope with stress by promoting his positive feelings by overcoming unexpected experiences (Huang et al., 2015). Particularly, we investigated that mindfulness and self-efficacy being the internal resources were stronger predictors of psychological wellbeing compared to external resources that are social support. This research contributes to the literature based on the predictors of psychological wellbeing in Life insurance agents of the private sector in India. This has silver-lined clinical implications also where intervention programs and training can be incorporated to promote and enhance positive psychological wellbeing and diminish negative psychological wellbeing in the

present scenario of the COVID-19 pandemic (Zaçe et al., 2021). A strong social support from family, friends, and significant others specifically when an individual is in work-related stress-prone to unsatisfactory mental health observed in this second wave of the pandemic is inevitable for the promotion of wellness in Life insurance agents. The training and mindfulness-based interventions will foster their wellbeing by sculpturing their minds with high positivity, more coping skills, monitoring and acceptance, and lower negativity (Vione & Kotera, 2021). Self-efficacy would also be strengthened when such interventions are implanted at the workplace. Interventions are efficacious whether done face to face or web-based. Web-based interventions are a cost-effective strategy in the busy world especially for a hard-to-reach and digitally accessible population in comparison to traditional face-to-face interventions (Jayewardene et al., 2017) preferably in the pandemic environment. To add to this more research is expected to examine the short- and long-term effects of Mindfulness-Based interventions on psychological wellbeing among the workforce in the other domains of the Insurance sector.

## **6. Future implications and limitations**

The research findings have strong managerial implications for a clinical practice where intervention programs can be offered and developed to the agents in the insurance sector for promoting positive psychological wellbeing and decreasing negative wellbeing. The array of these programs could focus on the cultivation of mindfulness skills accompanied by strengthening self-efficacy and seeking social support from family, friends, and significant others. Either a face-to-face approach or methods based on technology can be incorporated to deliver such mindfulness programs. Contemporarily, a systematic review and meta-analysis including 24 studies suggest that mindfulness interventions influence psychological variables connected to employee health and wellbeing that could decrease depression and anxiety among workers (Pérez-Fuentes et al., 2020).

The present study utilized structural equation modelling to examine a complex hypothesized model. Both positive and negative aspects of PWB were tested concurrently and the effects of every predictor were examined. Moreover, a large sample size helped to enhance the external validity of research findings. But there exists a methodological limitation in this study as this research was conducted only in India though there is a vast population of Life Insurance agents scattered over the globe who have been affected by the pandemic. The study contributes to the literature concerned with the predictors of psychological wellbeing in the workplace specifically narrowed to Life Insurance agents. More research is required to investigate the effects in the short and long run of the abovementioned intervention programs on life insurance agents as these agents build a strong channel with their clients thus strengthening the long-term relationship. Furthermore, a platform for ethical selling should be created where an agent's way of approach towards his clients flourishes with mindful selling of the insurance products giving more importance in the COVID 19 outbreak (Lai et al., 2021).

This study mirrors the effect of mindfulness in the Life Insurance business by confirming that mindfulness is an important ingredient that has a significant effect on the psychological wellbeing of life insurance agents. But our study is not free from methodological limitations as we conducted the study exclusively on private life insurance companies in India which may be difficult to generalize in public limited companies and other general or health insurance industries in other countries.

## 7. Conclusion

This is the first study to gauge the strength and predicting effects of perceived stress, mindfulness, self-efficacy, and social support on psychological wellbeing in Life Insurance agents of the private sector in India. Future studies can test the same in other financial sectors where stress levels due to target pressures and deadlines are high in the employees of banks, financial institutions, stock markets, and real estate.

Life Insurance industries should recognize the value in supporting the mental health of their workers through employee benefits which are detrimental to a business's success. The word 'pandemic' is more than enough to spike anxiety in the life insurance agents where their life practically turned upside-down when economy aimed to slow the spread of the dreadful coronavirus and they started to work remotely. An impact on the psychological wellbeing of the agents is curbed where research is believed to be undoubtedly necessary for this field. Various mindfulness tools will expedite the easy flow of daily practice, thus increasing the feasibility based on previous studies which do not correlate with the period spent on the workforce respondents. The malleability of reducing perceived stress at workplace through mindfulness strategies and intervention, in conjunction with our findings, elucidates its significance on psychological wellbeing as an individual difference variable. Research has also stated that high levels of workplace spirituality can be developed with mindfulness techniques in which the workforce will be characterized by positivism, respect, trust, completeness, joy, generosity, and low levels of stress after successful interventions and this can be successfully implemented to Life Insurance agents and other populations with similar levels of stress who try to find potential customers and where getting those customers to purchase tracking is much harder leading to mis selling especially in the financial sector. Mindful selling with a sprout of self-efficacy could be generated with workplace mindfulness-based programs or mindfulness training, thus helping the Life Insurance agents from being naïve in their work structure. Predominant support from family, friends, and peers will harness the agent's lead and maintain agility towards changing stressful situations and uncertainties in the work environment. Hence, this study sets a platform to incubate the need for mindfulness, self-efficacy, social support which impacts the psychological wellbeing of an employee keeping in mind the adverse conditions of COVID 19 where stress levels choose ascending steps to hinder one's psychological state.

## Disclosure statement

No potential conflict of interest was reported by the authors.

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