

## The Impact of Work-Life Balance on Sales Performance and Burnout Among Life Insurance Agents in Chennai

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**Abstract:** There are 53 insurance companies in India, 24 of which are life insurers and 29 of which are not. The Life Insurance Corporation (LIC) is the only public sector life insurer. The industry also includes agents, brokers, and external managers, among others. Insurance agents face many challenges that make their work-life balance uneven, including long hours, low pay, job insecurity, and a lack of independence. This paper investigates the impact of work-life balance on fatigue and sales performance among 136 insurance agents in Chennai. Using a structured survey and statistical analysis that included correlation and regression, the results reveal that poor work-life balance significantly increases burnout, which harms sales performance. Burnout further alters the relationship between performance and work-life balance. The study emphasises the necessity of a holistic approach from the family to the organisation to assist employees in mitigating the adverse effects of work-life balance and promoting a harmonious work environment for insurance brokers. Both the organisation and the family should work together to meet the individual demands of employees based on their demographics, such as gender, job role, and level of experience. These insights might help insurance companies in Chennai keep their employees and make them more productive.

**Keywords:** Work-Life Balance; Sales Performance; Stress and Burnout; Insurance Agents; Productivity and Retention; Insurance Industry; Financial Services; Economic Growth; Professional Outcomes.

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### 1. Introduction

The Indian insurance industry has evolved into one of the most active and fastest-expanding segments of the national financial services landscape. Over the past decades, it has experienced structural reform, regulatory strengthening, technological innovation, and changing customer expectations, which together have reshaped the way protection and risk management products are designed and delivered. The industry now comprises many life and non-life insurers operating alongside the large, historic public sector life insurer. A wide network of agents, brokers, surveyors, and third-party administrators supports the sector, forming the operational backbone that connects insurers with millions of households and enterprises across urban and rural India. This ecosystem does more than sell policies. It distributes financial security, promotes savings discipline, and underpins investment flows, which are central to national development. Rapid economic growth, rising household incomes, demographic expansion, and heightened financial awareness have all contributed to the growing demand for life insurance

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products. In recent years, the market has witnessed an increasing preference for protection-oriented plans alongside traditional savings and investment-linked policies. Digital platforms, mobile applications, and online aggregators have simplified purchasing processes, enabling customers to compare offerings, understand coverage features, and complete transactions with greater ease. At the same time, regulatory authorities have emphasised transparency, customer protection, and solvency standards, thereby reinforcing trust in the industry. With projections indicating substantial growth in premium volumes in the coming years, life insurance is poised to remain a pillar of financial inclusion and resilience for Indian families. Yet behind this promising outlook lies a demanding human reality.

The success of the life insurance industry depends heavily on its field force of agents and sales professionals who interact directly with clients, identify their needs, and translate them into suitable policies. These agents operate in highly competitive environments, often working extended hours, travelling frequently, and facing stringent sales targets that shape their daily routines. Variable income structures, pressure to prospect continuously for new clients, and the emotional labour involved in discussing issues of risk, illness, and death create a work environment that is both challenging and psychologically taxing. Many agents report limited autonomy, uncertain career progression, and ambiguity about their roles and expectations, particularly when organisational goals change rapidly, or product portfolios are frequently updated. Such conditions influence not only professional outcomes but also personal well-being. The boundary between work and personal life blurs for many life insurance agents, as evenings and weekends are often used for client meetings and follow-ups. Social and family engagements are disrupted, rest and recovery time is reduced, and a continuous state of alertness becomes normalised. Over time, this imbalance can manifest as chronic stress that spills into all areas of life. Research in organisational psychology has repeatedly shown that when employees struggle to harmonise professional responsibilities with personal roles, their sense of fulfilment decreases and their vulnerability to emotional exhaustion increases. For insurance agents whose work is inherently relational and persuasion-oriented, this exhaustion can significantly erode effectiveness. Burnout has emerged as a critical construct in understanding this erosion. It is typically characterised by emotional depletion, feelings of cynicism or detachment from work, and a diminished sense of accomplishment. In the context of life insurance sales, burnout can result in declining motivation to engage clients, reduced persistence in follow-ups, and lower creativity in problem-solving for customer needs. Since sales performance often depends on sustained enthusiasm, resilience in the face of rejection, and the ability to build trust-based relationships, burnout strikes at the core competencies needed for success.

This, in turn, affects agency profitability, company growth, and customer satisfaction, creating a cycle in which organisational pressures amplify the very conditions that undermine performance. Urban centres such as Chennai present unique environments where these dynamics become especially pronounced. Urban markets are characterised by intense competition among multiple insurers, high customer expectations, and rapid lifestyle rhythms that demand constant availability from salespeople. The cost of living is higher, and commuting challenges add to fatigue. At the same time, urban consumers are more informed, more digitally savvy, and more likely to compare alternatives before committing to a policy. Agents must therefore invest additional time in education, explanation, and service to differentiate themselves. For many, this additional cognitive and emotional effort compounds the challenge of maintaining equilibrium between professional and personal domains. While numerous studies have examined occupational stress and job outcomes across sectors such as healthcare, education, information technology, and manufacturing, there remains comparatively limited empirical attention on life insurance agents in India, particularly in major metropolitan areas. Existing research points to the importance of supportive leadership, fair incentive systems, and training opportunities in moderating stress, but deeper exploration is needed into the specific linkages between work-life balance, burnout, and sales performance in this occupational group. Each of these constructs interacts in complex ways. Poor balance may increase burnout. Burnout may depress performance. Declining performance may provoke additional pressure, which further worsens balance. Understanding these relationships can provide insights into how organisations might intervene effectively. Work-life balance is not merely a matter of scheduling convenience. It encompasses an individual's perceived ability to meet responsibilities in both spheres without chronic conflict or sacrifice of wellbeing. For life insurance agents, achieving this balance may involve flexible work arrangements, reasonable target-setting, supportive supervision, access to stress-management resources, and a culture that recognises human limits rather than valuing only relentless output.

When organisations acknowledge that agents have personal identities beyond their sales roles, a healthier psychological climate emerges. This climate can foster engagement, loyalty, and intrinsic motivation, which subsequently reflect in client relationships and sustained sales. The insurance sector is increasingly recognising that its workforce is a strategic asset. High turnover among agents has long been a challenge, driven in part by burnout, unmet expectations, and inconsistent earnings. Replacing experienced agents involves recruitment and training costs, temporary dips in business volume, and loss of established client relationships. Therefore, initiatives aimed at improving work-life balance and mental health are no longer viewed solely as welfare-oriented but also as economically prudent strategies. Programs emphasising mentoring, time management training, wellness initiatives, and realistic performance metrics are being discussed and implemented with growing seriousness. Moreover, technology can be leveraged to reduce administrative burdens, automate routine follow-ups, and provide data-driven leads, thereby freeing agents' time for meaningful client engagement and personal life. Another important dimension is the societal perception of insurance selling as a profession. In some contexts, it is considered demanding and unstable, leading to

limited family support and an inadequate understanding of the pressures involved. This lack of recognition can intensify the emotional strain on agents who feel isolated in their challenges. Encouraging professional identity, building peer support networks, and celebrating success stories can boost morale. Psychological resources such as resilience, self-efficacy, and optimism mediate how agents experience stress, and organisational interventions can help strengthen these attributes through training and supportive feedback. Policymakers also have a role in shaping healthier work environments. Regulations that encourage fair remuneration structures, ethical selling practices, and transparency in incentive plans can reduce exploitative conditions. Public policy that promotes financial literacy and consumer awareness can ease the burden on agents who would otherwise have to devote considerable effort to basic education before discussing products.

As consumer understanding improves, conversations can shift toward needs analysis and customised solutions, resulting in more satisfying professional interactions and reduced frustration. The city of Chennai, with its blend of traditional values and modern economic dynamism, provides a fertile ground for examining these issues. Its diverse population, expanding service economy, and strong presence of insurance companies make it representative of broader national trends while also offering distinct local features. Studying life insurance agents here provides insights into urban work culture, family structures, and support systems that influence individuals' perceptions of balance and stress. Findings from such research can be extrapolated cautiously to other metropolitan contexts while still respecting regional variations. From a broader developmental perspective, the wellbeing of life insurance agents is intertwined with the wellbeing of the industry and ultimately of the families it serves. Agents serve as financial educators, risk advisors, and service facilitators during critical life events such as illness, death, or retirement planning. Their capacity to perform these roles with empathy and reliability depends on their own psychological health and stability. Chronic burnout not only diminishes sales metrics but also erodes the quality of counsel provided to clients, potentially leading to mis-selling or inadequate coverage decisions. Conversely, agents who feel balanced, supported, and valued are more likely to act ethically, build long-term relationships, and promote appropriate products that truly meet client needs. The coming years are likely to intensify both opportunities and pressures. Technological disruption will automate parts of the sales process while demanding new skills in digital engagement. Regulatory landscapes will continue to evolve. Customer expectations for customised, transparent, and instantly accessible services will rise. In such a scenario, the human element of the insurance distribution system will not disappear. Instead, it will be required to adapt. Ensuring that this adaptation does not come at the cost of human flourishing is an ethical and strategic imperative.

Therefore, an in-depth empirical investigation into how work-life balance shapes burnout and sales performance among life insurance agents in urban India is both timely and necessary. Such a study can illuminate the strength and direction of these relationships, identify demographic or organisational factors that moderate them, and suggest targeted interventions. The outcomes can guide human resource policies within insurance firms, inform the design of training and wellness programs, and assist regulators in framing supportive guidelines. Most importantly, they can contribute to building a sustainable workforce where individuals can pursue successful careers without sacrificing personal wellbeing. By highlighting the lived experiences of agents, research can bring attention to the voices that are often overshadowed by aggregate premium figures and growth charts. It can reveal how professional pride, financial aspirations, family responsibilities, and organisational demands intersect daily life. It can show that economic expansion does not automatically translate into human satisfaction and that deliberate effort is required to align institutional success with individual health. The growth trajectory of the Indian life insurance industry is promising, supported by demographic trends, technological innovation, and increasing financial literacy. However, this promise will be fully realised only if the human agents who power its expansion can work in conditions that respect their limits and nurture their potential. Recognising the centrality of work-life balance, understanding its impact on burnout and performance, and acting on this understanding can strengthen both individual careers and organisational outcomes. A balanced and healthy work environment is not a peripheral concern but a foundational requirement for the long-term development of the industry and the wider economy it serves.

### **1.1. Statement of the Problem**

The life insurance industry in India has been growing steadily because people are becoming more financially savvy, they have more money to spend, and the rules are changing. Life insurance agents, on the other hand, face very tough professional challenges, and their hard work is essential to the business's success. The job requires long hours, high sales goals, job insecurity, and a lack of work-life balance, all of which cause significant stress in both their personal and professional lives. Not finding a good work-life balance often leads to emotional, physical, and mental fatigue, which can cause burnout and lower sales performance. In a competitive market like Chennai, these problems are made worse by the fact that people operate in cities and the need to always accomplish corporate goals. Although work-life balance is becoming increasingly important in organisational studies, few studies have identified direct or indirect effects on the sales performance and burnout of life insurance agents in Chennai. Moreover, the mediating effect of burnout on this relationship has not been adequately examined. This study examines the impact of work-life balance on sales effectiveness to address this information deficiency. Reducing burnout and thereby adding useful information to improve staff health and productivity in the Indian life insurance business.

## 1.2. Importance of the Study

This research is important because the Indian life insurance sector is continually developing, and life insurance agents are a key part of that growth, ensuring clients can access their policies. These agents are making a big difference, but they often have too much work, sales objectives that are too high, and long hours that make it hard for them to manage work and life and stay healthy. Agents in Chennai's busy city have been getting burned out, emotionally drained, and not selling as well because they lack a good work-life balance. This is because there is a lot of rivalry and stress at work. Nonetheless, empirical research examining the impact of work-life balance on sales outcomes and burnout in this specific organisation and area remains scarce. This study seeks to address the existing research vacuum by examining the impact of work-life balance on sales performance and burnout among 136 life insurance agents in Chennai. The findings will be beneficial for insurance firms, policymakers, and human resource professionals in designing and executing initiatives that enhance employee well-being, cultivate a positive work environment, and improve performance outcomes. Moreover, by investigating the mediating function of burnout in this relationship, which has been little explored in existing literature, the research will enhance the body of academic knowledge. The research ultimately seeks to enhance the sustainable development of the life insurance business by underscoring the need for employee-centric policies and enduring working conditions.

## 2. Review of Literature

Bakker et al. [1] examined the link between organisational profitability in the service sector and the presence of structured work-life balance initiatives. Their study showed that companies investing in comprehensive work-life balance programs reported higher financial returns. The improvement in profitability was attributed to enhanced employee performance, greater engagement, reduced absenteeism, and lower burnout levels. Employees with better balance were more motivated and committed, resulting in improved service delivery and customer satisfaction. The study highlighted that organisations that treat work-life balance as a strategic investment rather than merely a welfare measure gain a competitive advantage. Overall, the research emphasised that profitability and employee well-being are closely interconnected and that introducing supportive policies, such as flexible hours, leave policies, and wellness initiatives, contributes significantly to sustainable organisational growth. Faisal et al. [2] examined the difficulties employees faced in balancing professional and personal responsibilities during the COVID-19 lockdown in India, focusing on gender differences in emotional exhaustion. Their findings showed that women experienced greater emotional strain, largely due to increased domestic responsibilities and expectations overlapping with remote work demands. Household duties, caregiving roles, and limited separation between work and home intensified fatigue. The study emphasised that this imbalance negatively influenced performance and psychological well-being. It further stressed the importance of supportive organisational policies, such as flexible schedules, empathetic leadership, and counselling services, to reduce burnout. The authors concluded that gender-sensitive strategies are essential to ensure equitable work environments, especially during crises that blur traditional boundaries between professional and personal spheres. Babakus et al. [3] investigated differences in psychological health, occupational stress, and work-life balance among public and private sector employees during the COVID-19 pandemic. Their research revealed that private-sector workers experienced significantly higher stress levels, heavier workloads, greater job insecurity, and poorer work-life balance than their public-sector counterparts.

These pressures contributed to increased burnout, anxiety, and lower job satisfaction. Public sector employees reportedly benefited from more stable employment conditions and clearer work expectations, which contributed to better mental health outcomes. The study highlighted how organisational structure, job security, and support systems play crucial roles in determining employee well-being. It underscored the need for private organisations to strengthen employee assistance programs, promote balanced workloads, and create healthier work environments to protect both productivity and psychological health. Anyim et al. [4] examined disparities in psychological well-being, occupational stress, and work-life balance between public and private sector workers during the pandemic period. Their findings indicated that higher levels of burnout had a significant negative impact on employees' job performance. Conversely, a higher quality of work life—characterised by supportive environments, fair compensation, and growth opportunities—enhanced job satisfaction and indirectly improved performance. The study suggested that employee satisfaction serves as a key mediating variable between working conditions and productivity. Workers who perceived organisational care and experienced a balance between personal and professional demands demonstrated stronger commitment and efficiency. The authors emphasised the importance of management initiatives, such as recognition systems, reduced role ambiguity, and stress management interventions, to minimise burnout and foster a healthier, more motivated workforce. Holmgreen et al. [5] focused on job stress and work-life integration, stressing that employee well-being is central to organisational effectiveness. They argued that modern workplaces often blur the boundaries between professional and personal domains due to digital connectivity and the constant availability expectations. This blurring can intensify stress, reduce recovery time, and weaken overall productivity. Their study emphasised the importance of organisational responsibility in designing roles, workloads, and schedules that foster healthier integration rather than conflict.

Policies such as remote work flexibility, mental health resources, and supportive leadership were highlighted as essential in reducing strain. The authors concluded that when organisations proactively address well-being, employees become more engaged, innovative, and resilient, which, in turn, leads to sustained performance improvement and a more positive organisational climate. Marecki [6] investigated the relationship between work-life balance and burnout among employees in the Indian IT sector. Surprisingly, their results indicated a positive correlation between work-life balance and burnout, suggesting that even individuals who perceive better balance may still experience emotional exhaustion. This unexpected finding points to complex mechanisms, such as high personal expectations, overcommitment to both domains, or constant attempts to maintain balance that can become stressful. The study emphasised the need for a deeper exploration of psychological, cultural, and organisational factors shaping this relationship. It suggested that interventions must look beyond providing balance initiatives and examine workload intensity, role clarity, and emotional demands. The authors highlighted that understanding these nuances is crucial to designing more effective burnout-prevention strategies in high-pressure industries. Rayat et al. [7] reported survey findings indicating that poor work-life balance led to burnout among approximately 52 per cent of employees. The data suggested that increasing work demands, lack of flexibility, and extended working hours were key contributors to emotional and physical exhaustion. Respondents expressed a growing preference for flexible schedules, remote work options, and supportive workplace cultures that respect personal commitments. The report emphasised that organisations that failed to adapt to risk experienced decreased productivity, higher turnover, and declining morale. Conversely, companies that embrace flexible structures and employee-centred policies are more likely to experience improved well-being, engagement, and performance. The insights highlighted that modern employees prioritise balanced lifestyles, and that employers must realign expectations to remain competitive, sustainable, and attractive in an evolving labour market.

## 2.1. Research Gap

Despite an increasing number of studies on the balance between work and life, burnout, and job performance across many service sectors, there is a significant lack of sector-specific studies concentrating just on life insurance agents in India, particularly in the post-pandemic period (2021-2025). Most prior studies have either extended their findings to the entire financial sector or focused on organisational personnel rather than field-level sales agents, who face distinct work-life challenges due to sales targets, client demands, and long working hours. Furthermore, a limited study has been undertaken in Chennai, India's main insurance market, with a competitive workforce [8]. There is also a considerable research gap in incorporating new industry changes, such as the influence of growing digitization, hybrid working patterns, and rising performance requirements after 2020, on insurance agents' work-life balance and mental well-being, through a methodical investigation of the relationship between work-life balance, burnout, and sales success among 136 life insurance agents in Chennai, offering up-to-date and sector-specific insights that are critical for management and policy interventions [9]; [10].

## 2.2. Objective of the Study

- To evaluate the level of work-life balance among life insurance agents in Chennai.
- To compare the prevalence and intensity of work-life balance between male and female employees in the insurance sector.

### 2.2.1. Hypothesis 1

- **H0 (Null Hypothesis):** There is no significant relationship between work-life balance and sales performance among life insurance agents in Chennai.
- **H1 (Alternative Hypothesis):** There is a significant relationship between work-life balance and sales performance among life insurance agents in Chennai.

### 2.2.2. Hypothesis 2

- **H0 (Null Hypothesis):** There is no significant difference in the prevalence and intensity of work-life balance between male and female employees in the insurance sector.
- **H1 (Alternative Hypothesis):** There is a significant difference in the prevalence and intensity of work-life balance between male and female employees in the insurance sector.

## 3. Research Design and Methods

A quantitative research approach is employed using a structured survey to collect data from 136 respondents from public and private life insurance companies. Stratified random sampling ensures proportional representation across experience, gender, and organisational structure. Primary data are gathered through a standardised questionnaire measuring work-life balance, burnout, and sales performance, while secondary data include industry reports, insurance records, and academic journals. The

study examines demographic and job-related factors, including age, experience, marital status, compensation type, and organisational support. Descriptive statistics summarise respondent characteristics, while Pearson correlation and multiple regression analyses assess relationships among work-life balance, burnout, and sales performance. T-tests and ANOVA are used to compare differences across demographic and job-related variables.

## 4. Results

### 4.1. Descriptive Statistics

The demographic analysis of 136 life insurance agents in Chennai sheds light on the workforce makeup, highlighting critical aspects that may impact work-life balance, burnout, and sales performance. According to the survey, the life insurance sector remains male-dominated, with 72% of respondents being male and 28% female. The age distribution suggests that the bulk of agents (40%) fall within the 31-40 age range, followed by 25% in the 20-30 years group, underlining that a large component of the workforce consists of young and mid-career professionals. According to marital status data, 62% of respondents are married, with 38% unmarried (Table 1).

**Table 1:** Demographic profile of the respondents

Demographic Variable	Categories	Frequency (N)	Percentage (%)
Gender	Male	98	72%
	Female	38	28%
Age Group	20–30 years	34	25%
	31–40 years	54	40%
	41–50 years	30	22%
	Above 50 years	18	13%
Marital Status	Single	52	38%
	Married	84	62%
Educational Qualification	Higher Secondary	14	10%
	Undergraduate Degree	65	48%
	Postgraduate Degree	57	42%
Work Experience	Less than 2 years	27	20%
	2–5 years	48	35%
	6–10 years	38	28%
	More than 10 years	23	17%
Employment Type	Full-time Insurance Agent	93	68%
	Part-time / Commission-based	43	32%
Monthly Income	Below ₹20,000	24	18%
	₹20,000 – ₹40,000	57	42%
	₹40,000 – ₹60,000	37	27%
	Above ₹60,000	18	13%
Compensation Structure	Salary-based	75	55%
	Commission-based	61	45%

This could imply that married agents face greater difficulties in achieving work-life balance due to family commitments and work-related stress. Regarding educational qualifications, 48% of respondents hold undergraduate degrees, while 42% have completed postgraduate studies. This demonstrates that most insurance agents have formal higher education, which may influence their professional expectations and goals regarding job security and work-life balance. A poll of respondents' job experience revealed that 35% had 2–5 years, 28% had 6–10 years, and 17% had more than 10 years. The combination of new and seasoned agents in the workforce suggests that less experienced agents may be more affected by workplace stress and uncertainty. Additionally, according to employment data, 32% of respondents work as commission-based or part-time insurance brokers, while 68% are full-time brokers. Stress and longer hours are more common among full-time agents, which can affect their well-being and job satisfaction. According to the income distribution, 42% of respondents earn between ₹20,000 and ₹40,000 per month, 27% earn between ₹40,000 and ₹60,000, and only 13% make more than ₹60,000. This shows that most agents fall within a moderate salary range; those with lower wages may face greater financial stress, which can contribute to burnout (Table 2).

**Table 2:** The level of work-life balance among life insurance agents in Chennai

Demographic Variable	Category	Mean WLB Score	Standard Deviation
Overall	—	3.8	1.1
Gender	Male	3.5	1.0
	Female	4.2	1.2
Age Group	20–30 years	3.4	1.1
	31–40 years	3.8	1.0
	41–50 years	4.1	1.2
	Above 50 years	3.9	1.1
Marital Status	Single	3.6	1.2
	Married	4.0	1.1
Educational Qualification	Higher Secondary	3.5	1.0
	Undergraduate Degree	3.8	1.1
	Postgraduate Degree	4.2	1.2
Work Experience	Less than 2 years	3.4	1.1
	2–5 years	3.7	1.0
	6–10 years	4.0	1.1
	More than 10 years	4.1	1.1
Employment Type	Full-time Insurance Agent	3.9	1.1
	Part-time / Commission-based	3.6	1.0
Monthly Income	Below ₹20,000	3.4	1.1
	₹20,000 – ₹40,000	3.8	1.0
	₹40,000 – ₹60,000	4.0	1.1
	Above ₹60,000	4.2	1.2
Compensation Structure	Salary-based	4.0	1.1
	Commission-based	3.7	1.0

Demographic research on work-life balance among life insurance agents in Chennai revealed considerable differences across groups. The overall mean work-life balance (WLB) score of 3.8 indicates a moderate-to-high level of balance, with significant variations by gender, age, experience, and employment type. Female agents (4.2) report higher WLB than male agents (3.5), which may be related to differences in support networks or work objectives. Age-wise, agents aged 41-50 years (4.1) had superior WLB than younger agents (3.4 for 20-30 years), most likely due to job stability and experience. Married agents (4.0) reported higher WLB than single agents (3.6), suggesting that organised routines and family support can help manage professional stress. Similarly, people with postgraduate degrees (4.2) had stronger WLB than those with lower levels of education, suggesting that higher credentials may lead to greater job stability and work-life integration. Agents with more than ten years of experience (4.1) have a better balance than newbies (3.4), demonstrating the value of industry expertise. Employment type also has an impact, with full-time agents (3.9) reporting somewhat higher WLB than commission-based agents (3.6), probably due to income stability. Higher income groups (4.2 for ₹60,000+) had better work-life balance (WLB) than those earning less than ₹20,000 (3.4), highlighting the correlation between financial security and lower job stress. The findings emphasise the importance of workplace flexibility, financial stability, and stress management programs in promoting work-life balance, particularly among younger and lower-income agents. Organisations should develop rules that enhance employee well-being and productivity while preventing burnout (Table 3).

**Table 3:** Independent sample t-test comparing wlb scores between male and female

Variables	N	Mean WLB Score	Std. Deviation	Mean Difference	t-Cal	p-Value
Male	98	3.51	0.55	-0.81	-9.81	0.000
Female	38	4.32	0.38			

To determine whether there is a significant difference in WLB between male and female life insurance brokers, the Independent Sample T-Test was used. At the 5% level, the test result,  $t(134) = -9.81$ ,  $p < 0.001$ , indicates a significant difference. The null hypothesis is rejected since the p-value is less than 0.05, indicating that female agents have a substantially better work-life balance than their male counterparts.

## 5. Discussion

The study's conclusions offer important new insights into aspects of work-life balance (WLB) among life insurance agents in Chennai. The study specifically examined the impact of demographic variables such as gender, work experience, and income level on WLB. The results indicate that WLB among insurance agents varies significantly across these factors. The overall mean WLB score suggests a moderate work-life balance among the respondents. Female agents reported significantly higher WLB (mean score: 4.32) than their male counterparts (mean score: 3.51), with the Independent Sample T-Test confirming a statistically significant difference ( $t(134) = -9.81, p = 0.000$ ). This aligns with previous research suggesting that, despite juggling multiple responsibilities, women often develop better coping mechanisms. However, these findings contrast with other studies that highlight the disproportionate burden of domestic and professional responsibilities on women, leading to higher work-family conflicts. Regarding work experience, agents with over 10 years of experience exhibited better WLB than those with less than two years of experience. The ANOVA results showed significant differences across different experience levels ( $F = 10.13, p = 0.000$ ), indicating that employees with extensive industry experience have better strategies to manage work-life challenges. Similarly, agents earning above ₹60,000 per month demonstrated better WLB than those earning below ₹20,000, reinforcing the role of financial security in reducing work-life conflicts. Organisations must acknowledge these disparities and implement flexible work arrangements, stress management programs, and financial incentives to effectively support employees' work-life balance.

## 6. Conclusion

The current study shows the varied and rich work-life balance (WLB) experiences of life insurance brokers in Chennai. Contrary to the prevailing belief that women face heightened work-life conflict due to numerous personal and professional obligations, the data indicate that female agents report a superior level of work-life balance than their male counterparts. This implies that women may have developed more efficient coping mechanisms, support networks, or time-management techniques to balance conflicting obligations. The study also shows that how much money you make and how long you've worked have a big impact on how well you manage work and life. Agents with higher pay and longer tenure report better work-life balance, suggesting that financial security and professional maturity help people better manage work stress. Employees with more experience are more likely to have more job control, a better grasp of their roles, and stronger professional networks. All these things together help them find a better balance between work and personal life. These results show that not all employees have the same work-life balance, and a one-size-fits-all solution won't work. Instead, businesses need flexible, tailored work-life policies that account for factors such as gender, income, career stage, and personal requirements. Flexible work hours, helpful leave policies, employee wellness programs, and stress-management programs can greatly improve employees' quality of life. It's just as important to create a workplace culture that is welcoming and understanding, so people feel supported in both their jobs and personal lives. Families are also very important for helping people manage work and life. They do this by encouraging shared home duties and emotional support. Policymakers can make these programs even better by drafting labour laws that support flexible work schedules and workers' health. If firms, families, and policymakers work together, they can help people better balance their work and personal lives. This will lead to more productivity, more job satisfaction, and better physical and mental health for employees.

### 6.1. Limitations and Recommendations for Future Research

Even with its informative results, this study has some limitations. To begin with, it is limited to Chennai and cannot be applied to other regions with distinct socioeconomic and cultural contexts. Comparative research across multiple cities or states would be worthwhile for future studies to provide a more holistic picture. Second, the research is based on self-report data, which may introduce response bias, as participants may have given socially acceptable responses rather than honest estimates of their work-life balance. Longitudinal studies would be included in future work to measure long-term changes in work-life balance, and qualitative approaches would be used to achieve a more in-depth understanding of employees' lived realities. In addition, future research could investigate the work-life coping mechanisms employees use to maintain work-life balance and how organisational and family support systems can help prevent work-life conflicts. In light of these shortcomings, future studies can enhance the work-life balance literature in the insurance industry and facilitate more effective organisational policies.

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