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Can't leave it at home? The effects of personal stress on burnout and salesperson performance

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ABSTRACT

Personal stress is a prevalent problem in a connected world. For salespeople, demands of a connected workplace have largely eliminated boundaries between personal and work life, allowing stress from personal issues to spill over into their work. Thus, problems of health, relationships, and finances are no longer “left at home” for salespeople. Rather, a less central workplace model (e.g., remote workplaces and mobile platforms) and 24/7 work expectations expand the workplace, which comingles personal and work demands. Utilizing a sample of 331 salespeople, we study personal stressors that cross boundaries into the workplace and find that they play a critical role in the formation of burnout across its dimensions, which leads to reduced salesperson performance. Our research contributes to the sales literature by investigating individual personal stressors via Job Demands and Conservation of Resources theories and offers insights for managers of salespeople that face both personal and work stress.

1. Introduction

In most sales settings, boundaries between personal and work time have become largely non-existent. Technological advances and customer expectations for immediate responses make it difficult for salespeople to “unplug” from the near obligation to address client and manager demands in real-time. This technology-driven destruction of the already unclear boundaries of sales is pervasive and is expected to escalate as artificial intelligence and myriad enablement tools increase customer and manager expectations (Singh et al., 2019). Prior research indicates the lack of separation between work and personal matters has costs to the salesperson, as workplace stress routinely invades her/his personal life (i.e., work-to-family conflict, Boles, Johnston, & Hair, 1997; Boles, Wood, & Johnson, 2003; Darrat, Amyx, & Bennett, 2010). In addition, a recent Forbes article (Beheshti, 2019) reports that mental health suffers when work stress permeates personal life, with reports of unhealthy coping behaviors (50%), poor sleep (67%), and a fear of missing work to deal with stress (67%). Yet, very little is known about the opposite dynamic, where demands of *personal stress* cross the almost non-existent boundaries of the sales workplace contributing to

salesperson burnout and reductions in performance. Thus, we investigate the impact of personal stress that in a connected, social, and dynamic society affects the sales workplace where it counts – across salesperson wellbeing and performance.

The impact of a comingled personal and workspace is more salient than ever. Given recent changes to work and personal habits hastened by health concerns, most employees have experienced some mix of business and home life. While conducting remote work from home offers many benefits, little is known of its impact on the worker's long-term well-being. Given these changes, we surmise that stress from both home and work is more likely than ever to mix, causing new and unforeseen problems for managers and employees. However, given the lack of literature on the specific impact of personal stressors on work outcomes, scholarly research does not address what this increasing practice may ultimately do to worker well-being. Therefore, our research on the effects of personal stress on the workplace is timely and salient to current issues.

We focus on personal stress in the sales workplace because of the unique, autonomous, and customer-facing role of the salesperson. In their research on salesperson burnout, Lewin and Sager (2007) identify

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that both the boundary-spanning (where firm and customer demands must be met) and frequently ambiguous nature of the sales role make salespeople highly likely to experience stress and burnout. Further, Ambrose, Rutherford, Shepherd, and Tashchian (2014) add that the parameters of the sales role make it distinct from non-sales workplace research. For example, salespeople are typically incentivized and compensated on personal achievement (e.g., revenue or percentage of quota), which differentiates them from workers compensated on group goals (e.g., task, team, or firm performance). Thus, for salespeople, individual motivation is among the strongest determinants of sales performance (Miao & Evans, 2007). Yet, the American Psychological Association's report on *Stress in America* (APA, 2018) attests that common personal stressors (e.g., financial issues impact 64% and health concerns impact 63% of adults) reduce motivation. For Generation Z, which represents future workforce entrants, personal stress is more pervasive (finances: 81% and health concerns: 75%). Thus, personal stress is expected to have negative effects on salespeople as they become less motivated (i.e., burned out) to meet their performance goals.

However, despite research on the topic of family-to-work stress, little is known about the specific types of personal stress that affect performance. Prior work has investigated interrole conflict that causes stress from family-related activity to influence other settings. Specifically, interrole conflict is defined as a situation where *“the role pressures from the work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role”* (Greenhaus & Beutell, 1985, pg. 77). Thus, stressors in the home (e.g., a sick child) can cause conflict in the workplace (e.g., salesperson cannot attend a client meeting). However, investigation of specific personal stressors and their role in the sales workplace is absent from prior research on family-to-work conflict and stress. Thus, our research question is “how do specific personal stressors impact salespeople and their performance?”

To address our research question, we develop and test a theoretical model of how personal stress influences salespeople and their performance. As the basis of our model, we blend concepts of Job Demands Resources (JD-R) theory (Bakker, Demerouti, & Dollard, 2008) with tenets of Conservation of Resources (COR) theory (Hobfoll, 1989) to develop our hypotheses regarding how personal issues (COR) fit within a comingled work role (JD-R). We model the three most prominent personal stressors (financial, health, and relationship; APA, 2015) as antecedent demands that drive salesperson burnout (emotional exhaustion, depersonalization, and diminished personal accomplishment). We then validate our research model by connecting the burnout dimensions to salesperson performance. Thus, our research addresses a salient gap in the literature, as we test our model with a sample of 331 B2B salespeople from across a variety of industries to provide widely applicable research findings.

The findings of our study offer several contributions. From a scholarly perspective, we address the role of specific personal stressors in the sales workplace in relation to salesperson burnout and performance outcomes. In so doing, we extend the tenets of JD-R based on COR theory to investigate how personal demands affect salesperson workplace outcomes. Our results offer interesting insights for managers of salespeople, and though not all personal stress and burnout dimensions interact the same, the evidence shows that personal stress plays a prominent role in the formation of burnout. Overall, the present manuscript contributes to scholarship by advancing that personal stress can have a significant impact on the salesperson and his/her sales performance. In response, managers should consider ways to develop adaptive work cultures, employee assistance programs, and/or empathy for salespeople dealing with personal issues.

The remainder of this manuscript is organized as follows. First, a review of literature and theory on personal stress, workplace stress, and how salespeople respond to these stressors is advanced to build the foundation of our conceptual model. Then, our hypotheses are

presented, followed by empirical tests and results of the model. Implications of our research are followed by a discussion of the limitations and future research topics engendered by our findings.

2. Theoretical development

Salespeople work in an environment of increased pressures and decreased boundaries. For most salespeople, information and communication technologies permeate their daily work and connect their personal and professional roles (Chen & Karahanna, 2014; Gant & Kiesler, 2002). In autonomous sales roles, salespeople utilize smartphones, Apple watches, computers, and tablets to stay connected while in and out of office and across client settings. While these technologies are ubiquitous, in the past, structural boundaries of sales communications provided some boundaries between work and home. For example, as recent as 2007, iPhones did not exist, allowing salespeople some freedom from 24/7 work e-mails and text messages that intrude into their personal lives. Currently, the boundaries are even less distinct, as recent advances in cloud-based mobile CRM applications provide salespeople with unlimited access to information regarding their clients, sales activity pipeline, and sales opportunities that can be accessed anytime, and anywhere. In other words, the days of “hiding” from the boss or clients are gone, as the digital interfaces used within the modern sales profession have dissolved the structural barriers that once offered some shelter from work communications (Berkowsky, 2013).

Given the near elimination of structural boundaries in sales settings, both work and personal domains can spillover into one another. Spillover describes breaches of boundaries between different domains based on their permeability, which allows the concerns of one setting to affect another setting (Berkowsky, 2013). Boundary permeability (e.g., from family to workplace) in sales comes as a result of many aspects of the autonomous and adaptive role of the salesperson. For example, permeability is “encouraged” by aspects of sales such as role ambiguity, service demands, customer orientation, adaptive selling, and ambidexterity requirements that tax the salesperson's cognitive resources and time (see, Ahearne, Jelinek, & Jones, 2007; Rapp et al., 2017; Singh, 1993; Spiro & Weitz, 1990; Saxe & Weitz, 1982). In essence, salespeople are tasked with working beyond normal work time frames and boundaries to make sales and serve customers, which requires their personal life to comingle with their work life.

The concept of spillover allows for both negative and positive flows between domains (Bakker et al., 2008). Many salespeople enjoy their role precisely because they can attend to personal business during their workday, such as going to a child's soccer match or school event. Conversely, negative forces can also spillover, with stressful, unresolved client issues of the day (e.g., canceled orders, unpaid invoices, and service failures) often-driving frustration and reduced attention during family time. Additionally, spillover can also occur across boundaries when a significant other brings home problems from work that cause family problems to spill into the partner's work life (Bakker et al., 2008). Given the virtually unlimited permeability of boundaries in sales that allow demands to spill across personal and work domains, we next look to JD-R theory to describe the impact of personal demands that spillover into the sales workplace.

2.1. Stress related theories

Many theories exist to help describe the role of stress in work and personal domains. We focus specifically on extending job demands resources (JD-R) theory to include personal demands salient to the workplace. To provide this addition to the JD-R framework, we draw upon research from family-to-work domains and tenets of conservation of resources (COR) theory.

JD-R is a prominent theory specific to work settings that describes the role of job-related demands and resources within the workplace. Job demands are “physical, psychological, social, or organizational

aspects of the job that require sustained physical or psychological (cognitive or emotional) effort or skills and are therefore associated with certain physical and/or psychological costs” (Bakker & Demerouti, 2007, p. 312). Job demands typically drive negative outcomes, such as burnout or turnover based on the effort required to address them (Demerouti, Nachreiner, Bakker, & Schaufeli, 2001). These psychological costs are prevalent in sales, with demands such as increasing market and product complexity, relationships, and competition all vying for the limited time and energy resources of salespeople (e.g., Hartmann, Wieland, & Vargo, 2018; Plouffe, Bolander, Cote, & Hochstein, 2016; Schmitz & Ganesan, 2014).

According to JD-R theory, job and personal resources buffer workplace demands. Job resources are physical, psychological, social, or organizational components of a job that function to help salespeople achieve work goals, reduce job demands (and costs), and/or stimulate learning (Demerouti et al., 2001). Proper use of job resources improves work engagement and performance (Bakker & Demerouti, 2007). Of interest to the sales setting is the concept of personal resources. Given the individual and personal motivation nature of sales, we expect that salespeople draw upon many resources from within their inner-self. To this end, personal resources are defined as malleable, positive self-evaluations rooted in a salesperson’s resiliency and ability to influence the immediate environment (Hobfoll, Johnson, Ennis, & Jackson, 2003; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2009). For example, the personal resources of self-efficacy, self-esteem, and optimism have been shown to act as buffers within the workplace (Xanthopoulou Bakker, Demerouti, & Schaufeli, 2007). In addition, the moderating role of compassion satisfaction (a personal resource) was established on the relationship between job demands and job strain outcomes (Tremblay & Messervey, 2011). Thus, a salesperson’s personal resources help to offset workplace stress driven by overwhelming demands.

However, to date, the notion that personal demands can be viewed as workplace demands has not been developed in the JD-R literature. We suggest that, similar to personal resources, in a comingled workplace, salespeople will be equally as susceptible to personal demands as they are to workplace demands. To develop this concept, we first briefly look to the broader context of family-to-work conflict and stress and then incorporate tenets of COR theory to support our extension of the JD-R framework. Prior literature on family-to-work conflict describes stressors that spill over from the personal domain into the work domain (Greenhaus & Beutell, 1985). The spillover of demands from family-to-work has a negative effect at work, as it has a positive relationship with workplace burnout and a negative relationship with performance (Amstad, Meier, Fasel, Elfering, & Semmer, 2011). However, specific examples of where personal demands have been described in a JD-R context are not found within the JD-R literature. Yet, many similarities of the personal demands described in the family-to-work conflict literature relate closely to the concepts of JD-R. This oversight is interesting, as personal resources (not demands) have been introduced to the study of JD-R theory (Xanthopoulou et al., 2007, 2009). Thus, we provide a contribution to the literature by extending JD-R theory to account for the spillover of specific personal demands (stressors) expected to play a role within the sales workplace.

To guide our development and extension of JD-R via including personal demands in the model, we next look to key aspects of COR theory. COR is based on the interaction of an individual with her/his environment. When the demands of an environment exceed an individual’s ability to cope, they produce stress (Hobfoll, 1989). To offset demands, much like the dynamic explained by JD-R, personal resources are utilized to offset the negative effects, such as burnout, of conflicting situations that cause stress (Hobfoll & Freedy, 2017). A personal resource in the context of COR is anything important to an individual that helps her/him to improve wellbeing and adjust to the environment (Hobfoll, 1989). Personal resources include values, personality, and coping skills developed via experience. Thus, in our study of salespeople, we expect that personal resources play a role because these

workers are faced with challenging situations (e.g., rejection, lost sales, and competition) that require coping and resilience (Dugan, Hochstein, Rouzious, & Britton, 2019). Overall, COR suggests that stress from an environment causes the loss of resources as energy and resilience are exhausted and that individuals tend to focus on and respond to the loss of resources more than the gain of positive inputs (Hobfoll, 1989). COR offers two additional salient tenets, resource spirals and caravans, that relate to salespeople, the formation of burnout, and stress.

The concepts of resource spirals and caravans relate to the cumulative nature of losses and gains. A resource spiral is described as the notion that as losses accumulate, they will “spiral” in a downward direction, where, “loss begets further loss” (Hobfoll, 2001, p. 354). Conversely, positive gains can “caravan” and build upon one another, leading to improved confidence that drives future confidence, or improved performance “caravanning” to drive future performance gains (Hobfoll, 2001). These concepts pertain to salespeople, as personal stress, spilling over into the workplace, represents a true loss of resources (e.g., weakened health state, unfocused thoughts due to a relationship break-up, or paranoia of failure due to financial trouble) that can spiral as problems accumulate. In these states, personal stress demands are capable of driving workplace burnout and thus, reducing workplace performance. Drawing upon these concepts of COR theory, we suggest that JD-R theory can be broadened to include personal demands that affect the workplace, as well as demands inherent within the workplace. We offer this suggestion within the scope of the sales workplace, which provides a unique setting that offers little distinction between personal and work environments.

2.2. Salesperson burnout

Salesperson burnout is comprised of three dimensions. According to Maslach, Jackson, Leiter, Schaufeli, and Schwab (1986), burnout is considered to be a syndrome whose constituent dimensions include emotional exhaustion, depersonalization, and diminished personal accomplishment. *Emotional exhaustion* arises as a function of the stress experienced by salespeople resulting from job-related demands. Specifically, emotional exhaustion results from an imbalance between the amount of resources a salesperson has for dealing with occupational demands, and the magnitude of the demands. *Diminished personal accomplishment* pertains to the gradual attenuation of a salesperson’s sense of competency and ability to excel. In sales, diminished personal accomplishment is clearly identifiable, as sales revenue is often the primary indicator of salesperson performance, which objectively reports decreases in outcomes that may be related to decreases in perceived effectiveness and competence (Lewin & Sager, 2007; Maslach et al., 1986). *Depersonalization* generally manifests as a salesperson’s cynical and calloused disposition toward clients/customers, coworkers, and/or managers. Depersonalization is marked by a lack of “humanity” in how one frames his/her interactions with others. Overall, burnout and its dimensions play an important, albeit negative, role in sales.

Given their relevance to the demands of selling, antecedents and outcomes of the burnout dimensions have been the subject of prior sales research. Regarding the antecedents, the dimensions have been demonstrated to result from work stressors, such as role conflict, role overload, intrinsic motivation, and role ambiguity (Lewin & Sager, 2007; Low, Cravens, Grant, & Moncrief, 2001). No prior research has considered the role that personal stress plays (in excess of work stressors) in the formation of salesperson burnout. Regarding outcomes, emotional exhaustion reduces salesperson performance (Babakus, Cravens, Johnston, & Moncrief, 1999), job satisfaction (Mulki, Jaramillo, & Locander, 2006), and increases turnover intentions (Boles et al., 1997). However, outcomes of the remaining dimensions, described as “neglected” across the sales literature, are less investigated (Hollet-Haudebert, Mulki, & Fournier, 2011). In their work, Hollet-Haudebert et al. (2011) establish that both depersonalization and diminished personal accomplishment have a negative influence on

organizational commitment.

From a multi-dimensional perspective, Lewin and Sager (2007) investigate the three dimensions of burnout to develop a process model that specifically relates to the sales domain. However, with only a few exceptions (e.g., Ambrose et al., 2014; Rutherford, Shepherd, & Tashchian, 2015), most sales research has investigated burnout without taking into account the sequencing of its sub-dimensions. Thus, the norm across extant literature is to model the burnout dimensions individually, where paths between the burnout dimensions are not estimated (Edmondson, Matthews, & Ambrose, 2019). In fact, most sales research doesn't measure all of the burnout dimensions, but rather focuses exclusively on emotional exhaustion, neglecting the investigation of models that represent all three dimensions (Rutherford, Hamwi, Friend, & Hartmann, 2011a). Given the variance in how burnout is tested in sales research, and the scope of our research as it investigates personal stressors as antecedent conditions of the three dimensions, we do not model the sequencing of the burnout dimensions. However, we do suggest that future research on personal stress and burnout should explore potential moderators along with a process model that accounts for the sequential effects of the burnout sub-dimensions. Addressing our objective, our research adds to the literature by modeling all of the burnout dimensions and the antecedent relationships of personal stress (health, relationship, and financial), which are next described.

3. Conceptual development

Fig. 1, and the following sections, illustrate our JD-R based conceptual model, where the demands of personal stressors drive burnout. We begin by describing how prior personal stress research in the social sciences fits well with JD-R theory in an organizational setting. Then, we review literature on the three most common personal stressors (health, relationship, and financial) and their expected roles in a sales

setting, beyond that of typical work stress (APA, 2015, 2018). Utilizing JD-R, we hypothesize that these personal demands will drive changes in each of the burnout dimensions, ultimately resulting in sales performance.

3.1. Personal stress

As demonstrated above, the role of specific personal stressors in the workplace is lacking in the marketing and industrial organizational psychology literatures. However, in the more general social science literature, study of life stress has focused on social, psychological, and physiological factors that impact well-being (Lin & Ensel, 1989). At their core, life stressors relate to the research of Maslow (1943) on human motivation. In general, stress forms when basic and more advanced human needs are not met. More specifically, personal health and well-being are impacted by stressors and the resources that manage them (Lin & Ensel, 1989). Upon comparison, the literatures on life stress, JD-R, and COR theory align well with each other. The notion that life stressors place demands on, and produce undesired states in, individuals (Holahan & Moos, 1991) aligns with the job demands described by JD-R and COR. Similarly, the notion of social, psychological, and physiological coping resources (Holahan & Moos, 1987, 1990) coincides with JD-R's personal or organizational job resources. In the following sections, we utilize aspects of the life stress literature to advance JD-R theory by introducing personal stressors and psychological demands common to COR and stress theories into the typically workplace-focused JD-R theory.

3.1.1. Personal health stress

Health concerns are reported by 63% of adults as a salient source of personal stress (APA, 2018). In summarizing concepts of Wheaton (1994), we characterize personal health stress as a state that develops

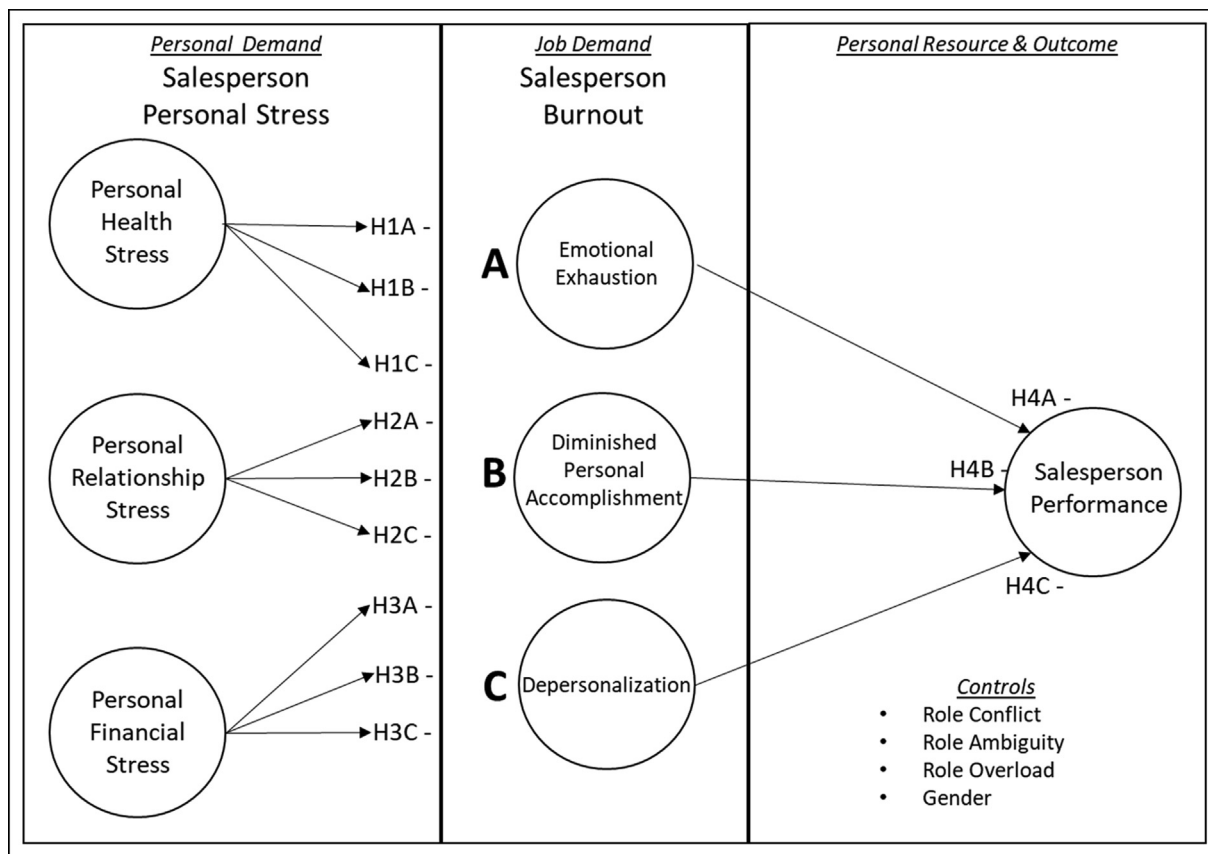


Fig. 1. Conceptual Model of Personal Stress, Burnout, and Salesperson Performance.

when personal health, or the health of those one exhibits responsibility for, declines to a point that exceeds the ability to cope effectively with the situation. Health issues are a concern for all people, with most regularly experiencing some personal (or extended family member) health problems. For minor or routine health concerns, health stress is likely to remain low, as these types of events are manageable and expected (de Frias & Whyne, 2015). For example, a weekend athlete is inconvenienced by a knee injury or a parent experiences manageable stress when a child has strep throat. These health concerns are addressed by coping mechanisms, such as a focus on recovery and an expected return to normal health (Doron, Trouillet, Maneveau, Neveu, & Ninot, 2014). However, more serious and debilitating health concerns can exceed one's ability to cope (de Frias & Whyne, 2015). For instance, an individual's stage IV cancer diagnosis or an aging parent with Alzheimer's disease are examples of serious health concerns that do not have expectations of guaranteed recovery or a clear path toward a return to normal functionality. Thus, increases in health-related stress result from serious health concerns (Chang & Yu, 2013).

As personal health stress increases, it becomes a demand on the resources of salespeople. Personal health stress represents a variety of demands that require dedication of personal resources, such as time, cognitive function, and physical exertion (Van Der Heijden, Demerouti, Bakker, & Hasselhorn, 2008). Whether the serious health concern is for the individual or a loved one, trips to medical clinics, complex treatment plans, and rehabilitation exercises all place demands on the patient or caregiver. Applying the JD-R concept to the demands of personal health stress that spillover from the personal domain to the work domain, we expect that as personal health stress increases it will have a negative impact. Specifically, we predict that salespeople will experience increases in burnout due to personal health stress because the pressures of the sales environment can be unrelenting. For example, sales quotas, customer orders, and important contract negotiations often are time-sensitive and deemed critical to maintaining a salesperson's income and employment. Thus, personal health stress is an added demand that permeates the sales workplace as it is addressed and managed by salespeople who are already experiencing traditional work stress. We expect personal health stress will lead to increases in the dimensions of salesperson burnout. Formally,

H1: Increases in salesperson personal health stress will have a positive relationship with increases in (a) emotional exhaustion, (b) diminished personal accomplishment, and (c) depersonalization.

3.1.2. Personal relationship stress

Relationship concerns are reported by 44% of adults as a key source of personal stress (APA, 2015). Drawing upon Wheaton (1994), we describe personal relationship stress as a state that develops when close relationships become severely distressed, or when they are discontinued. Stress is inherent in relationships, as natural tension exists between individuals with competing and divergent demands, attitudes and needs (Ledermann, Bodenmann, Rudaz, & Bradbury, 2010). However, normal relationship stress is typically handled through "give and take" between partners, leading to convergent thinking and consensus, which strengthens bonds (Cutrona & Russell, 1987). However, personal relationship stress represents what happens when the demands of a relationship exceed the ability of one, or both partners to adjust. In these situations, the relationship can become unhealthy/undesired, causing higher, less manageable levels of stress to form (Wheaton, 1994). This form of stress can be short-term or long-term, as situations can improve, worsen, or end, leading to an eventual reduction in personal relationship stress via distance and time. Personal relationship stress can also be pervasive, as marital, parental, and sibling relationships have an enduring long-term nature. High levels of both short-term and long-term personal relationship stress can demand salesperson attention and cause emotional strain, negatively affecting workplace performance (Israel, House, Schurman, Heaney, & Mero, 1989).

As relationship stress increases, it becomes a demand for

salespeople. In particular, the advent of salesperson 24/7 connectedness can invade personal relationship time. In the past, pursuing work goals has provided a reprieve from the stress of home-based relationships. However, today the loss or purposeful avoidance of habitual social media and messaging due to relationship stress can cause depression and impact the salesperson's workday (Brugha, 1984). For example, a salesperson dating in a long-term relationship is likely to form a habit of "checking-in" and sharing stories of their day with their significant other. When the relationship ends, or is distressed, not conducting this routine can cause higher levels of stress and keep its loss prominent, demanding cognitive and emotional resources of the salesperson (Chambers, 2013). Applying JD-R to the demands of personal relationship stressors that spillover from the personal domain to the work domain, we predict that salespeople will experience increases in burnout due to the stress caused by either severe tension or loss of personal relationships. Salespeople typically manage a variety of business relationships (Plouffe et al., 2016), thus problems in personal relationships are expected to demand resources that are already constrained. We expect personal relationship stress will lead to increases in the dimensions of salesperson burnout. Formally,

H2: Increases in salesperson personal relationship stress will have a positive relationship with increases in (a) emotional exhaustion, (b) diminished personal accomplishment, and (c) depersonalization.

3.1.3. Personal financial stress

Finance related concerns are reported by 64% of adults as a prominent source of personal stress (APA, 2018). Building on Wheaton (1994), we define personal financial stress as a state that develops when personal finances become a problem for the individual, or between individuals, to the point that one has a strong sense of "owing too much," or feeling overwhelmed by debt. This form of stress is intuitive and basic to human existence, as having sufficient resources to provide for oneself and/or family is related to the most rudimentary of human physiological needs (Maslow, 1943). Having financial problems, and the disagreements they cause with a partner manifests in a variety of ways. For example, individuals with high levels of financial stress experience greater rates of poor sleep quality (Hall et al., 2008), high blood pressure (Steptoe, Brydon, & Kunz-Ebrecht, 2005), and reduced well-being (Agrigoroaei, Lee-Attardo, & Lachman, 2017). For most, finances are an ongoing problem causing stress, as 78% of Americans live on the financial edge (i.e., paycheck to paycheck, see Hayes, 2017) and 57% have insufficient financial resources to cover an unexpected \$500 emergency (Picchi, 2017). While salespeople can rank among the highest paid employees, many struggle to meet quotas and earn the commissions they expect to fit their lifestyles. Thus, demands caused by personal financial stress are applicable to the sales environment, despite the possibility of higher earning potential.

The demands of personal financial stress have been evidenced to affect the workplace. Research has linked financial stress to higher levels of general worker stress (Bailey, Woodiel, Turner, & Young, 1998), reduced productivity (Kim & Garman, 2004), and absenteeism (Kim, Sorhaindo, & Garman, 2006). One recent, preliminary study, directly related to the present research, found that the personal financial stress of physicians has a high correlation with workplace burnout (Porter et al., 2018). In a sales setting, the demands of personal financial stress are expected to be greater than those of general work settings. Salespeople typically work in outcome and commission-based compensation models (Ingram, LaForge, Schwepker, Williams, 2007). While this type of compensation plan allows for greater income, it also has some downsides. For example, many salespeople translate short-term financial gains (e.g., a big sale) to justify extravagant purchases and financial commitments (e.g., larger houses, expensive cars, and vacations) without planning for future downturns. Unfortunately, financial setbacks can also occur, with economic and market issues often quickly and severely changing a salesperson's financial situation. In other words, possessing a high earning capacity has the potential to bring

about heightened life satisfaction, but does not always increase happiness or reduce stress (Kahneman & Deaton, 2010). Thus, we expect that the demands of financial stress will burden salespeople in addition to their normal work demands, as they attempt to earn more to meet prior obligations. Formally,

H3: Increases in salesperson personal financial stress will have a positive relationship with increases in (a) emotional exhaustion, (b) diminished personal accomplishment, and (c) depersonalization.

3.2. Salesperson burnout and performance

The relationship between burnout and negative outcomes is well established (Rutherford et al., 2011a). In our personal stress antecedents model of burnout, we include the consequence of sales performance, largely to validate our measurement of the burnout dimensions. However, as previously stated (refer to the salesperson burnout section), some of the dimensions of burnout have received less attention than others with regard to sales performance as an outcome. Thus, we hypothesize and test that each of the dimensions has a negative impact on sales performance. Emotional exhaustion has received the most scholarly attention of the burnout dimensions, and its relationship with reduced sales performance has been well established (e.g., Babakus et al., 1999; Matthews, Zablah, Hair, & Marshall, 2016; Rutherford, Park, & Han, 2011b; Edmondson et al., 2019). However, the remaining dimensions have received less attention, with both diminished personal accomplishment and depersonalization remaining understudied in the sales literature (Hollet-Haudebert et al., 2011). Thus, to contribute to scholarship on the burnout dimensions, we hypothesize the expected negative affect of their relationships with sales performance. For emotional exhaustion, we replicate past results, and for the remaining dimensions, we build upon limited sales literature by testing their relationships with sales performance. Formally,

H4: Increases in (a) emotional exhaustion, (b) diminished personal accomplishment, and (c) depersonalization will reduce salesperson performance.

4. Method

4.1. Sample and procedure

To provide empirical insights into the impact personal stress has on salespeople, we test our model using a Qualtrics panel with a sample of business-to-business (B2B) salespeople from a cross-section of industries.¹ The use of data panels is a common practice in sales research. For instance, Gabler, Nagy, and Hill (2014); Johnson and Friend (2015); Moore, Hopkins, and Raymond (2013) use panel data to gather sales research samples. Additionally, Johnson (2016) delineates the use of panel data in sales research, as well as common issues to avoid, which we follow. Overall, Johnson (2006) suggests, “online panel data collection has the potential to be extremely impactful in sales research” (pg. 84). Sampled industries included even distribution across cloud-based platforms, healthcare, insurance, IT, logistics, medical devices, pharmaceuticals, technology hardware, and telecommunications. The sample consists of 331 commission/salary-based B2B salespeople, with 59% female, 66% between 26 and 45 years old, and 82% having college experience or degree. Over 90% of sample participants have six or more years of sales experience, 67% have an annual income between \$50,000 and \$100,000, and 24% earn over \$100,000 annually.

¹ Data were gathered prior to the COVID-19 outbreak, thus we suggest that future research may find consistent, yet stronger results as work and home stressors become even more closely comingled.

4.2. Measures

The measurement of the variables used in the current manuscript were drawn from accepted measurement scales used in prior scholarly literature. *Health stress*, *relationship stress*, and *financial stress* were measured using items (three items each) that were adapted from Turner, Wheaton, and Lloyd (1995) research on social stress. There were three primary reasons for limiting the personal stress question items for each stressor. First, we only used items related to the three stressors in our study. Second, we sought to condense chronic stressors that are highly personal and similar into fewer questions that respondents were more likely to answer honestly. For example, instead of asking two separation questions, “was there a marital separation or divorce” and “did a romantic relationship recently end,” we only asked the latter because not all respondents were likely to be married. Further, we did not expect respondents to appreciate or answer honestly questions such as “your sexual needs are not fulfilled by this relationship,” thus these types of questions were not used. We followed the same procedure for health and financial stress, condensing items and avoiding more sensitive items, leaving three items to capture the construct.

Each dimension of *burnout* (emotional exhaustion, diminished personal accomplishment, and depersonalization) was assessed using items adapted from Singh, Goolsby, and Rhoads (1994) to fit a sales context. All items were presented in a Likert type scale format ranging from 1 (strongly disagree) to 5 (strongly agree), except for sales performance, which was measured with four items adapted from Behrman and Perreault (1982) on a scale of 1 (far below average) to 5 (far above average). The use of self-reported measures of salesperson performance is common practice across sales research (e.g., Micevski, Dewsnap, Cadogan, Kadic-Maglajlic, & Boso, 2019; Groza, Locander, & Howlett, 2016; Rutherford et al., 2015; Jones, Chonko, Rangarajan, & Roberts, 2007). Churchill, Ford, Hartley, and Walker (1985) suggest that self-reported sales performance can be reliably compared to performance measures that are “more objective” in nature. Additionally, research juxtaposing objective and self-reported salesperson performance data have found the two to be significantly correlated (Sharma, Rich, & Levy, 2004). With regard to control variables, the present study controlled for factors relating to the three dimensions (role ambiguity, conflict, and overload) of work stress (Beehr, Walsh, & Taber, 1976; Rizzo, House, & Lirtzman, 1970) and gender.

4.3. Common method bias and multi-collinearity

Both procedural remedies (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003) and empirical assessments (Malhotra, Kim, & Patil, 2006) were used to minimize the possibility of common method variance. Moreover, researchers have demonstrated that the inclusion of positive and negative relationships reduces the likelihood of common method variance (Spector, 2006). Nevertheless, multiple tests examine whether common method variance influenced the results. First, we investigated its potential to influence the structural results using Harman’s one-factor test, which revealed a single factor did not adequately represent the items. Next, we applied the marker variable technique developed by Lindell and Whitney (2001) as a diagnostic assessment.

For the Lindell and Whitney (2001) test, we included the marker variable (MV, per Tang, 2007; Tang & Chiu, 2003) love of money (a theoretically uncorrelated six-item scale). The MV’s correlation with depersonalization (0.01) and emotional exhaustion (0.04) is used as an estimate of common method variance. We then used the second smallest correlation, emotional exhaustion (0.04), to create an adjusted correlation between constructs in the model. Using the MV correlation, we partialled-out its effect from the uncorrected correlations in the model. After estimating the adjusted correlation between constructs, we assessed if the adjusted correlation was significantly different from the uncorrected correlation. The result reveals no significant difference,

Table 1
Measures and results of CFA.

Scales and items	Factor Loadings	
Health stress	I am currently experiencing serious health problems	0.74
	Someone very close to me is currently experiencing serious health problems	0.84
	I recently had a serious accident or injury	0.74
Relationship stress	I am currently experiencing relationship problems with my parents or in-laws	0.80
	I am currently experiencing relationship problems with my significant other	0.76
	I recently had a romantic relationship end	0.63
Financial stress	I am currently experiencing financial problems	0.72
	I have frequent disagreements with those close to me over how to spend money	0.91
	I have too much debt / I owe too much money	0.79
Emotional exhaustion	I feel I am working too hard for my customers because they're too demanding	0.81
	Working with my sales manager puts extra stress on me	0.84
	I feel emotionally drained by the pressure my sales manager puts on me	0.86
	I feel frustrated trying to satisfy non-sales employees	0.83
	I feel I work too hard trying to satisfy co-workers	0.79
	I feel dismayed by the actions of top management	0.76
	I feel burned out from trying to meet top management expectations	0.79
Diminished personal accomplishment (reverse coded)	I feel effective in solving the problems of my customers.	0.67
	I feel I am an important asset to my supervisor	0.74
	I feel I am a positive influence on my coworkers	0.71
	I feel I satisfy the demands set by top management	0.74
	I feel I make a positive contribution toward top management goals	0.78
Depersonalization	I feel I treat some customers as if they were impersonal "objects"	0.73
	I feel indifferent toward some of my customers	0.69
	I feel a lack of personal concern for my sales manager	0.80
	I feel indifferent toward my sales manager	0.82
	I feel I have become callous toward coworkers	0.83
	I feel insensitive towards support employees	0.82
	I feel I am becoming less sympathetic toward top management	0.83
	I feel alienated from top management	0.82
Salesperson performance	I am exceeding sales objectives and targets	0.89
	I am generating new customer sales	0.87
	I am generating repeat customer sales	0.85
	Compared to the average salesperson in my firm, I would rate my performance	0.81
Role ambiguity	Clear, planned goals and objectives exist for my job	0.82
	I know what my responsibilities are	0.91
	I know exactly what is expected of me	0.78
	Explanation is clear of what has to be done	0.64
Role conflict	I have to buck a rule or policy in order to make sales	0.69
	I receive incompatible requests from two or more people	0.72
	I do things that are accepted by some colleagues but not others	0.78
	I receive a sales objective without adequate support from my department	0.74
Role overload	I spend too much time on unnecessary things	0.67
	I do not receive adequate resources to complete my job	0.64
	The expectations of my job are too high	0.66

*all factor loadings have a p -value of < 0.01

implying that common method variance does not inflate the relationships among the constructs in our model.

Finally, variance inflation factor (VIF) scores were assessed, which measure inflation of variances of the parameter estimates due to multicollinearity potentially caused by the correlated predictors, to determine if any were beyond acceptable thresholds. We found acceptable estimates of the regression coefficient, low standard error, tolerance statistic above 0.2, and VIF under the accepted limit of 5.0 (Hair, Black, Babin, & Anderson, 2010; Ringle, Wende, & Becker, 2015).

4.4. Model evaluation and results

The data were analyzed using structural equation modeling in Mplus 8.2. We adopted a two-step approach to model construction and testing (Anderson & Gerbing, 1988). First, we "purified" the

measurement model by eliminating variables that were not well fit by an initial confirmatory factor analysis (CFA) model. Using an assessment of item path coefficients, residual terms, and the overall Cronbach's alpha values for the scales, we removed six items and retained 44 items in the remainder of the analysis (see Table 1 for a list of retained items and factor loadings). Second, following recommendations by Anderson and Gerbing (1988), we examined the structural model for acceptable goodness-of-fit. Measures in the model reflected the intended underlying constructs and the model fit the data well ($\chi^2(857) = 1627.05$, $p < 0.01$, RMSEA = 0.05, SRMR = 0.06, CFI = 0.90). Table 2 reports descriptive statistics, intercorrelations, and the reliability and validity measures of the constructs, including the scale reliabilities, average variance extracted (AVE), and the range of shared variances (Φ^2). All of the items have significant loadings ($p < 0.01$) on their intended constructs, suggesting convergence of the

Table 2
Descriptive statistics, intercorrelations, and reliability/validity measures.

Variables	1	2	3	4	5	6	7	8	9	10
1. Salesperson performance	1									
2. Health stress	-0.43**	1								
3. Relationship stress	-0.42**	0.71**	1							
4. Financial stress	-0.27**	0.47**	0.58**	1						
5. Role ambiguity	-0.17**	0.12*	0.05	0.05	1					
6. Role conflict	-0.26**	0.33**	0.23**	0.23**	-0.04	1				
7. Role overload	-0.31**	0.36**	0.29**	0.29**	0.08	0.72**	1			
8. Emotional exhaustion	-0.48**	0.53**	0.45**	0.39**	0.21**	0.59**	0.62**	1		
9. Diminished personal accomplishment	-0.35**	0.25**	0.24**	0.10	0.62**	-0.04	0.08	0.25**	1	
10. Depersonalization	-0.48**	0.55**	0.51**	0.45**	0.16**	0.56**	0.63**	0.70**	0.27**	1
Mean	3.54	1.98	2.28	2.84	1.81	3.29	3.18	2.61	1.66	2.65
SD	0.99	1.19	1.24	1.31	0.76	0.91	1.01	1.17	0.67	1.21
Shared variance Φ^2	0.03 - 0.23	0.01 - 0.50	0.01 - 0.50	0.01 - 0.34	0.01 - 0.38	0.01 - 0.52	0.01 - 0.52	0.01 - 0.49	0.01 - 0.38	0.01 - 0.49
Cronbach's alpha (α)	0.92	0.82	0.78	0.85	0.87	0.82	0.70	0.91	0.83	0.86
AVE	0.73	0.60	0.54	0.66	0.63	0.54	0.43	0.72	0.68	0.73

* $p < .05$.

** $p < .01$ (two-tailed test).

indicators with the appropriate underlying factors (Anderson & Gerbing, 1988). The standardized factor loadings range from 0.63 to 0.91, and the factor correlations range from 0.05 to 0.72. The measures for the constructs displayed convergent and discriminant validity, with the reliability coefficients (α) of the measures above the 0.70 level suggested by Nunnally (1978), ranging from 0.70 to 0.92, and AVE values larger than the shared variance (Φ^2) between the constructs (Fornell & Larcker, 1981). These results indicate that the measures exhibit strong psychometric properties.

Table 3 presents overall goodness of fit indices, R-squared values, significance tests, and standardized path estimates for the structural model. The hypothesized model fits the data well ($\chi^2_{903} = 1708.74$, $p < 0.01$, RMSEA = 0.05, SRMR = 0.06, CFI = 0.90) and explained 58% of the variance in emotional exhaustion, 48% of the variance in diminished personal accomplishment, 63% of the variance in depersonalization, and 39% of the variance in salesperson performance. First, to evaluate the significant change in R-squared from the null model (covariates with no IVs) to the full model (model with IVs), we conducted a partial F-test. The results of the F-test and R-squared changes are as follows: emotional exhaustion ($\Delta 0.13$, $F = 25.13$, $p < .01$), diminished personal accomplishment ($\Delta 0.09$, $F = 9.73$, $p < .01$), depersonalization ($\Delta 0.11$, $F = 34.51$, $p < .01$), and sales performance ($\Delta 0.24$, $F = 18.50$, $p < .01$). Thus, all changes were statistically significant.

Next, the influence of personal stress in the model was assessed. Hypotheses 1–3 suggest that high levels of health, relationship, and financial stress drain the psychological resources of salespeople, increasing salesperson emotional exhaustion and feelings of diminished personal accomplishment and depersonalization at work. As exhibited in Table 3, H1 was supported, as the findings show that health stress has a positive impact on (1a) emotional exhaustion ($\beta = 0.14$, $p < .01$), (1b) diminished personal accomplishment ($\beta = 0.17$, $p < .05$), and (1c) depersonalization ($\beta = 0.20$, $p < .01$). H2 was supported, with relationship stress having a positive significant impact on (2a) emotional exhaustion ($\beta = 0.20$, $p < .01$), (2b) diminished personal accomplishment ($\beta = 0.20$, $p < .01$), and (2c) depersonalization ($\beta = 0.12$, $p < .05$). Finally, H3a and H3c were supported with financial stress having a positive impact on (3a) emotional exhaustion ($\beta = 0.13$, $p < .01$) and (3c) depersonalization ($\beta = 0.09$, $p < .05$). H3b was not supported, with financial stress having a non-significant impact on (3b) diminished personal accomplishment ($\beta = -0.05$, $p = .40$).

Finally, we tested the relationships between salesperson burnout and performance. Hypothesis 4 proposes that salespeople that report the dimensions of burnout, emotional exhaustion, diminished personal accomplishment, and depersonalization, are likely to experience

reduced sales performance. As hypothesized, (4a) emotional exhaustion ($\beta = -0.16$, $p < .05$), (4b) diminished personal accomplishment ($\beta = -0.42$, $p < .01$), and (4c) depersonalization ($\beta = -0.36$, $p < .01$) were found to have a negative impact on salesperson performance. Thus, the individual burnout dimensions reduced salesperson performance in our model.

5. Discussion

Over the years, the effect of stress in the workplace has become an increasingly important topic of interest. In response to the increasing prominence of work stress, many researchers have examined its relationship with variables such as burnout, turnover, and performance. Yet, work-related stress alone does not account for the holistic being of a person, and therefore research on the phenomenon of stress in sales is lacking. A key challenge in this study was incorporating the spillover of personal stressors into the workplace. In particular, we sought to investigate the effect of the most common personal stressors experienced by individuals, which are health stress, relationship stress, and financial stress – some or all of which affect salespeople daily.

The study of these personal issues is highly salient to the problems faced in our connected world. As demonstrated by the COVID-19 crisis, the home and work distinction is much less clear than in the past. In this extreme example, a variety of family/personal concerns were forced to mix with equally important work concerns. Though our research was conducted prior to this example, our results offer guidance for what employers can expect as the workplace and home are combined. Future research may find more striking results, as more employers continue toward home-based, remote work models. Overall, our findings reveal that personal stress, which occurs outside workplace pressures, results in the formation of burnout beyond the burnout accounted for by work stress. The results address a gap in the literature and contribute to a number of theoretical / managerial implications and future research questions that are outlined in the following sections.

5.1. Theoretical implications

The present research advances theory on the impact of stress by investigating the effects personal demands have in the workplace. Extant research has not yet addressed how personal stressors affect the workplace, beyond normal work stressors. We address this oversight by synthesizing research on life stress (Lin & Ensel, 1989), human motivation (Maslow, 1943), family-to-work conflict (Amstad et al., 2011), COR theory (Hobfoll, 1989), and JD-R theory (Bakker & Demerouti, 2007). Our findings demonstrate that specific personal stressors in the workplace have a negative impact on burnout and ultimately

Table 3
Results.

Hypothesized relationship	Controls		Main Effects		Full Model	
		β		β		β
H1a	Health stress → emotional exhaustion		0.33	**	0.14	*
H1b	Health stress → diminished personal accomplishment		0.23	**	0.17	**
H1c	Health stress → depersonalization		0.44	**	0.20	**
H2a	Relationship stress → emotional exhaustion		0.17	**	0.20	**
H2b	Relationship stress → diminished personal accomplishment		0.16	**	0.20	**
H2c	Relationship stress → depersonalization		0.06		0.12	*
H3a	Financial stress → emotional exhaustion		0.20	**	0.13	**
H3b	Financial stress → diminished personal accomplishment		-0.06		-0.05	
H3c	Financial stress → depersonalization		0.16	*	0.09	*
H4a	Emotional exhaustion → performance		-0.20	*	-0.16	*
H4b	Diminished personal accomplishment → performance		-0.33	**	-0.42	**
H4c	Depersonalization → performance		-0.29	**	-0.36	**
Controls						
	Role ambiguity → emotional exhaustion	0.13		**	0.11	*
	Role ambiguity → diminished personal accomplishment	0.61		**	0.59	**
	Role ambiguity → depersonalization	0.15		**	0.16	**
	Role ambiguity → performance	-0.18		**	-0.15	**
	Role conflict → emotional exhaustion	0.25		**	0.20	**
	Role conflict → diminished personal accomplishment	-0.15		*	-0.15	*
	Role conflict → depersonalization	0.30		**	0.28	**
	Role conflict → performance	-0.08			0.01	
	Role overload → emotional exhaustion	0.41		**	0.34	**
	Role overload → diminished personal accomplishment	0.14			0.04	
	Role overload → depersonalization	0.42		**	0.30	**
	Role overload → performance	-0.24		**	0.03	
	Gender → emotional exhaustion	0.06			0.02	
	Gender → diminished personal accomplishment	0.03			0.02	
	Gender → depersonalization	-0.06			-0.08	*
	Gender → performance	-0.12		*	-0.12	*
Indirect effects						
	Health stress → performance via emotional exhaustion				-0.02	
	Health stress → performance via diminished personal accomplishment				-0.11	*
	Health stress → performance via depersonalization				-0.05	*
	Relationship stress → performance via emotional exhaustion				-0.03	
	Relationship stress → performance via diminished personal accomplishment				-0.15	**
	Relationship stress → performance via depersonalization				-0.06	**
	Financial stress → performance via emotional exhaustion				-0.02	
	Financial stress → performance via diminished personal accomplishment				-0.09	*
	Financial stress → performance via depersonalization				-0.04	*
Squared multiple correlations						
	Emotional exhaustion	0.45		0.35	0.58	
	Diminished personal accomplishment	0.39		0.12	0.48	
	Depersonalization	0.48		0.33	0.63	
	Performance	0.34		0.33	0.39	

Model fit statistics: $\chi^2_{903} = 1708.74$, $p < 0.01$, RMSEA = 0.05, SRMR = 0.06, CFI = 0.90.

** $p < .01$.

* $p < .05$.

salesperson performance. The present research also provides a useful extension for advancing JD-R theory by introducing the notion that personal demands (in addition to personal resources) can be utilized via the theory, as extended with respect to COR theory in a work setting. While COR is similar, the extension of JD-R to include the influence of personal demands that substitute for work demands offers a timely contribution, reflective of the modern sales workplace. Overall, we establish that personal wellbeing within the workplace is impacted by individual personal stressors that place demands on, and produce undesired states in, salespeople.

We contribute to the salesperson burnout literature by introducing the concept of personal health stress, and examining the demands that it places on the work-related resources of salespeople. This is an important topic because serious and debilitating health concerns can exceed one's ability to cope with demands that normally can be overcome (de Frias & Whyne, 2015). In a sales environment, the additional burden of health stress can have serious implications as salespeople are already heavily taxed by salient and incessant work demands related to their commission-based jobs given role expectations. Our findings

specific to health stress in sales contribute to the literature in two primary ways. First, we find that health stress increases emotional exhaustion and escalates feelings of diminished personal accomplishment, the gradual diminishing of a salesperson's sense of importance and value to internal and external stakeholders, and a weakening confidence in their competency and ability to excel. Second, we find that health stress increases a salesperson's indifference or calloused disposition toward clients/customers, coworkers, and/or managers. These findings suggest that health stressors play an important role in the formation of burnout and provide initial results that address the lack of literature on the topic.

Our research considers the role of personal relationship stress - incurred when close relationships become severely distressed or discontinued - in the workplace. Our findings show that when personal, non-work relationships undergo strains, the resulting stress increases emotional exhaustion in the workplace, which affects salesperson performance. Relationship stress also increases perceptions of diminished personal accomplishment, as failure in a personal relationship contributes to development of a belief that the salesperson is making a

reduced contribution, or is not satisfying the demands of his/her coworkers and supervisors. Moreover, relationship stress increases a salesperson's indifference or calloused disposition toward clients/customers, coworkers, and/or managers. This finding provides an interesting starting point for additional research, as our study does not address the role of social support at work and home, or other coping mechanisms, as resources that may potentially offset the negative effects of personal relationship stress in the workplace.

We contribute to the understanding of burnout that occurs from the demands of personal financial stress. For this type of stress, the salesperson feels overwhelmed by personal finance problems, which conflicts with having the sufficient resources to meet and provide for one's obligations (a basic need, see Maslow, 1943) resulting in emotional exhaustion. The demands from financial stress also contribute to an indifferent and calloused temperament toward clients, coworkers, and/or managers. These stakeholders may be viewed as part of the problem or impeding the solution, because they increase the demands on the salespersons' resources (i.e., time). Finally, though our findings show a significant increase in emotional exhaustion and depersonalization, the results do not show a significant relationship between financial stress and diminished personal accomplishment. Thus, it is possible that within a sales setting, salespeople may feel more in control of working their way out of a financial problem, because salespeople typically work in commission-based pay roles. Therefore, the salesperson may believe s/he is working even harder during financial strain, doing everything possible to satisfy expectations.

Finally, with only a few exceptions (e.g., Ambrose et al., 2014; Rutherford et al., 2015; Verbeke, 1997), sales scholarship has rarely investigated burnout across its three individual dimensions. Instead, previous research has focused primarily on emotional exhaustion, neglecting the dimensions of diminished personal accomplishment and depersonalization (Hollet-Haudebert et al., 2011). Using a model that evaluates both the antecedents and outcomes of all three burnout dimensions, we offer further evidence of the negative impact burnout has on sales performance. These findings should encourage researchers to utilize the three-dimensional conceptualization of burnout in future research, as we demonstrate that they do not all move in lock step together. Thus, study of salesperson burnout as a multi-dimensional construct has merit in sales research and provides more granular and targeted findings.

5.2. Managerial implications

Personal stress is a problem of increasing importance in the sales workplace, given the profession's reduced boundaries between personal and work roles of salespeople. While organizations may be tempted to overlook the problem, ignoring it could be detrimental. Employee stress costs organizations over \$300 billion annually and has recurring effects, as long-term customer relationships are affected by stress (AIS, 2018). Given the prevalence of job-related and personal-related stressors and the undesirable relationship between personal stress and salesperson burnout, an important question arises: What can organizations do to reduce salesperson stress at home? This is an important question because if left unchecked, the symptoms of stress, which include insomnia (experienced by 41% of those with chronic stress), irritability (37%), being nervous (35%), having a lack of interest and motivation (34%), depression (32%), fatigue (32%), and feeling overwhelmed (32%) will continue damaging firm results (APA, 2015).

In addition to the shift in boundaries between personal and work roles, the shift in health, family structures, and personal financial management and spending, also contribute to changing personal demands. When these demands begin interfering with work life, the additional demands require additional resources, and become catalysts for feelings of emotional exhaustion, diminished accomplishment, and depersonalization. Making this situation worse, stress tends to compound upon itself, to make it difficult for salespeople to recover from

the effects of personal stress as it affects and builds upon negative outcomes. However, personal stress has a distinct and negative impact on salesperson burnout, which in turn decreases performance; many employers hope to be able to manage this problem via developing personal coping resources.

Thus, personal stress should not be ignored, and requires that organizations develop less traditional, more personalized programs to help salespeople address the symptoms before burnout occurs. The effects of stress tend to compound over time, so taking practical steps to help employees manage stress can reduce or prevent negative outcomes, effectively moving employees from a negative spiral to a positive caravan that focuses on recurring gains (instead of losses, see Hobfoll, 2001). Managers may want to consider incorporating programs that endeavor to help salespeople in coping with their stress and establishing boundaries that help them manage their personal health, relationships, and finances in positive ways. First, organizations can take steps to improve personal health by providing affordable and comprehensive healthcare plans, gym memberships and wellness incentives to exercise, and encourage healthy diets. Comprehensive health care that encourages preventive care can help prevent new health problems. Providing gym memberships, exercise time at work, and incentives for exercising outside of work can also assist employees in making healthier lifestyle choices. For large organizations with on-site cafeterias, subsidizing healthy food options to make them more attractive can aid in improving eating habits. Thus, companies can have some impact of salesperson health.

With regard to personal relationships, it is more difficult for companies to offset the stress associated with relational ebbs and flows. Organizations can provide flextime, limit overtime, and provide group and individual counseling services to help employees improve their relationships. Some personal relationships are filled with anger, depression, guilt, irritability, and anxiety. This toxic combination can make one's personal or home life extremely difficult. Offering flextime and limiting overtime can provide more opportunities for employees to spend time investing in their most important relationships (e.g., significant others, children, and friends). While additional time for family does insure better relationships, it does provide the opportunity for relationships to strengthen, rather than weaken. Additionally, counseling and training employees on how to communicate, manage conflict, and intentionally work on having healthy relationships with others can be used for improving their current relationships and building new ones.

For financial stress, managers can facilitate employees to become more adept at managing their personal finances. Though not a primary function of the organization, many companies have expanded their focus on well-being to include financial counseling. For example, the organization can offer personal financial management classes that teach employees the best ways to manage and budget their money in order to increase savings and reduce debt. Helping employees to be more money-savvy can have a measurable return on investment. One manufacturer in Ohio implemented a personal financial management course, and within 18 months, almost 20% of their workers took advantage of the program. On average, during the 13-week course each class payed off approximately \$10,000 in debt and each individual saved \$1,000 in an emergency fund (Sammer, 2012). The results also included fewer requests for pay advances and 401(k) plan loans, greater participation/contribution to 401(k) plans, and a decrease in financial stress. Similarly, a healthcare firm in South Carolina implemented Dave Ramsey's Financial Wellness program (Sammer, 2012). Review of the program's results found that based on the 470 employees who had completed the program the total return to the company was \$569,133, which included increased performance (\$246,488), a reduction in turnover (\$244,688), absenteeism (\$24,192), work time lost (\$13,533), and other savings (\$40,232).

Overall, the results of the present study should encourage managers and sales leadership to take notice of personal stress in the sales

workplace. Personal stress is pervasive and detrimental to employees and results. Thus, sales managers should seek “softer” approaches to managing that are cognizant of personal issues, perhaps even monitoring salesperson social media activity to anticipate issues. First, managers should be trained to identify signs that an employee may be dealing with health stress. For example, frequent requests to miss partial or full workdays to make trips to medical clinics should precede a conversation about the employee’s larger needs, which may consist of a temporarily reduced workload. Second, managers should be able to identify employees who are uncharacteristically more irritable or have mentioned frequent relationship conflict and offer solutions such as individual or couple’s counseling, flex time, or other assistance. Third, managers should be alert to requests for an advance in pay or a loan from an employer, borrowing from a retirement account and/or discontinuing contributions, frequent calls from lenders to verify employment and wages, and other financial red flags. In all of these circumstances, managers must be trained to delicately handle each situation, and know when to intervene, what solution to provide, and when to reduce the salesperson’s workload. These non-traditional approaches to helping salespeople who are dealing with increased personal stress are a good starting point to offset the formation of burnout.

6. Limitations and future research

Despite the theoretical and managerial contributions, our study has some limitations that provide opportunities for future research. First, the use of self-report measures in a cross-sectional setting limits the generalizability of the findings. Future researchers may benefit from using multiple source, objective, and/or longitudinal data as part of their data collection. Finding new ways to measure or observe personal stress could produce a truer picture of the stress levels experienced by employees. In addition, the limitations of our design do not provide a deep enough set of data to clearly investigate the cumulative role or interaction of personal and workplace stress. Thus, examining the role of personal stress from different perspectives could answer questions related to the compounding (i.e., spiral) nature of how work and family concerns operate. For example, reduced performance may lead to greater financial problems, resulting in more financial stress that further exacerbates problems at work that diminish performance. Thus, investigation of the differing impacts of personal stress, and work stress in different theoretical roles is suggested.

In addition, future data collections could address new topics related to personal stress. For example, there may exist moderators related to the salesperson or manager that could be tested on the relationships in the model (e.g. grit, emotional intelligence, engagement, political skill, servant leadership, transformational leadership, and more). Moreover, a longitudinal exploration of salesperson stress is needed to take into account changing stress levels, to identify what the “recovery” period is, and whether or not salespeople have a stronger job performance trajectory after recovering. A discontinuous growth modeling approach could be implemented to explore answers to these questions. Research on personal stress in the workplace would benefit by examining new ways that employers can help employees to manage stress via positive inputs from counseling programs that exist in the marketplace.

Our research provides a foray into how personal stressors affect salesperson burnout. To address our objectives, we utilized a classic model of antecedents and consequence of the burnout dimensions. However, though beyond the scope of our study, future research should consider the role of personal stress with regard to the development of burnout in its sequential order. In addition, building a model of personal stress and burnout with regard to sequencing allows for a more nuanced investigation of moderators and consequences. In other words, it is possible that personal stress plays a different role in a more complex model, which is worthy of future investigation.

Finally, the concept of personal stress provides a new opportunity for exploration and fruitful discovery. The results of the present study

should encourage academics to take a more holistic approach in exploring stress and burnout via personal stressors. Furthermore, these insights should encourage organizations and managers to take actions at work that encourage individuals to manage their personal stressors and attenuate the link between personal stress and burnout. Exploring such buffering activities is important, because conceptually, it will bring an action-oriented perspective to considering the relationship between personal stressors and burnout. Practically, our research provides useful guidance for employees who desire to respond to personal stressors in better ways and for organizations seeking to address these issues.

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