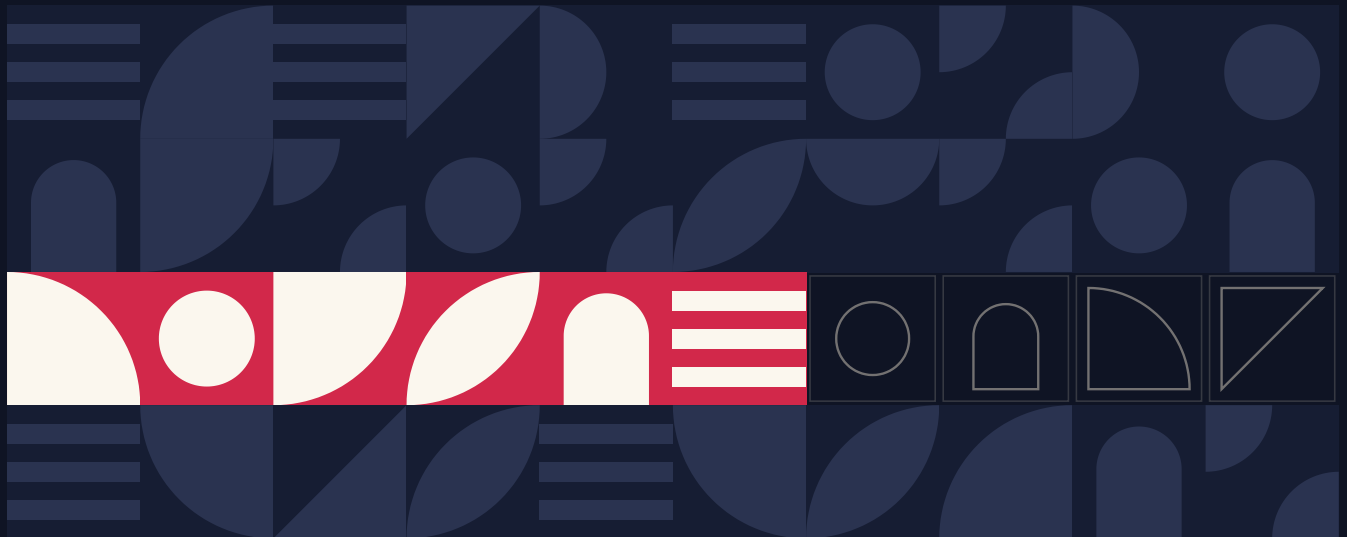


Rejection Is a Rep

Sales teams hear 'no' fifty times a week. Turning explanatory style and comeback stance into countable daily reps, with a programme design that never touches quota time.

Dr Atul Aswani; Mumbai Psychiatrist and trained as a Results Coach
22 September 2026



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01

Executive summary

In the year to 31 March 2025 Indian life insurers appointed 11.15 lakh agents and terminated 8.87 lakh. Comeback stance is the chosen response to a 'no': what was never in your control, and what you do next anyway. Sales team resilience training treats that stance as a countable daily rep. Leave it untrained and an agent in Indore hears her fifth 'no' by noon, stops dialling, and by next quarter her desk has a new name on it.

Newly hired life-insurance agents with a more optimistic explanatory style stayed at twice the rate of more pessimistic peers. A waiting-list programme for 166 financial-services sales agents cut eight-month turnover from 12 per cent to 4 per cent. Those studies trained style. They are retention facts, not a revenue promise.

Salesforce's India cut of State of Sales 2024 put last-year sales attrition at 34 per cent. Sixty per cent of 3,911 Indian sales professionals plan to leave within 24 months. India Inc overall attrition has cooled to 16.2 per cent. Sales has not. Motivational offsites fade by Monday. Managers coach the number, not the stance. Sales team resilience training belongs in three-minute WhatsApp reps that never open quota time: Flip the Blame Script; You Own the Comeback, Not the Blow; Collect the Receipts; Let the Good Stick. The employer sees counts, streaks, vocabulary breadth and participation. It never sees clinical data. A six-week pilot measures reps and retention intent. Not revenue.

02

The problem in India

A sales floor is a weather system of refusals. The person who stays is the person who can hear 'no' and still make the next call. That is sales team mental fitness, not mood. Sales burnout India sits in the gap between a cooling national attrition average and a sales desk that still runs hot.

The replacement machine

The Insurance Regulatory and Development Authority of India recorded the scale. Life insurers closed FY 2024–25 with 31.23 lakh individual agents, up from 28.95 lakh. During the year they appointed 11,15,026 agents and terminated 8,87,020. Public-sector life insurance appointed 4,94,530 and terminated 4,22,422. Private life insurers appointed 6,20,496 and terminated 4,64,598. That is not a career path. It is a replacement machine.

The cooler national average hides a hotter sales band

Deloitte’s *Modernising Indian Insurers* (2026) puts the first-year cut plainly: about 30 per cent of life-insurance agents leave within the first year. Orphaned books follow. Customers lose an adviser. The company loses the cost of hiring and the cost of the empty chair.

Insurance is the loudest public book. It is not the only one. Salesforce surveyed 300 sales professionals in India as part of a 5,500-person global State of Sales study (March–April 2024). Sales leaders in India reported 34 per cent staff turnover in the previous year. Fifty-seven per cent of reps were considering a job change.

upGrad Enterprise’s GRAND Sales & Workplace Report 2024 asked 3,911 Indian sales professionals. Sixty per cent plan to leave their current roles within 24 months; 40 per cent within a year. Eighty per cent feel unready for the role they are expected to play. Nine out of ten say their managers are not empathetic. Seventy-nine per cent name unrealistic management expectations as a stress driver; 90 per cent name a competitive market. Seventy-eight per cent say meaningful skill-building would extend tenure. Ninety-two per cent prefer a long-duration structured programme to a tactical intervention.

Aon’s Annual Salary Increase and Turnover Survey 2025–26, covering more than 1,400 organisations across 45 industries, puts India Inc attrition at 16.2 per cent in 2025, down from 17.7 per cent in 2024 and 18.7 per cent in 2023. The national mean is cooling. Sales-heavy work is not living in that mean.

McKinsey Health Institute surveyed more than 30,000 employees across 30 countries between April and June 2023. India recorded the highest rate of burnout symptoms, at 59 per cent, against a global figure near 22 per cent. This is not a clinical finding and it is not sales-only. It is the country weather in which Indian sales teams work.

Gallup’s State of the Global Workplace 2026 country data for India (three-year rolling average ending 2025) puts engagement at 23 per cent — a four-year low, down seven points from the prior rolling average. Fifty-nine per cent are not engaged. Eighteen per cent are actively disengaged. Only 17 per cent of Indian employees are thriving. The coaching layer is thinner than it looks: manager engagement in India fell from 39 per cent in 2024 to 30 per cent in 2025.

A slump arrives with three loads at once: a rejection load, a replacement load, and a thin coaching layer.

Table 1. India snapshot — attrition, intent, load

Slice	Figure	Source	Period
Life-insurance agents appointed	11.15 lakh	IRDAI Annual Report	FY 2024–25
Life-insurance agents terminated	8.87 lakh	IRDAI Annual Report	FY 2024–25
First-year life-agent exits	About 30%	Deloitte, <i>Modernising Indian Insurers</i>	2026
Sales staff turnover reported by leaders	34%	Salesforce State of Sales India	2024
Sales professionals planning to leave in 24 months	60%	upGrad Enterprise GRAND	2024

Slice	Figure	Source	Period
Sales professionals planning to leave in 12 months	40%	upGrad Enterprise GRAND	2024
India Inc overall attrition	16.2%	Aon	2025
India employees reporting burnout symptoms	59%	McKinsey Health Institute	2023
India employees engaged	23%	Gallup State of the Global Workplace	2025
India managers engaged	30% (from 39%)	Gallup	2025 vs 2024

India Inc is not on fire. The sales desk is.

03

Why current approaches fail

The offsite is a weekend, not a practice

A motivational offsite is one Saturday a year in a resort ballroom outside Pune. People leave the hall lighter. By Tuesday they are back on a pipeline that has not been briefed. By Thursday an agent in Nagpur is on her third ‘no’ before lunch. The ballroom feeling has gone. The story about the last ‘no’ has not.

The research on sales rejection mindset does not point to inspiration. It points to a practised explanatory style. Seligman and Schulman (1986) tested life-insurance agents at Metropolitan Life. In a cross-sectional study of 94 experienced agents, those in the top half of explanatory-style scores had sold 37 per cent more insurance in their first two years than those in the bottom half. In a one-year prospective study of 103 newly hired agents, those in the top half when hired remained in post at twice the rate of those in the bottom half — 67 per cent survival against 33 per cent. The upper quartile survived at almost three times the lower quartile: 74 per cent against 26 per cent.

That is a retention finding, not a pitch deck. The agents who stayed were not the ones who had heard a better speech. They were the ones whose default explanation of a bad event was specific, unstable and not a character judgement.

Proudfoot, Corr, Guest and Dunn (2009) then asked whether the style could be trained. One hundred and sixty-six financial-services sales agents at a major British insurer were randomly assigned to a seven-week cognitive-behavioural training programme or a waiting list. Sessions ran three hours a week — 21 classroom hours — plus six weeks of workplace maintenance. Over eight months, turnover in the trained group was 4 per cent against 12 per cent in the waiting-list group, a 66 per cent relative reduction. The share scoring above a workplace distress cut-off fell from 37 per cent to 10 per cent.

This paper does not sell that classroom. Twenty-one hours is quota time. The finding that matters is narrower: explanatory style moved, the move held at three months, and turnover moved with it.

No daily practice, no new weight

A model that updates its weights once a quarter overfits the last offsite and forgets the gradient. Sales team resilience training that lives in a yearly calendar makes the same error. Habit research is blunt about this. A stance is a response that has been repeated until it is available under load. Without a daily rep, the old script wins: *the 'no' is me; it will last; it is everywhere.*

upGrad's primary data shows the daily gap from the other side. Nine in ten Indian sales professionals say their managers are not empathetic. Eighty per cent feel unready. Seventy-nine per cent name unrealistic expectations as a stress driver. A floor that already feels unseen will not be repaired by a hotel ballroom.

Managers coach the number, not the stance

Most one-to-ones open the dashboard and stay there. Pipeline coverage. Activity. Slippage. The number is necessary. It is not sufficient. After a lost deal the useful question is not "why did you miss". It is "what was never in your control, and what do you do next anyway". That is Comeback stance. Most managers were never trained to ask it. Gallup's India reading shows why the gap widens: manager engagement itself dropped nine points in a year. A disengaged coach defaults to the spreadsheet because the spreadsheet does not argue back.

The failure mode is three stacked misses. An offsite with no Tuesday. A culture with no reps. A manager who can read a funnel and cannot coach a stance.

04

The emotional-fitness model applied

PULL QUOTE

New agents with a more optimistic explanatory style stayed at twice the rate.

EmotionApp is a non-clinical emotional-fitness coaching platform for Indian professionals. It is not a clinic. It does not diagnose, treat or offer therapy. Positive-psychology techniques are delivered as countable daily reps. An AI coach handles the first pass. A human coach takes the hand-off when the person needs a person. Delivery is WhatsApp-first. The product runs in 23 Indian languages. Data stays in India. The stack is built to DPDP. The operating system sits under ISO 9001 and ISO 13485.

The sales application is four named drills. Each is a three-minute post-call rep. None of them opens the quota block.

Flip the Blame Script

Explanatory style is the habit of locating a bad event. The unhelpful script is internal, stable and global: *I am the problem; this is permanent; it is the whole quarter*. The useful script is specific, unstable and bounded: *that buyer had no budget this month; the next call is a different call*.

Seligman and Schulman showed that this habit predicted who stayed. Proudfoot showed that a workplace programme could move the habit. Flip the Blame Script is the daily version. After a 'no', the rep writes one line that names the cause they do not control, and one line that names the next act they do. The thought is not the fact. One corrected weight. Not a new personality.

After a lost renewal, the Andheri huddle turns into speeches about whose fault it was. The useful move is quieter: one line on the budget freeze, one on the next call. Then dial.

You Own the Comeback, Not the Blow

Comeback stance is the chosen response to a 'no': what was never in your control, and what you do next anyway. The blow is the market, the incumbent, the timing, the unseen committee. The comeback is the next dial, the revised question, the cleaner follow-up, the walk around the block before the next door.

Unhook from the story. Carry the refusal. Walk. Bandura (1977) put the same mechanism in plainer research language: belief in the capacity to execute the next action decides whether effort starts, how hard it runs, and how long it lasts against aversive events. Rejection is the aversive event the sales job is built from. Self-efficacy is the belief that the next action is still available. Stajkovic and Luthans (1998), in a meta-analysis of 114 studies and 21,616 people, found a weighted correlation of .38 between self-efficacy and work performance. Barling and Beattie (1983) had already shown, in insurance sales, that efficacy beliefs tracked calls, policies and a composite commission index, while outcome-expectancy — the size of the prize — did not. The prize does not get the person back on the phone. The next act does.

Bande, Fernández-Ferrín, Varela and Jaramillo (2015), studying 209 B2B salespeople across 105 firms, found resilience tied to a lower propensity to leave. Comeback stance is resilience made countable.

Collect the Receipts

Bandura named four sources of efficacy: mastery, vicarious experience, persuasion and bodily state. Mastery is the strongest. Collect the Receipts is a mastery log. After a call — won, lost or parked — the person captures one piece of evidence they produced: a better question, a clearer next step, a door that stayed open. Not a mood. A receipt.

Founders who survive do not marry the last 'no'. They inventory it. The receipt is that inventory.

Let the Good Stick

The sales brain is a loss detector. It will replay the 'no' at 11 p.m. and forget the 11 a.m. that went well. Let the Good Stick is a 60-to-90-second savour: name the good event, name three concrete details, let it finish. EmotionApp already ships the mechanics as Good-Stuff Radar, Pocket the Pebbles, Marinate the Moment and Name It to Frame It. On a sales floor the drill is the same. A win that is not registered is a win the slump can erase.

This is not cheerfulness. It is encoding. A model that only trains on errors learns fear. A model that also trains on the clean examples learns the shape of a good call.

Three-minute post-call reps on WhatsApp

The protocol lives where the Indian sales day already lives. WhatsApp. Not a new login. Not a new hour. After the call, three minutes: Flip, Comeback, Receipt, or Stick. The AI coach returns a short prompt. If the person is stuck, a human coach takes the thread. Twenty-three languages means the inner speech can stay in the language the feeling arrived in.

A team leaderboard of reps, not deals

The public artefact is a leaderboard of completed reps and streaks. Not closed revenue. Not pipeline. A team that competes on deals already has a CRM. A team that competes on Comeback stance needs a different scoreboard. Counts, never confessions. The person who logged five honest post-call reps after a bad week is the person the slump did not keep.

05

Sales team resilience training: the sales-floor rep protocol

Quota time stays closed. The reps sit in the seams: before the first call, after a 'no', after a 'yes', and at the end of the day. Each seam is three minutes or less. A relationship manager in Kochi takes a refusal, types three lines on WhatsApp, and dials again.

Before the call — 60 seconds

Name the one thing that is in your control in the next twenty minutes. Name the one thing that is not. Set the body: one Big Sigh Reset — two short inhales through the nose, one long exhale through the mouth. Then dial. This is not a visualisation seminar. It is a pre-commitment.

After a 'no' — three minutes

1. Flip the Blame Script. One line: what was never in your control. One line: what you do next anyway.
2. You Own the Comeback, Not the Blow. Write the next act in eight words or fewer.
3. Collect the Receipts. One piece of evidence from the call that was yours.

Send the three lines on WhatsApp. That is the rep.

After a 'yes' — ninety seconds

Let the Good Stick. Name the win. Name three concrete details. Do not rush to the next name as if joy were unprofessional. A win that is not encoded will not be available as fuel in week five.

End of day — three minutes

Good-Stuff Radar: three things that went right before anything that went wrong. Half-Won Is Still Won: score the day 0–10 instead of pass/fail. Log anything above zero as a day that moved. Pocket one pebble — a thought worth keeping.

A full day is four seams and about eight minutes. Most days will use two seams. That is still a training week.

Six-week pilot design

Run one region or one pod. Forty people is enough to see a pattern. Eighty is better. Do not announce a transformation. Announce a six-week experiment with a scoreboard.

Week 0. CRO and enablement name the pod. Managers attend a 45-minute stance briefing — not a motivational talk. Baseline: current 90-day regretted attrition, current weekly activity, current participation in any existing enablement. No clinical questionnaire.

Weeks 1–2. Install the WhatsApp loop. Target: 70 per cent of the pod logs at least five reps a week. Managers model one public rep a day. Leaderboard goes live as reps, not deals.

Weeks 3–4. Add after-yes encoding and end-of-day radar. Spot-coach the people whose streaks broke. Do not spot-coach their pipeline in the same sentence.

Weeks 5–6. Hold the loop. Measure. Decide scale or stop.

Pilot metrics — what you are allowed to claim

- Weekly participation: share of the pod logging ≥ 5 reps.
- Streak length: median consecutive days with at least one rep.
- Emotional-vocabulary breadth: count of distinct feeling-words used in the Flip and Stick lines. Broader labels travel with steadier self-regulation; the dashboard counts words, not wounds.
- Manager modelling rate: share of managers logging ≥ 5 reps.
- Retention watch: regretted exits and stated intent-to-stay in the pod versus a matched pod, at week 6 and at week 12.
- Minutes taken from quota time: target is zero. Audit a sample of calendars.

What you are not allowed to claim: revenue uplift, conversion lift, or any clinical change. If week-2 participation is below 50 per cent, redesign the prompt. Do not add content.

06

Measurement

A dashboard that holds no clinical data

The employer sees four numbers.

1. **Rep counts.** Completed Flip, Comeback, Receipt and Stick events.
2. **Streaks.** Consecutive days with at least one completed rep.
3. **Emotional-vocabulary breadth.** Distinct feeling-words used. A person who can only say “fine” or “bad” has a narrow instrument. A person who can say “sidelined”, “relieved”, “brittle” has a wider one. The platform counts the width. It does not score the inner life.
4. **Participation.** Share of the named team that hit the weekly threshold.

That is sales team mental fitness as an operations metric. It looks like a gym. It does not look like a file in HR.

What the employer never sees

Journal text. Chat transcripts. Clinical scores. Diagnostic labels. Anything that would turn a coaching loop into a personnel record. EmotionApp is non-clinical coaching. The legal boundary is the product. India-resident data and DPDP compliance are the floor, not a brochure line.

Gallup’s engagement meta-analysis (11th edition, 2024) studied 183,806 business units and 3.35 million employees. Units in the top quartile on engagement showed 18 per cent higher productivity measured as sales, and 21 per cent lower turnover in high-turnover organisations, against units in the bottom quartile. That is evidence that how people attach to the work travels with how they stay. It is not a licence to put a clinical instrument on a sales floor, and it is not an EmotionApp outcome claim. The EmotionApp dashboard does not measure engagement as a psychometric. It measures reps.

A team of 40 logging five reps a week produces 1,200 countable events in six weeks. That is a data set a CRO can read on a Monday without opening anyone’s inner life.

07

Implementation — a 90-day plan

Table 2. Ninety days from decision to a held habit

Week	Owner	Action	Metric
1	CRO + sales enablement	Name the pilot pod. Write the one-page brief: Comeback stance, no quota time, no clinical data.	Brief signed. Pod list locked.
2	Enablement + legal / DPDP owner	Confirm India-resident processing, data-map and employee notice. Load WhatsApp loop in the working language of the pod.	Notice issued. Loop live for managers.

Week	Owner	Action	Metric
3	First-line managers	45-minute stance briefing. Each manager logs five public reps before the team is asked.	100% of named managers have a week-1 streak.
4	Pod + AI coach	Team start. After-no protocol only. Human hand-off on standby.	≥70% of pod log ≥5 reps.
5	Enablement	Add after-yes Stick and end-of-day radar. Publish the reps leaderboard.	Median streak ≥3 days.
6	Managers	One-to-ones open with stance, not only the number. “What was never in your control? What next?”	Share of one-to-ones that include the two questions.
7–8	Enablement	Repair drop-offs. Shorten prompts that people skip. Do not add modules.	Participation holds ≥70%.
9	CRO + People	Mid-pilot read: participation, streaks, vocabulary breadth, regretted exits versus matched pod.	Decision memo: continue / redesign / stop.
10–11	Enablement	If continuing, add a second pod. Keep the first pod on the same four drills. No new content.	Second pod hits ≥70% by its week 2.
12	CRO	Ninety-day review. Retention watch at week 12. Minutes-from-quota audit.	Written scale / hold / stop. Zero quota-time hours.

The plan is deliberately dull. Same drills, same three lines, no new module when the novelty fades. Dull is how habits survive a quarter.

08

One-page checklist the reader can run this week

- ☐ Write the definition on a card and put it on the manager’s desk:
Comeback stance — the chosen response to a ‘no’: what was never in your control, and what you do next anyway.
- ☐ Pick one pod. Forty names. One region. No all-hands announcement.
- ☐ Ban quota-time use. The protocol lives in the seams.
- ☐ Brief managers for 45 minutes. They log five reps before anyone else is asked.
- ☐ Stand up a WhatsApp loop in the language the team actually speaks.
- ☐ Scoreboard: reps and streaks only. Hide the deal column from this board.
- ☐ After every ‘no’: two lines and a next act. Three minutes.
- ☐ After every ‘yes’: 90 seconds to let the good stick.
- ☐ End of day: three things that went right, then the rest.
- ☐ Weekly threshold: five reps. Target participation: 70 per cent.
- ☐ Employer dashboard: counts, streaks, vocabulary breadth, participation.

- ☐ Employer dashboard never holds: journal text, clinical scores, diagnostic labels.
- ☐ Retention watch against a matched pod at week 6 and week 12.
- ☐ No revenue claim in any slide that mentions this pilot.
- ☐ Crisis signpost, visible in the footer of the loop: Tele-MANAS 14416.
- ☐ Legal boundary, visible in the brief: this is non-clinical emotional-fitness coaching. It is not diagnosis, treatment or therapy.

If only four boxes get ticked this week, tick these: the definition card, the pod list, the manager-first reps, and the no-quota-time rule.

09

FAQ

Q1 How much floor time does sales team resilience training take?

None from the quota block. Each rep is a three-minute WhatsApp loop after the call. Proudfoot's classroom programme ran 21 hours. A six-week pilot at five reps a week is about 90 minutes of seam time per person. Zero quota-block hours.

Q2 Does a sales rejection mindset programme actually move attrition?

New Met Life agents with a more optimistic explanatory style stayed at twice the rate (67 per cent against 33 per cent). Proudfoot's trained sales staff turned over at 4 per cent in eight months against 12 per cent on the waiting list. Retention facts. Not a revenue forecast.

Q3 What does the employer dashboard show — and what does it never show?

It shows rep counts, streaks, emotional-vocabulary breadth and participation. A 40-person pod at five reps a week produces 1,200 countable events in six weeks. It never shows journal text, chat transcripts or clinical scores. Data stays in India and is built to DPDP.

Q4 We already run motivational offsites. Why would daily reps work when those do not?

An offsite is a weekend. A stance is a Tuesday habit. Nine in ten Indian sales professionals say their manager is not empathetic; 80 per cent feel unready. A hall cannot repair a week of uncoached 'no's. The useful unit is the three-minute rep.

Q5 Can we pilot one region without touching quota time?

Yes. Lock a 40-person pod in week 1. Managers model five reps before the team starts. Week 4: 70 per cent log at least five reps. Week 12: regretted attrition and intent-to-stay against a matched pod. Quota-block hours stay at zero.

10

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Dr Atul Aswani is a Mumbai Psychiatrist and trained as a Results Coach. He founded EmotionApp at Tranquilo Meditek Sytems Private Limited, Mumbai, to put positive-psychology techniques into countable daily reps for Indian professionals. The platform is WhatsApp-first, runs in 23 Indian languages, keeps data in India, and is built to DPDP under ISO 9001 and ISO 13485.

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NOTE

EmotionApp is a non-clinical emotional-fitness coaching platform. This paper describes practices, techniques and coaching. It is not therapy, treatment, diagnosis or medical advice.

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