

THESIS

The impact of role stress on job satisfaction and the intention to quit among call centre representatives in a financial company

By

Kenneth Lungile Diamond



A mini-thesis in partial fulfilment of the requirement for the degree of Master of Administration in the Faculty of Economic and Management Science, University of the Western Cape.

Supervisor: Dr. Petrus Nel

December 2010

Declaration

I, Kenneth Lungile Diamond (student No. 9521483) hereby declare that, the study "***the impact of Role Stress on Job Satisfaction and the Intention to Quit among call centre representatives in a financial company***", is my own work, that it has not been submitted for any degree or examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged by complete references.

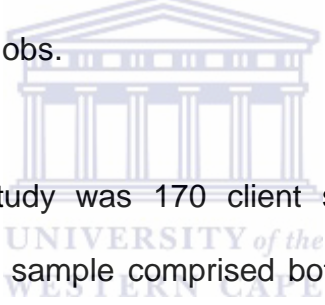
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ABSTRACT

The call centre industry has been one of the fastest growing industries in South Africa. Call centres have for most companies become a basic business requirement for servicing customers. Zapf, Isic, Bechtoldt and Blau (2003: 311) argue that there are high levels of stress amongst employees in call centres, which they believe to be the result of both the work tasks and the interactions with customers. The aim of this study was to establish whether call centre work design and structure contributed to role stress amongst client service representatives (CSRs). It was also the aim of this study to establish whether role stress affected the CSRs' levels of job satisfaction and their intentions to quit from their jobs.



The population for this study was 170 client service representatives, of which 151 participated. The sample comprised both males and females, with different races and age groups. The data was collected using a self administered questionnaire, adopted from the study by Hang-yue, Foley and Loi (2005). The result of the study suggests that the CSRs, within the company under this study, experience role related stress, which is as a direct result of their work conditions. It was found that the CSRs experience role stress in terms of role conflict, role overload, and work-family conflict. However, this was not the case regarding role ambiguity. The results further showed that a negative relationship exists between role stress and job satisfaction.

This means that, due to role related stress, CSRs are less satisfied with their jobs and they are most likely to quit their jobs. The result also showed that call centre work results in CSRs being emotionally exhausted, this in turn also negatively affects job satisfaction and positively affects their intentions to quit.

Key words:

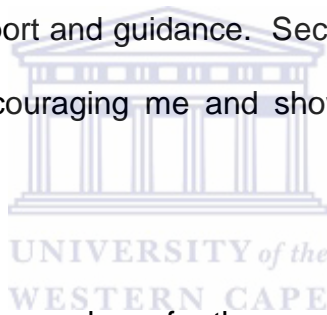
Call centre, role stress, role ambiguity, role conflict, role overload, work-family conflict, emotional exhaustion, job satisfaction, intention to quit, client service representative



Acknowledgements

It has been a long journey for me to realise the completion of my mini-thesis. As I worked through the process of completing it, I had to remind myself of the reason why I had started studying in the first place. I had a dream that stemmed from a background, which was the realisation that the only hope I had for drastically changing my life and my family's social structure or standing, was through education.

It is within this context that I can account for the different people that played a role in my going this far. Firstly, I would like to thank my supervisor, Dr. Petrus Nel, for his invaluable support and guidance. Secondly, to Mr. Karl Hesop for the role he played, in encouraging me and showing interest regarding my studies.



I would also like to thank my employer for the support and for permitting me to undertake this study within the company.

Thank you very much for all that took part and contributed in my achievement.

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CHAPTER 1

INTRODUCTION AND PROBLEM STATEMENT

1.1 Introduction

“Call centres have been one of the few booming branches in recent years. The main task of call centre operators is to interact with customers by telephone, usually supported by computer systems. It has been argued that call centre work is a modern form of “Taylorism”, because it is characterized by routine tasks, and low level of control for the employees. Moreover, it has been suggested that there is a high level of stress at work, both with regard to the work tasks and to the interactions with customers” (Zapf, Isic, Bechtoldt, & Blau, 2003: 311).

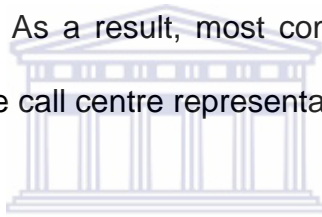
“Given the rapid growth of the call centre industry, it is important from a practical perspective that organizations are aware of the impact of the emotional and psychological demands of call centre work on their employees, in order to optimize the effectiveness and well-being of front-line workers and decrease the costs of turnover and absenteeism” (Lewig and Dollard, 2003: 367).

This chapter provides the background that serves as motivation for the study. This is done by facilitating a discussion regarding call centres in South Africa, the role of a call centre employee and the work conditions of call centres. The chapter further discusses the statement of the problem,

the aims of the study and provides for descriptions for variables, such as role stress, job satisfaction, intention to quit, call centre, and call centre representatives.

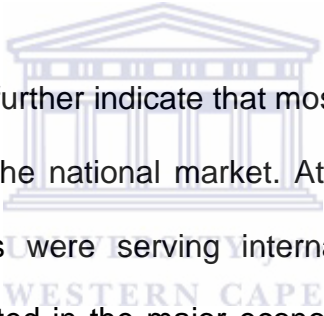
1.2 Call centres in South Africa

Call centres have become a basic business requirement for customer support, services, and marketing for business. Call centre employees, referred to as customer service representatives (CSRs) have "... for many organisations become the employees with the most direct knowledge of customers and are a direct point of entry for customers" (Hillmer, Hillmer & McRoberts, 2004: 35). As a result, most companies rely heavily on the services delivered by the call centre representatives.



"South Africa has been somewhat controversial. On the one hand, national government and regional economic development agencies see call centres as a valuable source of jobs and economic development in a labour intensive industry. Firms and companies see remote, technology mediated call centres as a cost effective way of providing services and sales to customers at a distance. Similarly, customers may gain from new or lower cost services. On the other hand, consumers often complain about low quality service in at least some call centres, while unions and some analysts express concern about stressful working conditions" (Benner, Lewis, & Omar, 2007: 9).

According to Benner, Lewis and Omar (2007:10), the first call centres in South Africa began to appear in the 1970's, though it was only in the late 1990's that the combination of improved computer technology and reduced telecommunications costs contributed to a rapid growth in call centres. Recent years have seen a mushrooming of provincially-based bodies established to promote the establishment of call centres, with a specific focus on international outsourcing activities. These bodies included organisations such as Calling the Cape, Contact in Gauteng and KZNonSource, now under the umbrella of Business Process enabling South Africa (BPeSA).



Benner *et al.* (2007:11) further indicate that most South African call centres first emerged to serve the national market. At that time (2007) only nine percent of call centres were serving international clients. These call centres are largely located in the major economic hubs of the country, in cities such as Johannesburg, Cape Town and Durban.

Benner *et al.* (2007:12) also report that one of the most important distinctions in types of call centres is between those that are run 'in-house' and those that are run as 'outsourced'. 'In-house' call centres are a specific unit within a larger firm focusing on other core business, including retail and manufacturing as well as the more common financial services and telecommunications. On the other hand, outsourced call centres are run by firms that specialise in providing services for external companies. This means that outsourced call centres serve clients or customers on behalf of

other companies. Most South African companies prefer to run their own call centres and as a result 81 percent of call centres are identified as in-house, with only 19 percent being outsource call centres. The rationale for this arrangement stems from the fact that most companies believe that it is critical for them to have ownership customer relationship.

A further important distinction amongst call centres is that they can either be run as an inbound or outbound call centre. Inbound call centres are call centres that predominantly receive calls from customers. Benner *et al.* (2007: 15) indicate that 78 percent of South African companies handle inbound calls and would typically be responding to customer service requests or taking orders for products and services. Outbound call centres are predominantly responsible for calling customers. Benner *et al.* (2007: 15) indicate that only 22 percent of South African companies are involved in outbound calling, and they are largely focusing on the marketing of goods and services to new customers.

1.3 Call centre employees or agents

Call centre agents or client service representatives (CSRs) are employees that are appointed in a call centre environment. “The basic task of CSRs is to communicate with customers, via an integrated telephone and computer solutions” (Wegge, van Dick, Fisher, West & Dawson, 2006: 237).

As Hillmer *et al.* (2004: 35) mentioned, CSRs have the most direct knowledge of customers and they are a direct point of entry for customers.

As a result, most companies making use of call centres rely heavily on the skills of CSRs and the services they deliver to customers.

1.3.1 The daily activities of CSRs

The role of CSRs is very intense and they spend most of their time responsible for interacting with customers. According to Holman and Wood (2001, p. 22) the main daily activities and the average time a CSR spends in a call centre setting are as follows:

- 58% of the day engaged with a customer.
- 3% of the day writing emails.
- 13% of the day in wrap-up (call related work)
- 10% of the day waiting for a call.
- 6% of the day not in a position to receive a call but not logged off.
- 10% of the day logged off from the system.

1.3.2 The characteristics of CSRs job output

The services that CSRs provide to clients or customers are set within organisational designs that have their own unique characteristics. One way of describing these characteristics is by looking at a CSR's performance metrics or how the company measures the effectiveness of the employees. The company under study has the following features making up the performance contract of a CSR. *(This information is extracted from the company's job description of a CSR role). It is important to note that the role of a CSR is a key focus of the current study:*

a) **Answering calls** meet the following requirements:

- Average handling time (AHT): which is the time a CSR takes to resolve a client's query.
- Average talk-time (minutes and seconds): the actual time a CSR takes to assist a client.
- Average hold-time (minutes and seconds): this refers to the duration for which a client would hold the line before receiving services from a CSR.
- Immediate resolution: CSRs are measured on whether they provided a solution to a client at first call or not.

According to the company's standards, each call is expected not to exceed 5 minutes and 35 seconds. As a result the time pressure experienced by the CSRs may be in conflict with the level of quality expected for each call that they answer. At times it may also result in customers experiencing that they are rushed. This may lead to a customer being dissatisfied with the services received.

b) **Measuring performance** (as extracted from the company's job description of a CSR role):

- Productivity (Talk-time + Hold-time + Wait-Time) achieved (%): a combination of the above, which then determines the effectiveness of the CSR.
- Number of received/ made calls: they are monitored on how many telephone call they handled.

- Quality levels achieved (%): which measures the level of effectiveness and efficiency by which calls are handled.

Together with the time pressures that they experience on a daily basis, they also need to ensure that they meet the quality standards required of their roles. The company is currently expecting of the CSRs to ensure that the quality of each call is not below 98 percent. This means that CSRs must ensure that they deal with each call in such a way that minimal errors occur. This includes having to make sure that they meet company requirements in authenticating and ensuring that they speak to the correct customers; ensure that the customer enquiry is accurately answered; and ensuring that the details of the call are correctly captured on the system. These are actions that a CSR needs to adhere to for each call they take. It is within this context that one can assume that it is most likely that they experience an overload of work when assuming their roles.

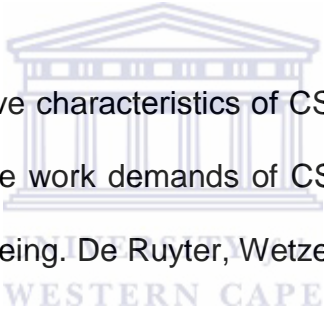
c) Customer and organisation standards

- Client experience: measures whether the services provided by CSRs complements the experience that the company wants their clients to experience when dealing with the company.
- Compliance with industry codes of conduct: CSRs are required to also ensure that they are all times complying

with the regulations governing the call centre industry, when servicing clients.

d) Management demands

- Ensure all schedule exceptions are given to supervisors: this refers to CSRs having to make sure that they account for each time they are not on their work-stations and answering calls.
- They are also required to make sure that they are available for 97 percent of their work day to answer calls.



From the above characteristics of CSR's job output, it is easy to deduct that the work demands of CSRs should have an impact on their well-being. De Ruyter, Wetzels and Feinberg (2001: 24), argue that the conflict between the performance metrics and the customer service, satisfaction, and information gathering goals may create conflicting demands of the organisation, supervisor and the customer, which in turn may lead to role stress among the CSRs. This is further supported by Deery, Iverson and Walsh (2002: 474), who argue that another possible source of stress for employees relates to the tension between management's goals of customer satisfaction and customer throughput. This according to Jackson, Schwab and Schuler (1986) as cited in Deery, Iverson and Walsh (2002: 474) can lead to emotional exhaustion.

In the following section the above-mentioned challenges and the working conditions in a call centre environment will be explored. The intention is to also discuss the consequences associated with the work conditions of the call centre.

1.4 Challenges associated with the work of CSRs

In addition to the above-mentioned, Wegge, Dick, Fisher, West and Dawson (2006: 237), describe three different types of challenges that call centre employees face, which they further believe to result in role stress:

- First, the general organisation of work in terms of working in shifts, postures, issues associated with computer work and high noise levels.
- Secondly, there are several attention consuming demands that are linked to the job itself. Such as the CSR having to simultaneously listen and speak to customers, input data into computers and/or read from the computer screen.
- Thirdly, work in call centres is linked with various forms of emotion work. Deery *et al.* (2002: 473) argue that CSRs perform an important role in the management of customer relationships. As a result, “the manner in which CSRs display their feelings towards customers has a critical effect on the quality of service transactions” (Ashforth & Humphrey, as cited in Deery *et al.*, 2002: 473). For example, this happens when a CSR is required to continuously display positive emotions when interacting with a customer, such as to express feelings of being happy, while he or she may actually be upset or angry.

1.5 Working conditions of a call centre

Garson as cited in Strandberg and Wahlberg (2007: 118) describes call centres as “electronic sweatshops.” This description of call centres is also supported by Taylor and Bain (1999: 107), who argue that the work conditions in call centres are little more than a return to Taylorism and “an assembly line in the head”. These arguments support the fact that the work of a call centre is designed in such a way that it results in multiple work related challenges for employees working in a call centre environment.

According to Benner et al., (2007: 25) the work organisation and design of call centres are such that the existence of computerised technologies allows for high levels of standardisation and scripting of texts. They (Benner *et al.*, 2007) further argue that job discretion is generally low and that performance monitoring occurs more intensively, more so in larger size call centres. They do, however, also suggest that the levels of performance monitoring are lower in the in-house call centres as compared to sub-contracted call centres.

Call centre work is designed and structured in such a way that employees will receive, “...incoming calls that are routed through an Internal Voice Recognition (IVR) system to ensure that an employee who possesses the expertise on the specific type of client enquiry would handle the call” (Schalk & Rijckevorsel, 2007: 261). Schalk and Rijckevorsel (2007: 264), further identified some characteristic features of the processes and work

methods within a call centre, that they studied and then identified the following elements that define the nature of work in call centres:

- The call centre must continuously match the quantitative and qualitative customer demands with the available workforce. This emphasises the need for a call centre to ensure that the manner in which they manage their capacity must complement their business strategy.
- The telephone and technology regulate work; agents have only limited regulating power.
- There is a strong emphasis on uniformity in the way of working; in that customer files have to be updated in a standard way and every CSR should be able to handle customer questions.
- There is a high degree of process-automation.
- All activities (such as telephone operating, training and work meetings) have to be planned. In call centre terminology, this is called scheduling. Thus meaning that each activity must be scheduled, in order to ensure that the core business of taking and making calls is not impacted negatively.
- They also indicate that the work in call centres demands for special regulations regarding human resource management, in that the remuneration policies, working times, the nature of appointment contracts and the actual people management would be unique in the call centre environment.

The above arguments reflect that call centres are characterised by a number of work conditions that lead to new occupational challenges, and

as highlighted by Wegge *et al.* (2006: 237), they may result in role stress. These challenges are a result of factors that characterise the call centre as an environment with low levels of control the CSRs have over their jobs, the monotony experienced, the intense surveillance and monitoring and the lack of interaction CSRs have with other employees. These factors will be discussed in detail in the following chapter.

1.6 Statement of the problem

This study investigates role stress among call centre agents and how this affects their level of job satisfaction and intentions to quit.

Companies have been using call centres as their key client services strategy. As mentioned previously, “call centres have high levels of stress, and this is as a result of both the work tasks and the interactions with customers” (Zapf *et al.*, 2003: 311).

“It is therefore important that organizations are aware of the impact of emotional and psychological demands call centre work has on its employees. This may help companies optimize the effectiveness and well-being of front-line workers and decrease the costs of turnover and absenteeism” (Lewig & Dollard, 2003: 367).

Literature and research regarding the study of role stress and its impact on job satisfaction and intentions to quit in call centres, is very limited within a South African context. This study can help obtaining a better understanding of the challenges associated with call centre work within a South African context.

The job characteristics of call centre work affect the well-being of employees. Companies may have an interest in understanding which of the call centre job characteristics have a negative impact on their employees. This study may contribute in building the body of knowledge that can help in the management and people practices in a call centre work environment.

1.7 Aim of the study

Call centre employees work in unique environments in that they constantly manage customer interactions, they are generally expected to achieve strict targets, and are subject to high levels of monitoring and control. “The management of the work demands, such as efficiency targets, the high level of control and the electronic surveillance can cause role stress” (Aiello & Kolb, as cited in Dean & Rainnie, 2004: 2).

The aim of this study is to determine whether the manner in which call centre jobs, particularly that of the call centre representatives, is designed and structured contributes to any kind of role stress that they may be experiencing. Further to this, should there be any role stress experienced, how does this affect the call centre employees’ levels of job satisfaction and ultimately their intentions to quit from their jobs?

1.8 Objectives of the study

The objectives are:

To investigate whether the manner in which the work of a call centre is conducted and the associated working conditions contribute to experienced role related stress (role stress) among call centre representatives.

To establish whether a relationship exists between role stress, job satisfaction, and the intention to quit among call centre employees.

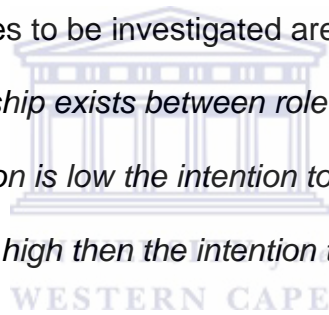
1.9 Hypotheses

The research hypotheses to be investigated are as follows:

H1: A negative relationship exists between role stress and job satisfaction.

H2: When job satisfaction is low the intention to quit will be high.

H3: When role stress is high then the intention to quit will be high.



1.10 Definition of terms

The following section will define the main concepts and constructs used in the current study.

1.10.1 Definition of call centres

According to Taylor and Bain (1999: 102) call centres are organisations specialised in activities in which computer utilising employees receive inbound, or make outbound, telephone calls with those calls processed and controlled either by an Automatic Call Distribution (ACD) or predictive dialling system. Strandberg

and Wahlberg (2007: 117) define call centres as organisations that specialise in maintaining customer/client relations using the telephone and/or information and communication (ICT) technology.

1.10.2 Call centre employees or agents

Call centre employees or agents are appointed in a call centre environment. “The basic task of call centre agents (or customer service representatives, CSR’s) is to communicate with customers via integrated telephone and computer solutions” (Wegge, Van Dick, Fisher, West & Dawson, 2006).



1.10.3 Role stress

According to Hang-yue, Foley and Loi (2005: 2134), since the pioneering work of Kahn, Quinn, Snoek and Rosenthal (1964) on organisational dynamics, there has been extensive research that has investigated the relationship between work stressors and a variety of consequences such as job satisfaction, organisational commitment, job performance and turnover.

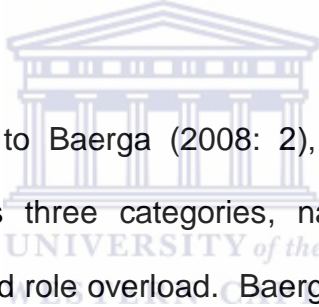
Hang-yue, Foley and Loi (2005) identified four types of role stressors, namely role ambiguity, role conflict, role overload and work-family conflict.

Kahn *et al.* (1964) defined role stress as a composite construct consisting of so-called role stressors of the role conflict and role ambiguity. De Ruyter, Wetzel and Feinberg (2001: 24) indicate that role stress in call centres occurs when an employee's job involves direct customer contact, whether it be in the context of a face-to-face or a telephone services. De Ruyter *et al.*, (2001: 25) further elaborate on this point by referring to Kahn *et al.*'s (1964) definition of role stress, in that role stress has two broad elements (i.e. role conflict and role ambiguity):

- **Role ambiguity:** “occurs when an individual does not have clear information about the expectations of his or her role in the job or organisation” (Rizzo, House & Lirtzman, 1970, as cited in Hang-yue *et al.*, 2005: 2134). Within a call centre context, De Ruyter *et al.* (2001: 25) argue that role ambiguity may be apparent when a call centre employee is uncertain about the supervisory expectations or when he/she does not know how their performance will be evaluated.
- **Role conflict:** is defined as “... the simultaneous occurrence of two (or more) sets of pressures, such that compliance with one would make it more difficult to comply with the other” (Kahn *et al.*, as cited in De Ruyter *et al.*, 2001: 25). In other words, role conflict refers to “... the incompatibility in communicated expectations, that impinge on perceived role

performance” (Rizzo *et al.*, 1970, as cited in Hang-yue *et al.*, 2005: 2135).

- Cooper, Dewe and Driscoll (1998) as cited by Hang-yue *et al.* (2005: 2135) referred to **role overload** as the sheer amount of work required and the timeframe in which work must be completed. Hang-yue *et al.* (2005: 2135) further cited other studies indicating that role overload occurs when a work role requires more time and effort than an individual has for them, and as a result the role cannot be performed adequately and comfortably.



According to Baerga (2008: 2), Kahn’s (1973) role stress model has three categories, namely role ambiguity, role conflict, and role overload. Baerga (2008) further argues that this classification has been used by many researchers, but the results of recent studies (such as that of O’Driscoll & Cooper, 1996) showed that this definition does not capture an individual’s complete work experience. Numerous other authors such as Pareek (2003) as cited in Bhattacharya and Basu (2007: 170) saw role stress in a broader context and argued that role stress refers to the conflict and tension due to the roles being enacted by a person at any given point in time. Work-family conflict may be one of the aspects that depends on the categories of role related stress.

- Hang-yue *et al.* (2005: 2135) address the question regarding **work-family conflict** by referring to Greenhaus and Beutell (1985), defining work-family conflict as a form of inter-role conflict, in which the role pressures from the work and family domains are mutually incompatible or incongruous in some respect, whereby participation in one role is made difficult by virtue of participation in the other.

1.10.4 Job satisfaction

Job satisfaction is defined as “the extent to which an employee expresses a positive orientation toward a job” (Smith, Kendall & Hulin as cited in Curry, Wakefield, Price & Mueller, 1986: 848). Curry *et al.* (1986: 848) also referred to Cook *et al.* (1981), defining job satisfaction as the overall satisfaction and as a facet-specific concept referring to various aspects of work, such as pay, supervision, or workload. Lastly, Mowday, Lyman, Porter and Steers (1982) as cited in Baerga, 2008: 2) defined job satisfaction as affective outcome or attitude that is affected by the job situation and work experience.

1.10.5 Intention to quit

Rossano (as cited in Shahnawaz & Jafri, 2009: 160) defines turnover as the rate of change in the working staff of an organisation during a defined period and states that it is a voluntary termination of participation in employment from an

organization by an individual. Intentions to leave are considered a critical outcome variable by organisational researchers (Mitchell, Holton, Lee, Sablinski & Erez, 2001). In other words, as role stress would affect the attitudes (job satisfaction) of an employee, job satisfaction would then affect the behavioural intentions (intention to quit) of the employee. Among other factors that can be at play, "... it was found that there is a strong link between intentions to leave and ... job satisfaction" (Baerga, 2008).

1.11 Overview of chapters

Chapter Two provides for the review of related literature for all the constructs and variables within the study. These include, literature regarding call centres, and literature of construct variables such as role stress and the relationship and the effect it has on job satisfaction and intentions quit among call centre representatives.

Chapter Three focuses on the research design, the methodology that is employed for the study, the instruments used for collecting the data required for the study, as well as the methods used to analyse the data. Chapter Three further focuses on presenting and analysing the data collected for the study.

Chapter Four provides for the findings of the study, and further discusses the findings, application and implications of the results. It also focuses on

recommending probable future research for which this study can serve as premise. Finally, this chapter also recommends possible remedies and solutions to the organisation.

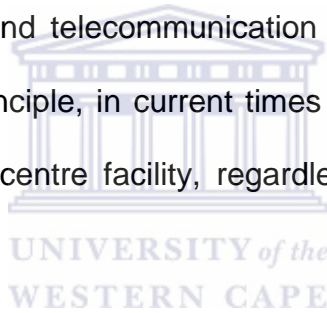


CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Call centres are seen to be prominent in execution of customer servicing for most companies. Companies use call centres in different ways, some for selling their products, while some would use them to service customers regarding their products. Most industries use call centres, for example, in the South African context there are financial institutions such as banks, insurance companies and telecommunication institutions such as mobile phone operators. In principle, in current times very few organisations can function without a call centre facility, regardless of the size of their call centres.



The previous chapter provided the background and an overview regarding the characteristics and the challenges associated with work in call centres. This chapter will focus on expanding on the factors that characterise call centres as a work environment that has high levels of stress. The chapter will also discuss the theories regarding role stress, job satisfaction, and intentions to quit.

In the previous chapter, Wegge *et al.* (2006: 237) argued that call centres are characterised by work conditions that have lead new occupational

challenges that may result in role stress. The following section will discuss factors that characterise call centres as a high stress work environment.

2.2 Characteristics of call centre work

Call centres are regarded as work environments in which employees experience low levels of control over their job; the work is seen to be monotonous; there is intense surveillance and monitoring and there is a lack of interaction amongst employees. The mentioned factors contribute to the stress experienced by call centre employees.

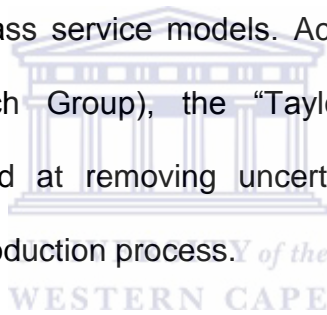
2.2.1 Monotony of work

According to Grebner, Semmer, Lo Faso, Kalin and Elfering (2003: 342) there are indications that many call centre agents predominantly carry out tasks that are rather specialised and often simplified. This according to them can be attributed to a very high degree of structural division of labour.

Wickhan and Collins (2004: 3) argue that the work within call centres is divided into smaller parts, each which is defined in advance by management. They further argue that Taylorisation is embedded in the technology, in that the use of an Automatic Call Distribution (ACD) System allows for calls to be routed to the first free agent. While the interaction with the customer is broken down into standardised sections and carried out according to predetermined routines.

There is a view that the work in call centres is “... deskilled and monotonous”(Ojha & Kasturi, 2005: 95). Therefore, the knowledge needed to do the job is very limited in scope which results in “...CSRs having to tolerate stress because of the monotonous tasks” (Bargnara & Marti, 2001: 226).

The monotonous work experienced by CSRs is reported to stem from the manner in which the jobs of call centres are designed. The Shepell-fgi Research Group (2008: 9) argues that call centre workers have lower well-being because call centre work is often designed according to “Taylorism” or mass service models. According to their study (The Shepell-fgi Research Group), the “Taylorism” approach to work methods was aimed at removing uncertainties by simplifying and standardising the production process.



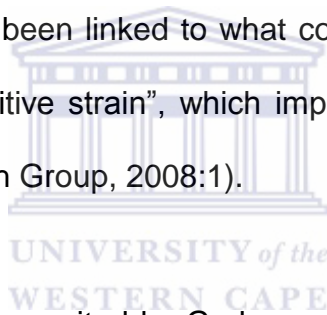
However, “the agents have little autonomy or control over their work. Having to use predetermined messages or scripts, they are not allowed to deviate in order to meet customer demands. The nature of work disqualifies the use of available skills and resources” (Wegge *et al.*, 2006: 62).

According to literature discussed in this chapter, job monotony in call centre work seems to be synonymous with the lack of control that call centre employees experience regarding their work.

2.2.2 Job control / autonomy

According to Bain, Watson, Mulvey, Taylor and Gall (2002: 173) work in call centres represents the latest phase in the Taylorist method of organising work, with attempts to elevate management control to new historical levels, by target-setting and monitoring, in 'real-time' both quantitative and qualitative aspects of employee performance.

“Work researchers have found call centre work to have a distinct set of stressors including lower levels of job control or autonomy, limited task variety, and higher levels of job demand and uncertainty. These characteristics have been linked to what could best be described as a “mental health repetitive strain”, which impacts health and well-being” (Shepell-fgi Research Group, 2008:1).

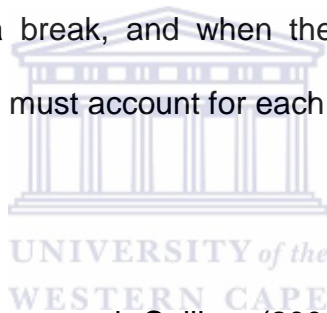


A variety of researchers cited by Grebner *et al.* (2003: 342) argue that many call centre agents have low influence over their work, in terms of work-load resources such as job control, and not only over their work pace, but also with regard to planning and organising their own work.

What is of particular interest, and as mentioned previously, work activities of a call centre are driven largely by technology. This is to such an extent that even the control functions that are in place are governed by the call centre technology. The next aspect forming the basis for the working conditions of call centres is the surveillance and monitoring of work.

2.2.3 Surveillance and monitoring of work

According to Wickham and Collins (2004: 4) surveillance takes different forms (that is, visual surveillance, aural (audio) surveillance and physical surveillance). They argue that supervision in call centres is much closer and much more continuous than most forms of front line customer work, to such an extent that the agent cannot move from his/her work-station without permission. For example, an agent is required to use a log system which requires that he/she must log-in or out of the control system for each action, such as when reporting for duty, when taking a break, and when the work shift ends. In other words, the employee must account for each time he or she is not on the phones.



According to Wickham and Collins (2004: 4) the second form of surveillance is aural (audio) surveillance. This takes place in a form of the supervisor having to listen to the agent's interaction with customers. Calls are centrally taped and the agent's behaviour is monitored. This type of monitoring is important for the management of the employees' interaction with clients and serves different purposes. Within the context of the organisation under this study, one such purpose is to ensure that the employees communicate and serve the clients according to the company prescribed rules; to ensure that the employees reflect the necessary behaviour (items of respect, listening to the clients and ensuring that the needs of the clients are met).

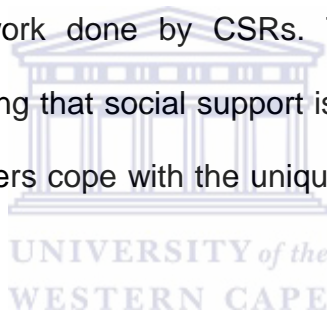
If for any reason the CSR deviates from the set standards, the manager, using this form of surveillance, can determine if there is any training required for the employee or to enforce the necessary disciplinary process if it is detected that the employee was rude or ill-mannered towards a customer. On the other hand, the company relies heavily on client satisfaction as a measure of their performance, such monitoring then also ensures that there is ample evidence to measure individual employees.

Thirdly, the agents are physically monitored. According to Wickham and Collins (2004: 4), this process may be built into the ACD system. The monitoring uses the “footprint” that agents leave as they carry out their work. The system collects statistics regarding the length of a call, the time the agent takes to wrap-up, and actual content of the call. This is then linked to the individual’s performance targets and results. Physical monitoring, means that the company has enough information that informs it how a specific employee has performed against his or her key performance indicators (KPI), that is with regard to the measures such as (to mention a few), the average handling time (AHT) of a call and customer enquiry, number of calls taken, and the quality in resolving the actual enquiry.

2.2.4 Lack of interaction

One other factor that seems to have an impact on call centre work conditions and the experience of employees is that the environment limits interaction with others. Rose and Wright (2005: 155) argue that the output control factor and the perceived pressure from targets had a significant impact on social interaction of call centre employees, and that this indirectly impacted on job satisfaction.

Lewig and Dollard (2003: 366) argue that emotional exhaustion is due to emotional dissonance alleviated by reducing other psychosocial demands on the work done by CSRs. They further support their argument by indicating that social support is a crucial resource needed to help service workers cope with the unique emotion stressors of their jobs.



Deery *et al.* (2002: 479) is more specific in that “social support from co-workers and supervisors can help buffer stress and can enable employees to manage their job related problems”. In other words, it is seen as important that CSRs and their work environment be structured in such a way that employees do not work in isolation, and that they are able to interact with both their colleagues and managers.

What is observable thus far regarding the working conditions of the call centre is that the work of call centre employees is structured in such a way that the major interaction that an employee has is with the customer. As mentioned when discussing the job outputs of a CSR,

CSRs are required to be available for 97 percent of their time to answer phones. As a result, this limits their interaction with co-workers and creates limited interaction with their managers.

Unlike conventional work environments, they do not have the luxury of interacting with a colleague that can quickly explain or give a solution to a problem, before answering to a customer. Therefore, the organisation of call centre work has an impact on how employees interact with others.

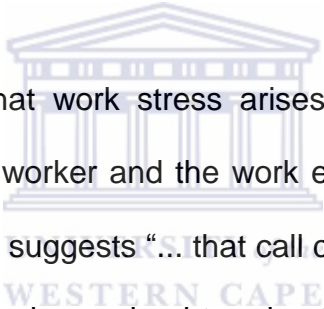
The work conditions of call centres discussed in this section seem to reveal that the regular interaction call centre employees have with customers, the monotonous work, lack of employee autonomy, the intense monitoring and the lack of interaction experienced by CSRs contribute to work related strain and stress. The following section will explore the relationship between the working conditions of a call centre and the impact they have on employee well-being. This will be done within the framework of the job demand-control model.

2.3 The job demands – control model

According to Wong, DeSanctis and Staudenmayer (2007: 286), Karasek's (1979) job demands – control model has been an influential theoretical foundation for various studies of job stress. The theoretical principle of this model focuses on two elements, i.e. work demands and the control one has over his or her job. The argument is that "... individual psychological

strain results from the interactive effects of one's job demands and the amount of job control available to one's job" (Wong *et al.*, 2007: 286).

Wong *et al.* (2007) further indicate that psychological strain can be minimised by matching job demands to job control, such that when job demands are high then job control should correspondingly be high. High job control allows job incumbents to adapt to demands by developing appropriate behavioural patterns. In other words, "a job with high demand and low control has high strain, while a job that has high control and low demand has low strain" (Gronlund, 2007: 477).

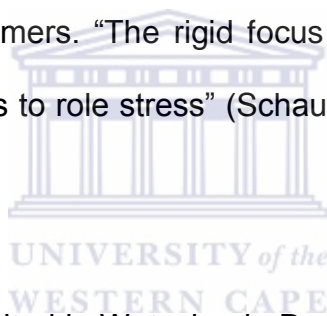


This model assumes that work stress arises as a consequence of an imbalance between the worker and the work environment. So far, the job demand – control model suggests "... that call centre work has lower levels of job control and that such may lead to role stress" (Shepell-fgi Research Group, 2008: 1). In other words client service representatives in call centres may experience role stress that may be result of the lack of control they have over their jobs and the demands that are inherent to their position.

As mentioned, in the definitions, role conflict may be apparent when for example, "... CSRs are faced with a situation where the organisation has certain expectations, the supervisors stressing operational efficiency, which clashes with the demands of customers" (De Ruyter, Wetzels & Fainberg, 2001). From this example one can conclude that the demands

that the CSRs are facing, are such that they do not have control over them. As a result, this may lead to an exerted level of role stress.

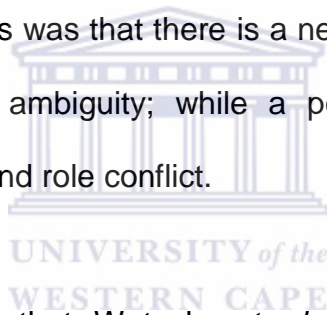
According to de Ruyter *et al.* (2001: 25), empirical work has established a negative relationship between empowerment and role stress (ambiguity and conflict). They argue that the greater the perceived empowerment the less the role stress. If CSR's experience a lack of autonomy and skill in exercising their responsibilities, then such lack of autonomy and skill may result in role stress. This may be apparent when CSRs need to deal with situations that lack the required flexibility and discretionary behaviour needed to satisfy customers. "The rigid focus (the lack of control) in call centres, may lead CSRs to role stress" (Schaufeli *et al.*, 1995, cited by De Ruyter *et al.*, 2001: 25).



Bowen and Lawler, as cited in Wetzels, de Ruyter and Bloemer (2000: 66) indicate that in the recent services management literature, two rival paradigms are competing as to the question of how organisations should be managed and these paradigms suggested two potential antecedents of role stress in service organisations. One paradigm is called the control model, which is based on the assumption that hierarchy and mechanistic bureaucracy will enhance productivity and quality. They further cite Levitt (1972) who recommended the control model for the services industry and in its favour argued that efficiency as well as quality would be ensured by standardisation and formalisation of tasks and limited decision-making for employees. The belief from these authors is that there is a set procedure

for servicing customers, and that the organisation should have control over those customer-employee encounters. This argument supports the current work design of call centres, in that and as referred previously, call centre employees are required to interact with customers using "...predetermined messages or scripts and are not allowed to deviate or use discretion in order to meet customer demands" (Wegge *et al.*, 2006: 62).

It is within this context that Wetzels, de Ruyter and Bloemer (2000: 66) cited several authors arguing that the presence of written rules, standards and policies (i.e. formalisation) will influence role ambiguity and role conflict. Their hypothesis was that there is a negative relationship between formalisation and role ambiguity; while a positive relationship existed between formalisation and role conflict.



The second paradigm that Wetzels *et al.* (2000) explored was the involvement model. The model's basis is that CSRs are capable of coordinating and controlling service quality. The belief surrounding this model is that employees must both feel capable of performing their jobs in a competent way and must be given the authority to make decisions. It is, however, within the same study that the authors cited Bowen and Lawler (1995), indicating that there is little empirical evidence of the influence of empowerment on role stress.

Wetzels *et al.* (2000) also argue that empowerment in terms of reducing role stress may be rendered ineffective if it is not accompanied by

supervisory leadership behaviour that recognises and awards employee authority and competence. Thus, they identify leadership as a determinant of role stress. This argument rationalises the fact that leadership within a call centre environment can play a key role in eliminating role stress in the call centre. What does seem to be a challenge, however, is that the same leadership are responsible for exerting control in order to ensure that the CSRs perform according to the job characteristics or job designs.

The sections discussed thus far suggest that there is indeed a relationship between call centre work and role stress. The following section will look at role stress and the manner in which it manifests in the call centre environment.



2.4 Role stress

According to Hang-yue, Foley and Loi (2005: 2134), extensive research has investigated the relationship between work role stressors and a variety of consequences such as job satisfaction, organisational commitment, job performance and turnover. In their study, Hang-yue *et al.* (2005) focused on four types of role stressors, namely role ambiguity, role conflict, role overload, and work and family conflict. The focus of the current study will be different from that of Hang-yue *et al.* (2005) in that they conducted their study among professional clergy in Hong Kong. What is different from their study is that the current study focuses on role stress among CSRs in a call centre environment.

What is of particular interest in the study by Hang-yueet *et al.* (2005) is that they focus on four role stress variables (i.e. ambiguity, role conflict, role overload, and work and family conflict), which are currently found to be prominent in the study of role stress in call centres. For example, De Ruyter *et al.* (2001: 25), identified role stress to have two key components (i.e. role conflict and role ambiguity), where they further argued that aspects such as empowerment, competence, and leadership are found to directly affect role stress.

On the other hand, Grebner *et al.* (2003) focused more on the work conditions (such as job control, monotony) that seem to have an impact on the well being of CSRs and they believe that these work conditions predict turnover and job satisfaction. The challenge, however, is that there is limited research that provides a collective view or focus on these variables and with particular emphasis on role stress and its effect on turnover intentions and job satisfaction within a call centre environment.

The following section will focus on expanding on the definitions of role stress by discussing role stress in the context of call centres. In so doing, a discussion regarding each of the role stress variables (i.e. role conflict, role ambiguity, role overload, and work-family conflict) will be facilitated. It will then be followed by discussing previous studies and theory regarding role stress. This discussion will take place within the context of a call centre environment. Lastly, this section will also discuss the consequences of role stress.

2.4.1 Role stress in a call centre context

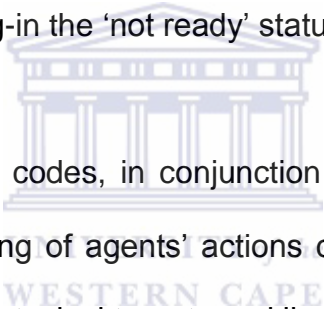
- **Role conflict** was defined as “... the simultaneous occurrence of two (or more) sets of pressures, in such that compliance with one would make more difficult to comply with the other” (Kahn *et al.*, as cited in De Ruyter *et al.*, 2001: 25). In call centres, role conflict may be apparent when a CSR is expected to manage client interaction within the boundaries of the performance requirements set by the organisation, such as the time a CSR must spend on each call and the limitations put in place by the organisation regarding what a CSR can say to a client. The result is that the CSRs are unable to apply discretion on how to communicate and what to communicate to a customer.
- **Role ambiguity:** De Ruyter *et al.* (2001: 25) argued that role ambiguity may result when the call centre employee is uncertain about the supervisory expectations or when they do not know how their performance will be evaluated. Dwyer and Fox (2006: 134) argued that younger workers and those workers with less tenure in the organisation experienced greater role demands. In other words, call centre employees that are new in their jobs are most likely, at an initial stage of their job role, to experience ambiguity and role conflict often associated with a new job. A further deduction to make from Dwyer and Fox’s (2006) argument is that role ambiguity is less likely to be a cause of role stress for employees that have longer role experience and are clear on what is expected of their role. At the same time, it is also possible to argue that role ambiguity may be

experienced by an employee when he or she is new in a role. This would be the case because the employee would, at an initial stage, lack the information and the resources that are important to effectively operate in their job.

- **Role overload:** As mentioned in the previous chapter, call centre representatives of the company in the current study are required to handle each customer enquiry within 5 minutes and 35 seconds, and they are also required to be available to answer calls 97 percent of the time. Another common feature in call centre work is that CSRs have a number of performance measures, such as the number of calls they are required to take on a daily basis, the duration for each call, and they are required to manage all these expectations while at the same time they must ensure that they are effective in operating the technology applicable in their jobs. As a result, they are likely to experience or suffer from role overload.

Schaufeli and Enzmann as cited in Lewig and Dollard, (2003: 369) report that there is high correlation between workload and emotional exhaustion, which may be a result from the conceptual overlap between task-related and client related job characteristics. For example, call centre workers who are expected to provide a service to the customer (client related) and at the same time answer as many calls as possible (workload) may experience time pressure and/or role conflict.

Of interest is that, it is not only the interaction with customers that creates work pressure for the call centre employees, but also the nature of their work. Employees are under constant pressure regarding the duration of each call they make or take. At the same time, and Clement (2002: 17) argues that agents are often required to key in codes classifying the type of transaction. Similarly, there are codes to key-in when they need 'wrap' time - which is the time they need to complete paperwork, data entry, or other follow-up actions resulting from a call, and when they leave the phone they are required to log-in the 'not ready' status.



The use of these codes, in conjunction with automatic monitoring, permits the tracking of agents' actions continuously throughout the day, and there are typical targets and limits set for the times they are on and off the phone. In some call centres, agents automatically receive 30 seconds or so for 'wrap' time before a new call is routed. In others it must be coded in as an exception or a new call will follow immediately when the previous call disconnects. This is regarded as resulting in role stress. It is within this context that Wegge (2006: 240) argue that jobs with higher work overload relate to lower job satisfaction, because work overload promotes negative emotions at work.

- **Work-family conflict**

According to Green and Taylor, as cited in Hyman, Baldy, Scholarios and Bunzel (2003: 215) there has been recognition and confirmation of a culture of long working hours and a growing number of studies have reported that this culture of long working hours has resulted in work intensification and heightened levels of occupational stress among workers.

For call centres, the complexity seems to manifest largely as a result of the "... continued shift in employment patterns that demands for round-the-clock or extended service periods" (Hyman *et al.*, 2003: 217). Hayman *et al.* (2003), also argue that for most call centre workers the spill-over is experienced through the difficulties of juggling complex patterns of working hours with the domestic responsibilities and through the consequences for family life of aspects occupationally induced ill-health such as fatigue and stress.

Grondlund (2007: 478) argues that multiple roles can create stressful conflict and that the basic premise is that people have limited time and energy. Therefore, the more roles people fulfil, the smaller the chance of meeting all expectations. The deduction that can be made in this regard is that, if a conflict arises between the work life and family life, an employee would fail to equally fulfil both roles. In this context, Grondlund (2007: 479) indicates that longer working hours increases the perceived levels of work-family conflict,

as well as psychological distress. Grondlund (2007: 479) also argues that theory regards work-family conflict as a form of role conflict; however, empirical studies showed that the problem regarding shift works is an issue regarding time conflict. In other words, employees are challenged in that they have limited time and conflicting issues in effectively assuming both the work and family responsibilities.

For example, if a call centre employee is subject to working night shifts, it results in a situation where there is limited time to be spent with his/her family. This would mean that the work conditions are structured in such that it would impact on the his/her family life. It is therefore reasonable to assume that long working hours and shift-work would result in a work-family conflict, which may in turn manifest in experienced role stress. Burke, 1988, Frone, Russel and Cooper, 1992b and Wiley, 1987, as cited in Hang-yue *et. al.* (2005: 2135) suggested that work-family conflict is associated with a lower level of job satisfaction and higher propensity to leave the organisation.

2.4.2 Theoretical framework of role stress

According to Baerga (2008: 8) there is always some conflict present in an organisation because roles have a built-in potential for conflict or stress. Suri and Rizvi (2008: 215) argue that the basic reasons by which employees (CSRs) in the call centres are getting stressed, can

be traced to the routine life of non-stop mobile calling; and the duty to have interactions with customers and completion of calls within a specific time frame. The intensity of the work environment makes employees stressed and depressed. They further identified (2008: 216) that there are a number of stressors in call centre work, such as:

- The **nature of the job** that requires of CSR's to spend all day on the phone dealing with customers. As mentioned, Holman and Wood (2001: 22), argue that CSRs spend 58 percent of their time engaged with customers. On the other hand, in the previous sections it has also been discussed that CSRs must be available for 97 percent of their time to answer calls. This means that they constantly are required to interact with customers. Customer interaction on its own is a major source of stress and as Taylor and Bain (1999: 109) argue, "... it is not only the performance of emotional labour alone, but rather the particular combination of pressures, which makes the labour process of call centres so demanding."

Taylor and Bain (1999: 109) also indicate that the interaction between the customer and the CSR via the telephone and with a simultaneous interaction with the computer screen and keyboard can lead to role stress. They further regard that the common effect of the strain experienced by CSRs is that they can suffer from sore throats, loss of voice, as well as physical strains to

fingers, wrists and arms, which the repetitive usage of keyboard induces. As a result, operators testify to levels of exhaustion, physical, mental and emotional which are directly linked to the length of the shift and the sheer intensity of the job.

- There is quality versus quantity conflict, in that CSRs are faced with the challenge to create balance between being customer orientated, while working in an environment that demands routine and with prescribed standards for performance. Taylor and Bain (1999: 111) believe that this is a dilemma for management of a call centre, in that, if operators are driven too hard with regards to targets and quantitative goals, then the quality of services may suffer. It is within this context that De Ruyter *et al.* (2001: 24) argue that there is conflict between maximising performance and maximising customer services. As a result, these conflicting demands by the organisation's expectations regarding performance and customer needs may result in role stress for employees.
- The intensity experienced by employees is associated with how work is controlled, and the constant focus on performance targets. The Shepell-fgi Research Group (2008: 1) previously argued that call centre work has a distinct set of stressors including lower levels of job control or autonomy, limited task variety, and higher levels of job demand and uncertainty. Holman and Wall (2002) as cited by Grebner *et al.* (2003: 343)

argue that low job control predicted depression among inbound call agents. Grebner *et al.* (2003) further indicate that there is some evidence that many call centres suffer from high turnover rates of agents. Following these arguments, it would be correct to then conclude that CSRs are more likely to suffer role stress, which may be the result of the work conditions associated with the call centres.

The sections discussed thus far in this chapter attempted to reflect the association between role stress and conditions of work in the call centres. It further focused on how the call centre work conditions impact on the well-being of CSRs. The discussion has also touched on the definitions of role stress and the associated variables.



2.4.3 Role and role stress theories

Rizzo, House and Litzman, (1970) studied role conflict and ambiguity in complex organisations. The premise to their study focused on the two classical theories (i.e. organisational theory and role theory). Limited research has so far been conducted to explore these theories within a call centre environment. Therefore, very few studies seem to have explored these theories in the call centre setting. One such study is by De Ruyter, Wetzels and Feinberg (2001) in which they studied role stress in call centres and the effects thereof on employee performance and satisfaction.

According to Rizzo *et al.* (1970: 150) the organisational theory focused its attention on the chain-of-command principles. Its proposition is that organisations are set up on the basis of hierarchical relationships with clear and single flow of authority from top to bottom which should be more satisfying to members and should result in more effective economic performance and goal achievement than for organisations set up without such an authority flow. Rizzo *et al.* (1970) believed that a single chain of command provides top management with more effective control and coordination.

Rizzo *et al.* (1970)) also argued that an employee should be accountable for the successful execution of his tasks to one and only one superior. This arrangement ensures systematic and consistent reporting, evaluation, and control of the work of the subordinate. This further prevents the allocation of time and effort according to individual preferences, and rather according to the demands of the task, or the directions of the superior.

It has been discussed that the lack of job control, lack of autonomy, and intense surveillance and monitoring has a negative impact on the well-being of CSRs. There seem to be a link between the arguments of this theory and the manner in which call centres are designed. The theory encourages the “Taylorist” approach to work design and management.

For the second theory (**role theory**), Rizzo *et al.* (1970), stated that when the behaviours expected of an individual are inconsistent – one kind of role conflict – he/she will experience stress, become dissatisfied, and perform less effectively than if the expectations imposed on him do not conflict. Therefore, role conflict can be seen as resulting from violation of the two classical principles and causing decreased individual satisfaction and decreased organisational effectiveness.

The two theories by Rizzo *et al.* (1970) suggests that every position in a formal organisational structure should have a specified set of tasks or position responsibilities which will allow management to hold subordinates accountable for specific performance and help provide direction to subordinates. The theories further claim that the lack of the above will result in role ambiguity, thus resulting in coping behaviour by the incumbent, which may take the form of attempts to solve the problem to avoid the sources of stress, or to use defence mechanisms which distort the reality of the situation. The assumption is that ambiguity should increase the probability that a person will be dissatisfied with his role, will experience anxiety, will distort reality, and will thus perform less effectively.

The theoretical framework from Rizzo *et al.* (1970) is clear in that role ambiguity and role conflict can result in job related strain for employees that are experiencing a conflict between themselves and the environment they function in. However, it is limiting in that little is being

discussed regarding the relation between role stress and its consequent effect on job satisfaction and intention to leave.

Bedeian and Armenakis (1981) conducted a study in which they studied role stress (i.e. role conflict and role ambiguity) and its relationship with variables such as tension, satisfaction and propensity to leave. They investigated the consequences of role conflict and ambiguity on tension, job satisfaction, and propensity to leave an organisation through the use of path analysis model. They believed that the path analysis model was a useful technique for testing the consequences of a casual relationship among a set of variables. They used path analysis to develop a theoretical model which depicted the cause-effect relationships among the study variables, as illustrated by the following model:

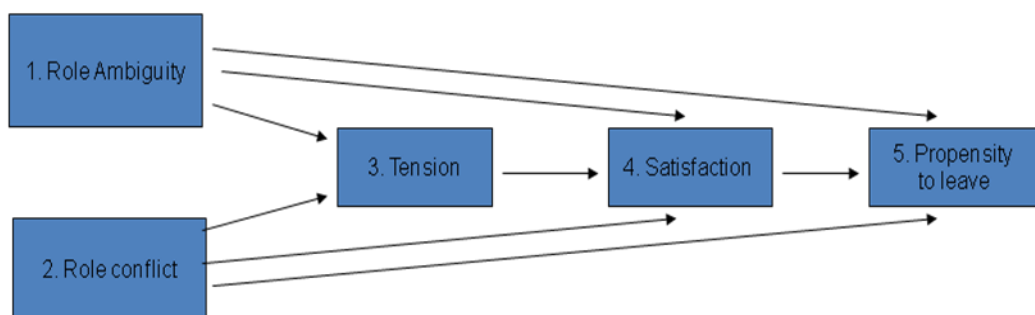
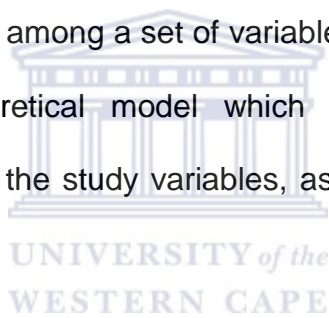


Figure 2.1: Path-analytic model

The Bedeian and Armenakis (198: 419) model defined role ambiguity and role conflict as two exogenous variables, which are assumed to be independent of each other. The remaining three variables (tension,

satisfaction, and propensity to leave) are defined as endogenous. They further emphasised that causality is presumed to flow in the direction of unidirectional arrows. The model proposes that experienced role conflict and ambiguity have a direct and positive impact on both job related tension and propensity to leave an organisation, and a direct and negative effect on job satisfaction. In addition, the authors claim that satisfaction is hypothesized as directly affecting job satisfaction. In addition, satisfaction is also hypothesized as directly affecting propensity to leave, and experienced tension is shown as indirectly affecting potential turnover through its effect on experienced satisfaction.



Bedeian and Armenakis (1981: 419) argue that the above analysis is consistent with past research and theory. Van Sell, Brief and Schuler (1977), as cited in Bedeian & Armenakis (1981: 419) suggest that job-related tension is a direct function of role conflict (direct conflicts in which role obligations must be reconciled) and role ambiguity (lack of clarity).

Bedeian and Armenakis (1981) contribute significantly in analysing the relationship among the variables under their study. Unique in the current study and as literature has revealed thus far, is that there are three independent variables (i.e. role ambiguity, role conflict, and role overload) and that as a consequence can result into dependent variables (such as work-family conflict, job satisfaction and the intention

to quit). To qualify this, it is important to note that there are other dependent variables that may be as a result of role stress. However, for the interest of this study, the key focus is on these that are mentioned.

What is further challenging is that the path-analytic model has not yet been explored in the context of a study similar to that of the current study and within a call centre context. The literature in this study does, however, reveal that the path-analytic model can be effectively applied to analyse the relationship among the variables within study.

So far the discussion has focused on role stress within the context of the call centre and it also focused on the theories regarding role stress. The following sections will focus on discussing the other variables applicable to this study, i.e. emotional exhaustion, job satisfaction, and intention to quit. Where applicable, a discussion will also be facilitated regarding the theories associated with each of the variables.

2.5 Emotional exhaustion

According to Deery *et al.*, (2002: 471) call centre work requires high levels of interpersonal interaction with customers. They further argue that, during service transactions, employees are expected to display emotions that comply with certain norms or standards of the organisation, which are designed to create a desired 'state of mind' in the customer.

Dollard, Dormann, Boyd, and Wine filed (2003) as cited in Suri and Rizvi, 2008: 215) identified two unique stressors associated with human service work, i.e. emotional dissonance, the need to hide negative emotions and client social stressors, and the disproportionate customer expectations and verbally aggressive customers.

According to Lewig and Dollard (2003: 369) emotional exhaustion is predicted via emotional dissonance, based on the argument that emotional dissonance is a type of role conflict and role conflict has been shown to be a key antecedent of emotional exhaustion.

Hochschild (1979, 1983) as cited by Deery *et al.* (2002: 472) claimed that job related burnout is one of the most likely outcomes of the performance of emotional labour. She further believes that employees that are employed in jobs with sustained customer contact and with few opportunities to vary the nature of their displayed feelings risk high levels of stress.

What reflects to be of common interest in the above arguments is that customers contribute to the stress experienced by call centre employees. Wegge *et al.* (2007: 694) referred to this as “customer induced stress”. The reason for this is that (Wegge *et al.*,2007), not all customers that interact with a call centre will be happy, and as a result, those that are unhappy will often be unfriendly, and this provokes more intense emotions and induces more strain in call centre agents.

2.6 Job satisfaction

This section will focus on firstly defining job satisfaction within the context of this study. Thereafter, the focus will be on discussing the theory regarding job satisfaction and in relation to role stress within the context of call centres and the impact on employees.

2.6.1 Theoretical framework of job satisfaction

The definition of job satisfaction by Mowday, Lyman, Porter, and Steers (1982) in that job satisfaction as an affective outcome or attitude that is affected by the job situation and work experience seems to resonate well with the current study. The literature in the current study has been focusing on call centre work conditions that are regarded to have an impact on role stress and its effect on job satisfaction and intentions to leave an organisation.

In order to better understand job satisfaction as an affective outcome or attitude stemming from the job situation or experience, the current study explores the Affective Events Theory, which was developed by Weiss and Cropanzano (1996) as studied and cited by Wegge, Van Dick, Fisher, West and Dawson (2006).

Wegge *et al.* (2006) conducted a study in which they tested the basic assumptions of the Affective Events Theory (AET) in a call centre work environment. According to them, the AET predicted that

specific features of work (e.g. autonomy) have an impact on the attitude and behaviour at work, which in turn co-determines job satisfaction of employees.

In testing the theory they looked at a number of variables that aimed at determining what the affective experiences of CSRs at work are. They looked at several potential causes of affective experiences (i.e. supervisory support, autonomy, employee welfare) and their consequent effect on job satisfaction in call centre work. In support of Wegge *et al.*'s (2006) work, Saavedra and Kwun (2002: 132) also worked with the theory of AET. They referred to Weiss and Cropanzano (1996), in which they argued that the AET focus was on workplace events as proximal causes of affective reactions.

Weiss and Cropanzano (1996), as cited by Saavedra and Kwun (2002: 132) proposed that features of the work environment are set up in a structure in which certain affective events are more or less likely to take place. Affective experiences in the workplace may lead to consequences that are both attitudinal and behavioural. Work attitudes are influenced by affective experiences, which in turn will influence cognitive judgement-driven behaviours. Affective experiences also result in affect-driven behaviours that follow directly from affective experiences.

Saavedra and Kwun (2002: 132) confirm the argument of Wegge *et al.* (2006) regarding the fact that specific features of work can influence the affective experience of work. This they confirm by arguing that job characteristics are stable aspects of the work environment that could influence the affective experience of work. Frijda (1986) as cited by Saavedra and Kwun (2002: 132) indicated that cognitive appraisal theories suggest that an event is initially evaluated for relevance to personal well-being. “In a work setting, such relevance may relate to whether the job characteristics generate events that are either beneficial or harmful to the pursuit of personal goals” (Weiss & Cropanzano, 1996) as cited by Saavedra and Kwun (2002).



The following diagram from Wegge *et al.* (2006) illustrates the basic assumptions of the affective events theory regarding the relationship between work conditions, affective experiences at work, personality and job satisfaction.

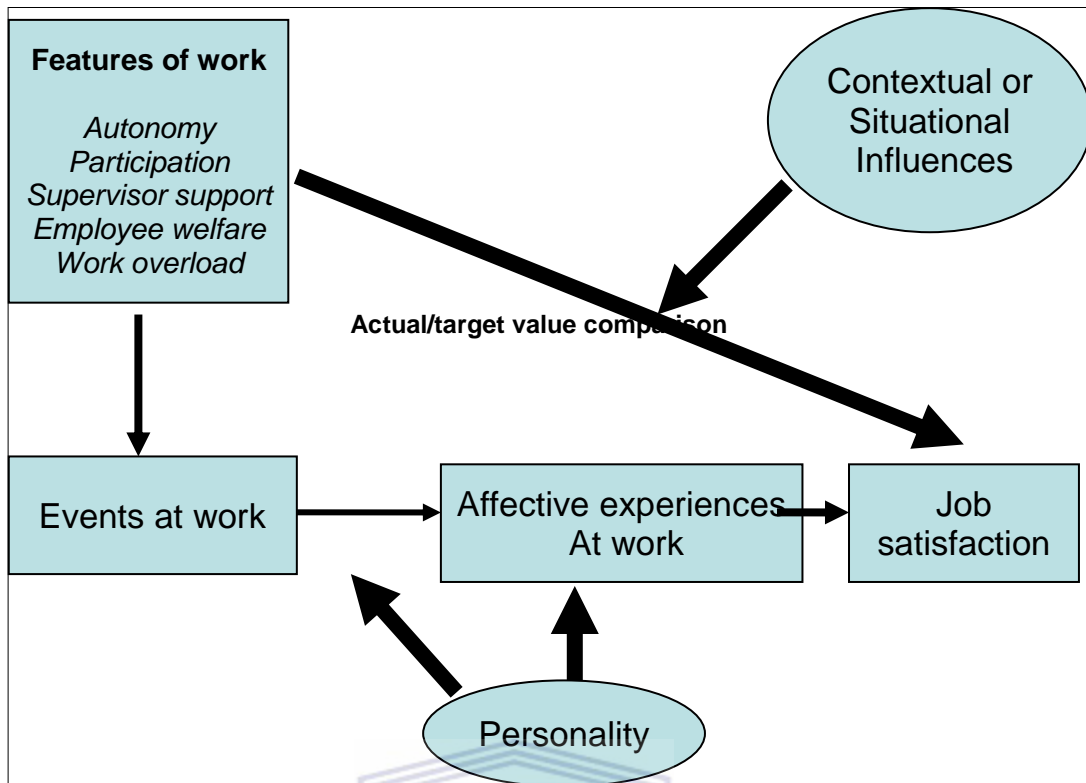


Figure 2.2: The basic assumptions of **affective event theory** regarding the relationship between work conditions, affective experiences at work, personality and job satisfaction.



According to Wegge *et al.* (2006) the theory's basic assumption is that job satisfaction should be conceptualised as an evaluative judgement about an employee's job. AET suggests that the judgements would only in part be a result of prior affective experience at work. Therefore, if one experienced positive emotions at work, this would foster job satisfaction. In the same context, if an employee experienced a negative emotion regarding work, then there would be a low level of job satisfaction. This can be seen to correspond with the negative or positive experiences that stem from the interactions between customers and the CSRs.

The theory also suggests that one's personality plays a role in assessing whether the affective state would result in a negative or a positive stimulus. In other words, if an employee enjoys working in a high pressured environment with tight deadlines, then they may not be affected negatively by work designed in such a manner.

Wegge *et al.* (2006: 239) further indicate that work features (e.g. autonomy, supervisory and workload) might have an impact on job satisfaction in two ways. Firstly, the work features might function as inputs in a cognitive process (e.g. in actual target value comparisons) that individuals conduct to determine the fit between the job and their personal values, motives or desires. Secondly, the way in which job features might impact on the judgement of job satisfaction is via their impact on the occurrence of a specific event during work (e.g. conflict with customers) which in turn would stimulate different emotions.

Previous sections referred to monotony of work, job control and autonomy, surveillance and monitoring of work, and the lack of interaction that CSRs experience in their work environment. This, according to the literature, has an impact on the well-being of CSRs and may thus lead to roles stress (Bagnara & Marti, 2001) and (The Shepell-fgi Research Group, 2008). In the context of AET, this means that CSRs would evaluate the impact of the job characteristics on their well-being. This means that the negative

experiences that a CSR has of his or her job, would then influence their attitude towards their work, and in turn would result in a situation in which the CSR may decide to quit.

Finally, the theory suggests that job satisfaction is an overall evaluative judgement that mainly explains cognitive driven behaviour such as turnover decision. Fisher (2002) supports this argument by indicating that “intentions to leave the organisation are better predicted by job satisfaction than by affective reactions. Wegge *et al.* (2006: 241), referred to Holman (2003) and Zapf (2002) indicating that prior research documented job satisfaction as well as affective experiences related to well-being in the work of CSRs. They also found that health complaints are significantly correlated with negative emotions at work when controlling the impact of job satisfaction.

The Affective Events Theory (AET) thus supports the assumptions stemming from the role stress theory, in that CSR’s negative experience regarding their work may result in role stress, which in turn will affect their level of job satisfaction. Therefore, if CSRs do experience role stress, this would be more likely lead to a situation where they are dissatisfied with their work. This may further lead to CSRs having the intention to quit their jobs.

2.7 Intention to quit

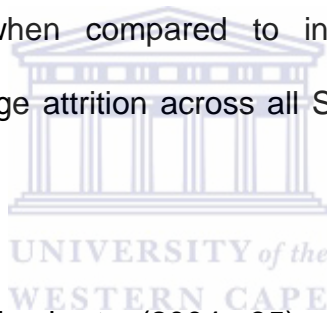
“Intentions to quit was considered a critical outcome variable by organisational researchers” (Mitchell, Holton, Lee, Sablinski & Erez, 2001). As mentioned in the previous section, role stress would affect the attitudes (job satisfaction) of an employee, and in turn job satisfaction would then affect the behavioural intentions (intention to quit) of the employee.

In the study by Shahnawaz and Jafri (2009: 160), they cited the Traditional Wisdom Model to discuss the theory of turnover. According to this theory, turnover is directly linked to job attitudes, such as job satisfaction and commitment. The model indicates that job satisfaction has an influence on thinking of quitting, which in turn leads to intention to search. The intention to search is then hypothesized to influence intention to quit, which leads to turnover.

The challenge associated with employees leaving an organisation, is that companies spend large sums of their resources in training new employees in order to prepare and provide them with the skills to do their jobs. Turnover then means that the company loses the skills and the knowledge that the parting employees have gained. This also means that they then need to recruit and train new employees. It is of common knowledge that if the employees do not spend a reasonable time in a position, then the company fails to obtain a return on investment from the employees that do

leave the organisation. As a result, the retention of employees is critical to the well-being and performance of an organisation.

According to Benner *et al.* (2007: 22) every time a core call centre employee leaves their position – either through being promoted or through leaving the firm, the call centres faces significant costs to recruit, screen and train someone to replace that lost employee. At the time Benner *et al.* (2007) conducted their study, they reported that on average call centres reported that it costs them R17, 264 to recruit, screen and train each new employee. They further acknowledge that the South African call centres have lower attrition when compared to international standards and reported that the average attrition across all South African call centres is 16 percent.



Hillmer, Hillmer and Mroberts (2004: 35) argued that CSRs play an important role in managing the relationship between the customers and the organisation. This is so, because companies rely heavily on the skills and the services delivered by the call centre representatives. Benner *et al.* (2007: 21) reported that the average tenure for CSRs in an in-house call centre is 2.9 years. What has been interesting regarding the turnover of CSRs at the company under this study is that between 2009 and 2010, an average of 90 percent of the CSRs that resigned from the company, were employees that have been with the company for longer than three years. The challenge regarding this is that the more experienced CSRs left the company. This has a negative impact on the services that are delivered to

the customers, in that the newly recruited CSRs have limited experience and the result is a drop in the quality of services that are delivered.

What this chapter has highlighted thus far is that employees who are dissatisfied with their work conditions are more likely to quit their jobs. Henne and Locke (1985: 226) give perspective to this assumption, by arguing that if the source of the employee's dissatisfaction is external (i.e. the job situation), then there may be attempts to modify the situation. They further argue that another way of eliminating dissatisfaction is by simply avoiding the situation causing it. This may manifest by means of physical withdrawal (such as absenteeism and turnover). What relates well with Henne and Locke's (1985) arguments is that most of the CSRs that left the employment of the company in this current study, within the period mentioned above, indicated that they were leaving for jobs that are not call centre related. In other words, they may have been withdrawing from the call centre work conditions.

Sager (1994) as cited in Jahangir, Akbar and Haq (2004:80) argue that individuals with higher levels of job satisfaction demonstrate decreased propensity to search for another job and therefore have a decreasing propensity to leave. This means that an employee who reflects a higher level of job satisfaction is less likely to have an intention to quit their job.

2.8 Relationship amongst the research variables

As indicated previously, this study examines the impact of role stress that may be experienced by CSRs, which would most likely lead to a situation where they are dissatisfied with their work. This may in turn lead to CSRs having the intention to quit their jobs. The focus of this section is on discussing the relationship amongst these variables key to this study. These variables are role stress (i.e. role ambiguity, role conflict, work-overload), work-family conflict, emotional exhaustion, job satisfaction, and intentions to quit.

2.8.1 Role stress, job satisfaction and intention to quit

According to Cotton and Jennings (1989: 36) tension, job dissatisfaction, and withdrawal behaviour (i.e. absenteeism, turnover intentions and actual turnover) have repeatedly been demonstrated as correlates of role stress. They also found that role conflict and role ambiguity are directly associated with turnover intentions, and that both variables (role conflict and ambiguity) directly affected tension and job satisfaction.

Similar to Cotton and Jennings (1989), Beianed and Armenakis (1981: 421) also found role ambiguity and role conflict to be related to tension, job satisfaction, and propensity to leave. They further found that job satisfaction had a substantial, negative, direct effect on propensity to leave. Propensity to leave was, therefore, directly attributed to the unmediated effect of satisfaction. Beianed and Armenakis (1981) also found that both role ambiguity and role

conflict are negatively related to satisfaction, and that the strength of the negative relationship is more as a result an intervening variable (tension), and not necessarily a direct relationship between satisfaction and role ambiguity and role conflict.

Shahnawaz and Jafri (2009, p.162) argued that turnover intentions among employees that are either deemed as stayers and leavers/hoppers are influenced by employee attitudes (i.e. job satisfaction and organisational commitment). Their study revealed that a significant correlation (of 0.51 and 0.65 respectively) exists between employee attitudes and employee turnover intentions in stayers and leavers/hoppers.

Kemery, Mossholder and Bedeian (1987) argued that numerous studies had focused on attitudinal correlates of role stressors such as job satisfaction and involvement, with comparatively less attention devoted to actual behaviour (e.g. absenteeism) or behavioural intentions (e.g. intentions to turnover). Kemery *et al.* , (1987: 12) further indicated that Bedeian and Armenakis (1981) used the path analysis and found support for a model in which two role stressors, i.e. role conflict and role ambiguity, were hypothesised to directly influence job-related tension, job satisfaction, and propensity to terminate employment. This confirmed that in a casual network role stress affected attitudes (job

satisfaction) which then affected behavioural intentions (intention to quit).

2.8.2 Job characteristics and role stress

De Ruyter *et al.* (2001: 30) predicted that there was a relationship between autonomy and role stress (i.e. role ambiguity and role conflict). Consistent with their predictions, they found that autonomy was the significant casual agent in the creation of role stress among call centre employees. Thus they reported a standardised path coefficient of -0.51, ($t = -4.95$) between autonomy and role ambiguity; and a standardised path coefficient that is equal to -0.42, ($t = -3.99$) between autonomy and role conflict. They also found that role stress (role ambiguity and role conflict) had a significant negative relationship with job satisfaction. Role ambiguity and job satisfaction reported a standardised path coefficient of -0.23, ($t = -2.84$), while role conflict and job satisfaction reported a standardised path coefficient of -0.32, ($t = -4.03$). This means that if there is an increase in the level of experienced role stress, then the levels job satisfaction would decrease. Further to this, they also found that job satisfaction was positively related to job performance but negatively related to turnover intentions.

In support of the above, Wegge *et al.* (2006: 244) noted that a significant positive correlation exists between autonomy ($r=0.24$), participation ($r=0.26$), supervisory support ($r=0.29$), welfare ($r=0.32$)

and the experience of positive emotions at work. It was also clear in their study that work overload correlated positively with the experience of negative emotions ($r=0.28$) at work. They also indicate that CSRs that experience a more supportive, well-designed work context in which they feel treated fairly are much more satisfied with their jobs than CSRs who experience low autonomy, low support, low fairness and low voice.

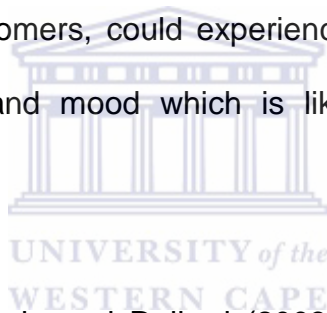
This in principle suggests that the job characteristics of a call centre have an impact on the role stress experienced by CSRs, which may in turn affect satisfaction.

2.8.3. Emotional exhaustion, role stress and job satisfaction

Lewig and Dollard (2003) revealed that call centre work involves a significant level of emotional labour which results in experience of stress and satisfaction at work. They showed that emotional dissonance was associated with emotional exhaustion and job satisfaction. They argued that most employees in their study reported the emotional demand regarding their work was more as a result of emotional dissonance, rather than emotional exhaustion. This argument confirms that the employees believe that it is more stressful to deal with angry, abusive and dissatisfied customers. This in turn according to Lewig and Dollard (2003), suggested that the dissonance between felt emotions and emotional display rather than the requirement to express positive and negative emotions per

se contributed to strain and job dissatisfaction among call centre workers.

Lewig and Dollard (2003: 369) argued that emotional exhaustion is predicted via emotional dissonance, which is based on the argument that emotional dissonance is a type of role conflict and that role conflict has been shown to be a key antecedent of emotional exhaustion, a predictor of emotional exhaustion. It may be safe to assume therefore that a CSR who may be required to continuously model behaviour expected by organisational standards in servicing customers, could experience negativity and conflict of actual attitude and mood which is likely to result in emotional exhaustion.



In support of Lewig and Dollard (2003), Deery *et al.* (2002: 486) indicate similar findings, in that call centre employees are significantly more likely to suffer from emotional exhaustion when they believe that customers have been more abusive and demanding, and when they dislike speaking in a scripted manner. Deery *et al.* (2002) further indicate that when the job was seen by call centre employees as repetitive, when they believed that they lack the necessary skills to deal with the requirements of the job and when the work load was viewed as excessive, then the employees were significantly more likely to suffer higher levels of emotional exhaustion. In other words, when there is an experienced

role ambiguity and work overload, then emotional exhaustion is possible. This confirms the relationship between emotional exhaustion, role ambiguity and role conflict.

2.8.4. Work-family conflict, role stress, job satisfaction and intentions to quit

As indicated previously Burke, Frone *et al.*, and Wiley as cited in Hang-yue *et al.* (2005: 2135) suggested that work-family conflict is associated with a lower level of job satisfaction and higher propensity to leave the organisation.

Greenhaus and Beutell (1985: 80) cited a number of studies that explain the relationship between work-family conflict and other variables. They cited Jones and Butler (1980) and Kopelman *et al.* (1983), arguing that role ambiguity and/or conflict within the work have been found to be positively related to work-family conflict. Jones and Butler as cited in Greenhaus and Beutell (1985: 80) also indicated that low levels of leader support and interaction facilitation appear to produce work-family conflict. They further found that work-family conflict is negatively related to task challenge, variety and importance and that it is positively related to task autonomy.

Greenhaus and Beutell (1985: 81) also referred to Jackson and Maslach (1982) who found that job burnout can have a debilitating effect on the quality of an employee's family life.

2.8.5 Summary of the suggested relationship amongst the study variables

The relationship among the study variables is intended to indicate that if CSRs experience role stress it would more likely lead to a situation where they are dissatisfied with their jobs. This would in turn further lead to the CSRs' intention to quit their jobs.

Bedeian and Armenakis (1981) investigated the consequences of role conflict and ambiguity on tension, job satisfaction, and propensity to leave an organisation through the use of path analysis model. The following diagram (as modified from Bedeian & Armenakis, 1981) illustrates the assumed relationship amongst the variables under this study:

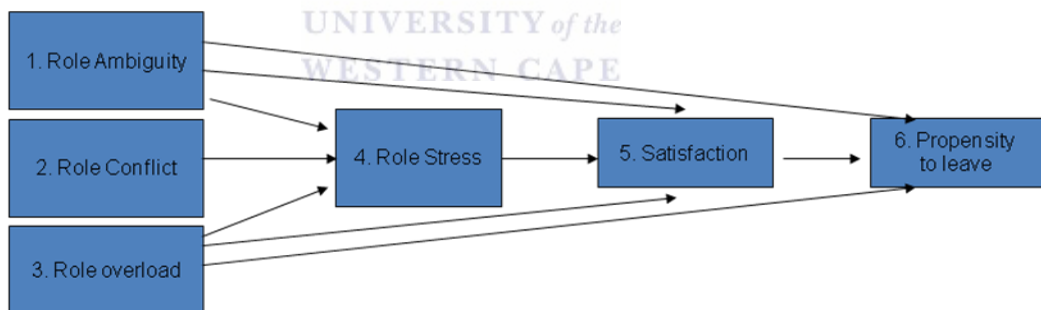


Figure 2.3: A path-analytic model and summary of the relationships amongst the variables in this study

The literature reviewed in this chapter initially focused on role stress variables in a similar fashion to that within the study of role stress by Hang-yue *et al.* (2005). They regarded role stress as a construct made up of four variables (i.e. role conflict, role ambiguity, role overload, and work family conflict). However, literature also

suggests that work-family conflict is a form of role conflict. In support of this argument, Grondlund (2007: 478) argues that the assumption of multiple roles can create stressful conflict and that the basic premise for this is that people have limited time and energy. Thus the more roles they fulfil, the smaller the chances are of meeting the expectations of each role. Based on the above, it is therefore reasonable to accept Kahn *et al.*'s approach, as cited in Baerga (2008: 2), in which they used three categories, namely role ambiguity, role conflict and role overload to define role stress. In other words, it may be safe to regard work-family conflict as a form of role conflict.



On the other hand, Lewig and Dollard (2003: 369) had argued that emotional exhaustion is predicted via emotional dissonance, emotional dissonance is a type of role conflict and role conflict has been shown to be a key antecedent of emotional exhaustion. As a result, it is safe to assume that emotional exhaustion stems from role conflict and therefore can be regarded as a form of role stress.

As illustrated by the above diagram and in the focus of the current study, role ambiguity, role conflict, and role overload can be regarded as three independent variables influencing a CSR's experience of role related stress (role stress). As illustrated above, each of the mentioned variables can result in role stress and can at the same time, and independently, affect the level of job satisfaction

of a CSR. This in turn can result in a CSR wanting to withdraw (intention to quit) from his or her job, as a result of the negative satisfaction.

Similar to the arguments by Bedeian and Armenakis (1981), the model therefore suggests that the three variables (i.e. role conflict, role ambiguity and role overload) have a direct and positive impact on both role stress and intention to quit, and a direct and negative effect on job satisfaction. On the other hand, lack job satisfaction directly affects propensity to leave, while role stress can indirectly affect propensity to leave through its effect on experienced satisfaction.



2.9 Summary

Call centres are a very important source of employment for South Africans, particularly for most of our younger population. At the same time, companies that are in the service industry have found call centres to be critical for providing services to their customers. They further contribute to the economy of the country in the form of call centres that are outsourced to South African companies.

The literature reflects that call centres are indeed unique regarding their nature of work, and that they are largely operated by technology and telephones. The unique characteristics also separate call centres from conventional way of doing work. As discussed, the job design in the call

centre environment contributes to employees (CSRs) experiencing work related stress (role stress).

It is argued that work in the call centres is structured in such a way that CSRs may as a result of the job experience role stress, which results in dissatisfaction with work. In turn, this leads to CSRs intending to quit their jobs. The literature also reflected that job satisfaction can be caused by other work related factors, other than role stress, but that there is a strong relationship (correlation) between role stress and job satisfaction. Lack of Job satisfaction on the other hand, is most likely to drive call centre employees to the intention to quit their job. It is also suggested that CSRs are key to customer service and that their knowledge is vital to the organisation's customer service strategy, and as a result it is important for companies to have strategies that would retain their employees. It is becoming critical for any company with a call centre to find ways to mitigate the effects of role stress and low levels of job satisfaction.

It was also mentioned that there may be a high propensity for employees that experience role stress, as a result of the job characteristics, to make an evaluative judgement to leave their organisation. It may be more critical, therefore, for companies with call centres to gain better understanding of the impact the nature of call centre work has on their employees. This may help the company in finding ways to implement some interventions that can improve the experiences that most call centre employees seem to have of their job. In this way, turnover may be

reduced, thus contributing to work stability for both the employees and the company.

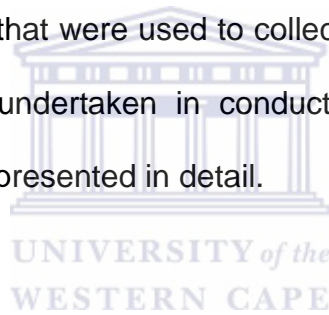


CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The chapter discusses the research methodology and the results of the study. Specifically, the current chapter highlights the rational of the objectives of the study. In addition, a detailed discussion is provided on the hypotheses, the sampling procedure and the sample characteristics, the measuring instruments that were used to collect the required data, and the ethical considerations undertaken in conducting the study. Finally, the results of the study are presented in detail.



3.2 Rational for the study

Companies have been using call centres as their key client services strategy. However, it has been suggested that “there is a high level of stress in call centres, both with regard to the work tasks and to the interactions with customers” (Zapf *et al.*, 2003: 311).

“It is therefore important that organizations are aware of the impact of emotional and psychological demands call centre work has on its employees. This may help companies optimize the effectiveness and well-being of front-line workers and decrease the costs of turnover and absenteeism” (Lewig & Dollard, 2003: 367).

Literature and research regarding the study of role stress and its impact on job satisfaction and intentions to quit in call centres, is very limited within a South African context. This study can help obtaining a better understanding of the challenges associated with call centre work within a South African context.

The job characteristics of call centre work affect the well-being of employees. Companies may have an interest in understanding which of the call centre job characteristics have a negative impact on their employees. This study may contribute in building the body of knowledge that can help in the management and people practices in a call centre work environment.



3.3 Research objectives

This study was conducted to investigate:

- i) The manner in which the work of a call centre is conducted and conditions which contribute the experience of role related stress (role stress) among call centre representatives.
- ii) To establish whether a relationship exists between role stress, job satisfaction, and the intention to quit among call centre employees.

3.4 Hypotheses

Hypothesis 1

According to Mowday, Lyman, Porter and & Steers (1982) as cited in Baerga (2008: 2) job satisfaction is considered as an affective outcome or

attitude that is affected by the job situation and work experience. Following from this, the hypothesis is that:

H1: A negative relationship exists between role stress and job satisfaction.

Hypothesis 2

“It was found that there is a strong link between intentions to leave and job satisfaction” (Baerga, 2008). According to Brief and Aldag as cited in Hang-yue *et al.* (2005: 2137), working in a stressful environment leads to depression, a sense of futility, lower job involvement and psychological withdrawal from the work group. Hang-yue *et al.* (2005: 2137) further cited numerous other authors that argued that ambiguous or conflicting role demands evoke strain, which in turn fosters dissatisfaction and resignations. Hence leading to the following hypotheses:

H2: When job satisfaction is low, the intention to quit will be high.

H3: When role stress is high, then the intention to quit will be high.

The section discusses the sampling procedure that was followed, the ethical considerations applicable to the study and the sample characteristics.

3.5 Sample

3.5.1 Sampling procedure

The call centre within the target organisation comprises of 170 call centre or client service representatives. According to Krejcie and Morgan (1970), for a population size of 170 a representative sample should be 118 participants. This means that an acceptable response rate is 69 percent. As a result, to ensure that enough participants take part in the study, the total population (170) was used as the sample.

It is important to note that the study was conducted only in the call centre of the company under study. As a result, it would be inappropriate to generalise the findings of this study.

The call centre in question functions within a business division that has a total staff composition of 690 employees. The division is divided into a call centre and administrative units that serve clients with life insurance and saving related products. The total number of employees in the call centre, in other words the client service representative, was 170. Therefore the population of this study was the 170 client service representatives.

The call centre is further divided into two units that work with two different operating systems. One is known as the Legacy platform; which is the operating system that houses products that are regarded as old generation products. The other one is the Lamda system,

housing the administration of new generation insurance and savings policies. However, the core outputs for CSRs on both operating systems are the same. As a result and for the purpose of this study there is no distinction for the role of a CSR.

3.5.2 Ethical considerations

It was necessary for the intention of conducting the study to be communicated to the company. This required of the researcher to request permission from the executive head of the call centre for such a study to take place. The executive of the call further communicated to his management team, who in turn, communicated the need and the intention for the study to their first or front line managers.

The call centre first line managers were instrumental in communicating with the participants. This was followed by a letter explaining the rationale and the conditions under which the study would be conducted.

Participants were assured that the result of the study was purely for academic purposes, and that anonymity of the participants would by no means be compromised. All participants were also informed that taking part in the study was voluntary.

The information and data gathered will only be used for the purpose of the study. The company under the study also felt that the results of this study may be important for their call centre and as a result the

researcher was required to guarantee that the outcome will be communicated with the management of the call centre.

3.5.3 Sample characteristics

As indicated above the sample was the entire population of 170 employees. One hundred and fifty one (151) client service representatives responded. No specific distinction was recorded regarding the type of operation system platform that the CSRs were operating on.

The following tables describe the frequency of participation based on variables such as the gender, race, and the age distribution of the participants.

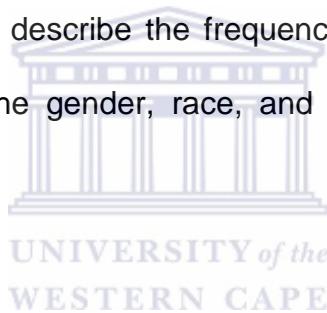


Table 3.1: Frequency: Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	108	71.5	71.5	71.5
	Male	43	28.5	28.5	100.0
	Total	151	100.0	100.0	

A total of 71.5 percent of the participants were female and only 28.5 percent were male.

Table 3.2: Frequency: Age groups

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	50	33.1	33.1	33.1
	30-39	64	42.4	42.4	75.5
	40-49	25	16.6	16.6	92.1
	50-59	12	7.9	7.9	100.0
	Total	151	100.0	100.0	

The majority (75.5 %) of the CSRs are between the ages 20 – 39, with only 7.9 percent being employees that range from age 50 – 59. The age group that was mostly represented were CSRs in the age group of 30 – 39 (with 42.4 representations).

Table 3.3: Frequency: Race groups

Race					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	46	30.5	30.5	30.5
	Coloured	91	60.3	60.3	90.7
	African	13	8.6	8.6	99.3
	Indian	1	.7	.7	100.0
	Total	151	100.0	100.0	

60.3 percent of the CSRs classified as Coloured, 30.5 percent as White, with 8.6 percent Africans and only 0.7% Indian.

The following section discusses the instrument used for collecting the data for each of the variables investigated.

3.6 Data collection instruments

This study investigated three variables namely role stress, job satisfaction and employees intention to quit. The instrument was previously used in a study by Hang-yue, Foley and Loi (2005).

Similar to Hang-yue *et al.* (2005), the questionnaire was structured with the use of a six-point Likert-type scale, with the following ranges (1 = Strongly disagree, 2 = Disagree, 3 = Somewhat disagree, 4 = Somewhat agree, 5 = Agree, and 6 = Strongly agree).

The questionnaire had four biographical variables namely gender, age group, the number of years for which the respondents had been occupying the CSR position and their race group. The aim of these biographical variables was to assess if they could have some effect on role stress and the outcome variables (job satisfaction and intention to quit).

The questionnaire measured role ambiguity, role conflict, role overload, work-family conflict, emotional exhaustion, job satisfaction, and intentions to leave and each of these variables were structured as follows:

- **Role ambiguity.** Had six items (which were adopted from Rizzo *et al.* (1970). According to Hang-yue *et al.* (2005), the scale has been widely used in previous studies. Their study's coefficient alpha for this scale was 0.90.

- **Role conflict.** They used an eight-item scale by Rizzo *et al.* (1970). The coefficient alpha value from the study by Hang-yue *et al.* (2005) was 0.83.
- **Role overload.** Was measured by using a three-item scale that was developed by Beehr, Walsh and Taber (1976). Hang-yue *et al.* (2005) study also reflected a coefficient alpha of 0.67.
- **Work-family conflict** was measured with the use of a four-item scale which was adopted from Frone, Russel and Cooper (1192b). The coefficient alpha of Hang-yue *et al.* (2005) study was 0.81.
- **Emotional exhaustion** was measured with a three-item scale adopted from the Maslach Burnout Inventory and was previously used by Iverson, Olekalns and Erwin (1998). The coefficient alpha recorded by Hang-yue *et al.* (2005) was 0.87.
- **Job satisfaction** was measured with a three-item scale that was developed by Price and Muller (1981). Hang-yue *et al.* (2005) recorded a coefficient alpha of 0.86.
- Lastly, **intention to leave** was measured by Hang-yue *et al.* (2005) using a three-item scale which was developed by Cohen (1998) and they recorded a coefficient alpha of 0.86.

The researcher chose to use the questionnaire by Hang-yue *et al.* (2005) questionnaire, due to the fact that it had already been sufficiently tested for its reliability. It is, however, important to indicate that there was a difference in that the current study's key focus was with call centre

employees. (The detailed questionnaire is provided as an attachment to this document.)

It is important to note that the researcher converted the questionnaire into an electronic survey. This means that the questionnaire was populated into a survey system, without compromising on any of the content of the questionnaire, but allowed for easy access for the participants of this study. A link was then forwarded to the study population. The only difference in the survey was that the participants completed the survey on computer rather than on paper.

According to the Writing@CSU (an educational website supported by the Colorado State University), an electronic survey has become a more widely used survey method. Electronic surveys have their advantages and disadvantages. The Writing@CSU listed the following strength and weaknesses:

Strengths

- Cost-savings: It is less expensive to send questionnaires online than to pay for postage or for interviewers.
- Ease of editing/analysis: It is easier to make changes to the questionnaire and to copy and sort data.
- Faster transmission time: Questionnaires can be delivered to recipients in seconds, rather than in days as with traditional mail.

- You may send invitations and receive responses in a very short time and thus receive participation level estimates.
- Research shows that respondents may answer more honestly with electronic surveys than with paper surveys or interviews.

Weaknesses

- Population and sample may be limited to those with access to computer and online network.
- Additional orientation/instructions: More instruction and orientation to the computer online systems may be necessary for respondents to complete the questionnaire.
- Potential technical problems with hardware and software: As most of us (perhaps all of us) know all too well, computers have a much greater likelihood of "glitches" than oral or written forms of communication.
- Response rate: Even though research shows that e-mail response rates are higher, Opermann (1995) warns that most of these studies found response rates higher only during the first few days; thereafter, the rates were not significantly higher.

The reliability of the measuring instrument and scales, for the current study, are reported in the following section.

3.6.1 Reliability statistics

The reliability statistics reported in this section are for the role stress variables (i.e. role ambiguity, role conflict, work overload, and work-family conflict). It is then followed by the reliability statistics for emotional exhaustion, job satisfaction and those of the intention to quit.

(a) Role ambiguity

Table 3.4: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.789	6

According to Hang-yue *et al.* (2005) the scale has been widely used in previous studies and has coefficient alpha values ranging from 0.71 to 0.95. Their study's coefficient alpha for this scale was 0.90. The reliability result (0.789) of the current study is within range with that of the previous studies.

Table 3.5: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	23.4527	13.855	.469	.789
Q2	22.5338	14.876	.479	.774
Q3	22.3378	16.076	.497	.767
Q4	21.8108	15.814	.683	.736
Q5	21.8986	15.330	.656	.735
Q6	22.2568	14.981	.594	.744

All the items seem to contribute well to the overall reliability of this dimension.

(b) Role Conflict

Table 3.6: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.774	8

In the study by Hang-yue *et al.* (2005) the coefficient alpha was 0.83. Previous studies (as recorded by Hang-yue *et al.* (2005) reported alphas that ranged from 0.71 to 0.87. The result of the current study is within range (0.774) and in line with that of the previous studies.

Table 3.7: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q7	20.1597	31.352	.343	.772
Q8	21.1042	29.632	.509	.744
Q9	20.4514	29.312	.412	.763
Q10	21.3542	31.335	.474	.752
Q11	21.0208	29.573	.515	.744
Q12	20.4444	27.144	.583	.730
Q13	21.1875	29.090	.572	.734
Q14	21.0625	29.751	.428	.759

All the items used contribute to the reliable measurement of role conflict.

(c) Work overload

Table 3.8: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.686	3

Hang-yue *et al.* (2005) indicated that their study yielded a coefficient alpha of 0.67. The current study also yields a similar result, which is 0.686.



Table 3.9: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q15	6.3265	5.482	.436	.682
Q16	6.7755	5.531	.535	.550
Q17	6.2721	5.446	.536	.547

The reliability of the items that measured work overload is confirmed by the above table. None of the items reflected to be a poor measure for this dimension.

(d) Work-family conflict

Table 3.10: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.786	4

For work-family conflict, Hang-yue *et al.* (2005) recorded a coefficient alpha of 0.81. They further argued that previous studies reported reliability coefficients that ranged from 0.79 to 0.82. The current study also seems to be within the range of the previous studies, with a coefficient alpha of 0.786.

Table 3.11: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q18	6.6291	8.328	.524	.767
Q19	6.8344	8.579	.623	.729
Q20	6.4305	6.887	.633	.716
Q21	6.5695	7.447	.621	.719

The measuring items for this dimension reflect a strong reliability.

(e) Emotional Exhaustion

Table 3.12: Reliability Statistics

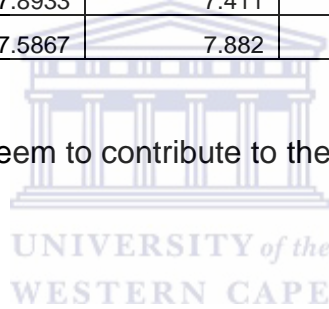
Reliability Statistics	
Cronbach's Alpha	N of Items
.925	3

Hang-yue *et al.* (2005) study recorded a coefficient alpha of 0.87. The current study reports a coefficient alpha of 0.95. This seems to suggest that the reliability of the items used were very high.

Table 3.13: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q22	7.5867	7.801	.869	.874
Q23	7.8933	7.411	.854	.886
Q24	7.5867	7.882	.819	.913

All three items seem to contribute to the overall reliability of this dimension.



(f) Job Satisfaction

Table 3.14: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.905	3

Hang-yue *et al.* (2005) recorded a coefficient alpha of 0.86. The coefficient alpha for the current study is 0.905. Once again, the reliability of the items used to measure job satisfaction. Table 3.15 confirms the reliability of the three items.

Table 3.15: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q25	8.0537	5.781	.812	.863
Q26	7.9060	5.897	.774	.895
Q27	8.1745	5.510	.847	.832

(g) Intention to Leave

Table 3.16: Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.872	3

Hang-yue *et al.* (2005) recorded a coefficient alpha of 0.86. The current study reports a reliability coefficient alpha of 0.872.

Table 3.17: Item-Total Statistics

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q28	6.8940	7.775	.753	.823
Q29	6.6623	8.465	.744	.830
Q30	6.6689	7.943	.769	.806

As reflected by table 3.17, all the items contributed to the reliability of the intention to leave dimension.

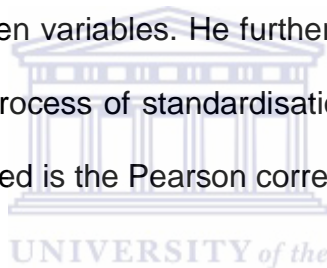
The following section discusses the data analysis techniques and reports the results for each technique that was applied.

3.7 Data analysis techniques

Three techniques were used to analyse the results of the study, namely the correlation coefficients, multiple regression and the group differences. Each of these techniques is discussed in this section.

3.7.1 Correlations coefficients

According to Field (2005: 107) a correlation is a measure of the linear relationship between variables. He further indicates that a correlation coefficient is the process of standardisation of a covariance and that the most widely used is the Pearson correlation coefficient.



Field (2005) also indicates that correlation coefficients have values that lie between -1 and +1. A coefficient of +1 would indicate that the two variables are positively correlated, and a coefficient of -1 indicates a negative relationship.

To analyse the relationship amongst the study variables, the Pearson correlation coefficients of each of the study variables are reported in Table 3.18.

3.7.2 Multiple regression

Regression analysis is a way of predicting some kind of outcome from one or more predictor variables (Field, 2005:143). In other words, regression is a procedure that assesses the relationship between a dependent variable and two or more independent variables. Multiple regressions therefore refer to a process of assessing the relationship between a dependent variable (i.e. job satisfaction and intention to quit) and several predictor or independent variables (i.e. roles stress, presented as role ambiguity, role conflict, work overload, work-family conflict, and emotional exhaustion).

The regression analysis results are reported in Table 3.19, 3.20 and 3.21.



3.7.3 Group differences

A Mann-Whitney test was done to investigate whether there was a significant difference in responses between male and female respondents. Table 3.22 reports the results. According to Field (2005: 307) a Mann-Whitney test is used when comparing two conditions (i.e. groups) in which different people participated.

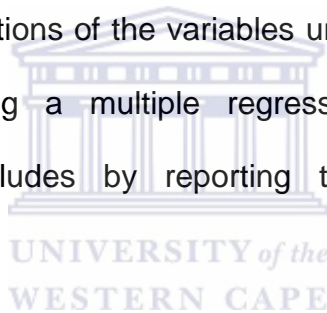
To further determine if there were any differences in the responses between the different age groups of the participants that took part in the study, a Kruskal Wallis test was conducted, as reported in Table

3.24. “Similarly to the Mann-Whitney test, the Kruskal Wallis test is based on ranked data” (Field, 2005). It is largely used to test the difference when there are more than two groups being compared on different variables.

The following section reports the results of the study in accordance with the data analysis techniques discussed above.

3.8. Results

This section of the chapter reports the results of the study. This is done by reporting on the correlations of the variables under this study. This is then followed by conducting a multiple regression analysis to test the hypotheses and concludes by reporting the results of the group differences.



3.8.1 Correlations

The correlations results are reported in Tables 3.18. According to the results it is clear that the dependent variables have a significant relationship with the independent variables. With the exception of role ambiguity, all the other role stress variables (role conflict, work overload, and work-family conflict) are positively correlated to emotional exhaustion.

The results also reflect that job satisfaction, with the exception of role ambiguity, is significantly negatively correlated to the role stress

variable. On the other hand, the dependent variable (intention to leave/quit) is negatively related to job satisfaction.



Table 3.18: Correlations

		Role Ambiguity	Role Conflict	Work Overload	Work-Family Conflict	Emotional Exhaustion	Job Satisfaction	Intention to Leave
Role Ambiguity	Pearson Correlation	1	-.497**	-.385**	-.219**	-.143	.447**	-.384**
	Sig. (2-tailed)		.000	.000	.008	.083	.000	.000
	N	148	141	144	148	147	146	148
Role Conflict	Pearson Correlation	-.497**	1	.333**	.209	.297**	-.295**	.418**
	Sig. (2-tailed)	.000		.000	.012	.000	.000	.000
	N	141	144	142	144	143	142	144
Work Overload	Pearson Correlation	-.385**	.333**	1	.231**	.495**	-.493**	.568**
	Sig. (2-tailed)	.000	.000		.005	.000	.000	.000
	N	144	142	147	147	146	145	147
Work-Family Conflict	Pearson Correlation	-.219**	.209	.231**	1	.381**	-.468**	.386**
	Sig. (2-tailed)	.008	.012	.005		.000	.000	.000
	N	148	144	147	151	150	149	151
Emotional Exhaustion	Pearson Correlation	-.143	.297**	.495**	.381**	1	-.453**	.506**
	Sig. (2-tailed)	.083	.000	.000	.000		.000	.000
	N	147	143	146	150	150	148	150
Job Satisfaction	Pearson Correlation	.447**	-.295**	-.493**	-.468**	-.453**	1	-.697**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	146	142	145	149	148	149	149
Intention to Leave	Pearson Correlation	-.384**	.418**	.568**	.386**	.506**	-.697**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000
	N	148	144	147	151	150	149	151

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

3.8.2 Regression

In this section the results will highlight the multiple regressions of the study variables. A step-wise regression approach was applied. This means that the regression had been applied to the dependent variable (intention to leave) against each of the independent variables.

According to the results in Table 3.19, 3.20 and 3.21, it is clear that there are only three independent variables (job satisfaction, work overload and role conflict) that were significant predictors of intention to leave. These independent variables explain 58 percent (0.575) of the variance in intention to leave. This finding is significant at 0.000.

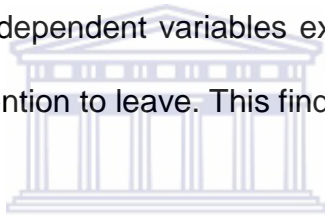


Table 3.19: Model summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.680 ^a	.462	.458	2.97499
2	.737 ^b	.542	.536	2.75459
3	.758 ^c	.575	.565	2.66576

a. Predictors: (Constant), Job Satisfaction

b. Predictors: (Constant), Job Satisfaction, Work Overload

c. Predictors: (Constant), Job Satisfaction, Work Overload, Role Conflict

Table 3.20: ANOVA

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1019.557	1	1019.557	115.197	.000 ^a
	Residual	1185.972	134	8.851		
	Total	2205.529	135			
2	Regression	1196.353	2	598.177	78.834	.000 ^b
	Residual	1009.176	133	7.588		
	Total	2205.529	135			
3	Regression	1267.499	3	422.500	59.454	.000 ^c
	Residual	938.030	132	7.106		
	Total	2205.529	135			

a. Predictors: (Constant), Job Satisfaction

b. Predictors: (Constant), Job Satisfaction, Work Overload

c. Predictors: (Constant), Job Satisfaction, Work Overload, Role Conflict

d. Dependent Variable: Intention to Leave

Table 3.21: Coefficients

Coefficients^a

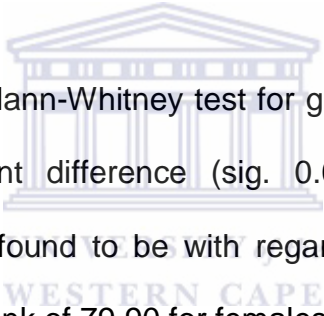
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	19.806	.943		20.997	.000
	Job Satisfaction	-.803	.075	-.680	-10.733	.000
2	(Constant)	13.931	1.498		9.299	.000
	Job Satisfaction	-.637	.077	-.539	-8.226	.000
	Work Overload	.400	.083	.316	4.827	.000
3	(Constant)	10.966	1.726		6.353	.000
	Job Satisfaction	-.592	.076	-.501	-7.763	.000
	Work Overload	.341	.082	.269	4.134	.000
	Role Conflict	.125	.040	.194	3.164	.002

a. Dependent Variable: Intention to Leave

The next section aims to establish if there were any differences amongst the groups that participated in this study.

3.8.3 Group differences

To evaluate if there were any difference in responses amongst the participants in this study, two groups were highlighted, that is in term of gender and age groups. The Mann-Whitney test (Table 3.22 and 3.23) was done for gender and the Kruskal Wallis test (Table 3.24 and 3.25) for the age group. These results are shown in the following pages.



According to the Mann-Whitney test for gender results it is clear that the only significant difference (sig. 0.013) between males and females and was found to be with regard to role ambiguity (which reported a mean rank of 79.90 for females and 60.41 for males).

According to the Kruskal Wallis Test for age groups, the only significant difference amongst the groups could be detected in role conflict (with Sig.0.002). This seems to mean that the different age groups do not experience role related conflict in the same way. The detail of this result will be discussed in the next chapter.

Table 3.22: Mann-Whitney Test: Gender

		Ranks		
	Gender	N	Mean Rank	Sum of Ranks
Role Ambiguity	Female	107	79.90	8549.00
	Male	41	60.41	2477.00
	Total	148		
Role Conflict	Female	104	71.29	7414.50
	Male	40	75.64	3025.50
	Total	144		
Work Overload	Female	105	73.52	7719.50
	Male	42	75.20	3158.50
	Total	147		
Work-Family Conflict	Female	108	74.59	8055.50
	Male	43	79.55	3420.50
	Total	151		
Emotional Exhaustion	Female	107	78.95	8447.50
	Male	43	66.92	2877.50
	Total	150		
Job Satisfaction	Female	106	76.90	8151.00
	Male	43	70.33	3024.00
	Total	149		
Intention to Leave	Female	108	72.84	7866.50
	Male	43	83.94	3609.50
	Total	151		

Tables 3.23: Test Statistics

Test Statistics^a

	Role Ambiguity	Role Conflict	Work Overload	Work-Family Conflict	Emotional Exhaustion	Job Satisfaction	Intention to Leave
Mann-Whitney U	1616.000	1954.500	2154.500	2169.500	1931.500	2078.000	1980.500
Wilcoxon W	2477.000	7414.500	7719.500	8055.500	2877.500	3024.000	7866.500
Z	-2.484	-.561	-.218	-.644	-1.545	-.848	-1.413
Asymp. Sig. (2-tailed)	.013	.575	.828	.520	.122	.396	.158

a. Grouping Variable: Gender



Tables 3.24: Kruskal-Wallis Test: Age groups

Ranks			
	Recode Age (3 Groups)	N	Mean Rank
Role Ambiguity	20-29	47	76.14
	30-39	64	69.71
	40+	37	80.70
	Total	148	
Role Conflict	20-29	48	69.86
	30-39	59	85.64
	40+	37	54.97
	Total	144	
Work Overload	20-29	49	65.18
	30-39	61	76.84
	40+	37	80.99
	Total	147	
Work-Family Conflict	20-29	50	72.14
	30-39	64	80.52
	40+	37	73.39
	Total	151	
Emotional Exhaustion	20-29	49	73.82
	30-39	64	72.04
	40+	37	83.72
	Total	150	
Job Satisfaction	20-29	49	77.36
	30-39	63	68.76
	40+	37	82.50
	Total	149	
Intention to Leave	20-29	50	80.72
	30-39	64	76.51
	40+	37	68.74
	Total	151	

Tables 3.25: Test Statistics

	Role Ambiguity	Role Conflict	Work Overload	Work-Family Conflict	Emotional Exhaustion	Job Satisfaction	Intention to Leave
Chi-Square	1.654	12.633	3.406	1.263	1.830	2.619	1.620
Df	2	2	2	2	2	2	2
Asymp. Sig.	.437	.002	.182	.532	.401	.270	.445

a. Kruskal Wallis Test

b. Grouping Variable: Recode Age (3 Groups)

3.9 Summary

Chapter Three discussed the rationale for the study, the objectives of the study and the hypotheses for the study. It also explained the process that was followed in the selection of the participants in the current study.

This chapter also discussed the instrument that was used to collect the data and further reported the reliability of each of the variables within the current study. This chapter also tabled the results of the study by reporting on the correlation coefficients of the variables under the study, the results of the multiple regression analysis, and lastly the results of the Mann-Whitney and the Kruskal Wallis tests, which reflect the difference in the results for male and female participants and that of the different age groups.

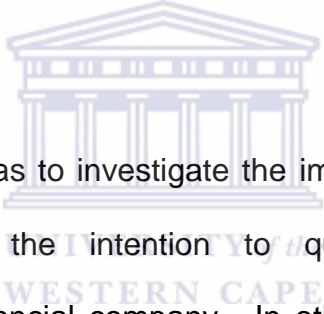
A discussion of these results will be provided in the following chapter.

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS

This chapter will first discuss the hypotheses of the study, as discussed in the first chapter. The aim is to determine whether the hypotheses are supported or rejected. This will facilitate a detailed discussion of the results of the study. It will then be followed by a discussion regarding the implications of the results. Recommendations stemming from this research and implications for further research will then conclude this chapter.

4.1. Findings



The aim of the study was to investigate the impact of role stress on both job satisfaction and the intention to quit amongst call centre representatives in a financial company. In other words, role stress may affect job satisfaction, and job satisfaction may in turn affect the intention to quit, and role stress may also directly affect the intentions to quit.

It is important to note that role stress in this study is an independent variable that encompasses four sub-variables, namely role ambiguity, role conflict, work overload and work-family conflict. The variable, job satisfaction, is regarded as an intermediate dependent variable and the intention to quit is regarded as the dependent outcome variable.

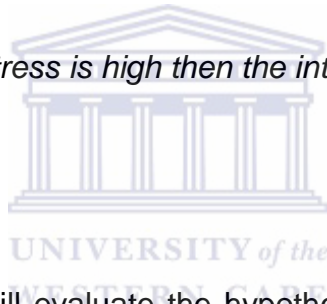
The objectives of the study were to investigate whether the manner in which the work of a call centre is conducted and the working conditions

contribute to role related stress (role stress) being experienced among call centre representatives. The study further needed to establish whether a relationship exists between role stress, job satisfaction, and the intention to quit among call centre employees. To investigate the impact of role stress on job satisfaction and the intention to quit amongst client service representatives, the following hypotheses were constructed:

H1: A negative relationship exists between role stress and job satisfaction.

H2: When job satisfaction is low the intention to quit will be high.

H3: When role stress is high then the intention to quit will be high.



The following section will evaluate the hypotheses against the findings of the study. In evaluating the hypotheses, a discussion will be facilitated regarding the findings of the study. The section will further discuss the outcome for each of the stated hypotheses, in order to determine if the hypotheses are accepted or rejected. This process will be followed for each of the hypotheses.

4.1.1. Hypothesis testing

As mentioned above, it is important to note that role stress in this study is an independent variable, encompassing four sub-variables, namely role ambiguity, role conflict, work overload and work-family conflict. Therefore, to facilitate a proper discussion in this regard, instead of focusing on the

overall variable, emphasis is placed on discussing each of the sub-variables associated with the main variable (role stress).

a. **Hypothesis 1:**

Hypothesis 1 stated that a negative relationship exists between role stress and job satisfaction.

The results reflect that all the role stress variables (i.e. role conflict, role overload, and work-family conflict) with the exclusion of role ambiguity, were negatively related to job satisfaction. This is reflected by correlation coefficients for role conflict ($r = -0.295, p < 0.01$), role overload ($r = -0.493, p < 0.01$) and work-family conflict ($r = -0.468, p < 0.01$).

Job satisfaction is considered as an affective outcome or attitude that is affected by the job situation and work experience (Mowday *et al.*, 1982, as cited by Baerga, 2008: 2). The significant negative correlation between the above-mentioned role stress variables and job satisfaction, explains the effect that the call centre work conditions have on CSRs.

1. Role conflict and job satisfaction

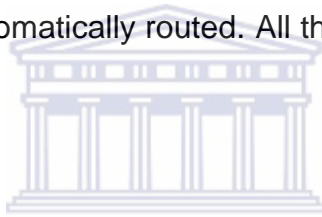
CSRs are expected to manage client interaction within the boundaries of the performance requirements set by the organisation, such as the time a CSR must spend on each call and the limitations put in place by the organisation regarding what a CSR can say to a client. This is seen as a "... simultaneous

occurrence of two (or more) sets of pressures such that compliance with one would make more difficult to comply with the other” (Kahn *et al.*, as cited in De Ruyter *et al.*, 2001: 25). CSRs would then experience role conflict, which in turn leads to lower levels of job satisfaction.

CSRs are also expected to manage the interaction in such a manner that they always ensure that they respect customers and must reflect a willingness to serve the customers regardless of how they feel. In other words, CSRs may be required to continuously model behaviour expected by organisational standards when they serve customers. Lewig and Dollard (2003) argue that dissonance between felt emotions and emotional display rather than the requirement to express positive and negative emotions *per se* contributed to strain and job dissatisfaction among call centre workers. They further regard emotional dissonance, as a form of role conflict. “Role conflict has been shown to be a key antecedent of emotional exhaustion” (Lewig and Dollard, 2003: 369). This explains the significant positive correlation between emotional exhaustion and role conflict ($r = 0.297$). On the other hand, emotional exhaustion also has a significant negative relationship with job satisfaction ($r = -0.453$). This implies that role conflict is a form of role stress that results in emotional exhaustion, which in turn negatively affects job satisfaction.

II. Role overload and job satisfaction

The CSRs are expected to handle each customer enquiry within 5:35 minutes and are required to deal with 60 to 80 calls a day, and for 97 percent of their time they must be available answer calls. They are further required to ensure that they are effective in operating the technology applicable in their jobs. This in most cases must take place while they are serving a customer on the phone. In conjunction with the role expectations, CSRs are subject to electronic monitoring, tracking their actions and movements. CSRs automatically receive 30 seconds or so of 'wrap' time before a new call is automatically routed. All this pressure is seen to result in role overload.



The results reflect that role overload has a significant negative relation to job satisfaction ($r = -0.493$). In this regard Wegge (2006: 240) confirms the result by arguing that jobs with higher work overload relate to lower job satisfaction, because work overload promotes negative emotions at work. It is important to also note that work overload has the highest negative relationship with job satisfaction.

Schaufeli and Enzmann (as cited by Lewig & Dollard, 2003: 369) reported that there is high correlation between work overload and emotional exhaustion, which may be a result from the conceptual overlap between task-related and client related job characteristics.

This in a call centre environment refers to the pressure of having to serve clients, while at the same time, feeling the pressure of having to ensure that they answer as many calls as possible, in order to reach their performance targets. The results of the study also suggest a similar outcome, in that work overload has a significant positive relationship with emotional exhaustion ($r = 0.495$). As expected, emotional exhaustion and job satisfaction are significantly and negatively related ($r = -0.493$).

III. Work-family conflict and job satisfaction

As expected work-family conflict has a significant negative relationship with job satisfaction ($r = -0.468$). This is further complemented by the significant positive relationship between work-family conflict and emotional exhaustion ($r = 0.381$).

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The call centre in the current study has operating hours that are from 8:00 am to 17:00 pm. The shift work for CSRs is only within these times. For example, a CSR will start work at 8:00 and will then operate for seven and half (7.5) hours, thus ending their shift at 16:15. A person that starts their shift at 8:45 will then end their shift at 17:00. In this context, it is difficult to argue that the working hours may be the cause of the work-family conflict experienced by CSRs.

It was therefore important to investigate the results for work-family conflict closer. When looking at the differences between the participating groups, in terms of gender and age, there was also no significant difference that could explain the results.

According to Hayman *et al.* (2003), for most call centre workers, work-family conflict would manifest as a result of the spill-over from work into non-work life, in that employees had, in most cases, reported feeling stressed because of work and being exhausted after work. Grebner *et al.* (2003: 342) reported that call centre employees lack personal job control or autonomy. As a result, employees do not have control over their office hours; often they are required to adhere to inflexible work time schedules. The outcome of this lack of control, is that they are unable to create a balance between the family and work roles. This contributes to role related stress.

IV. Role ambiguity and job satisfaction

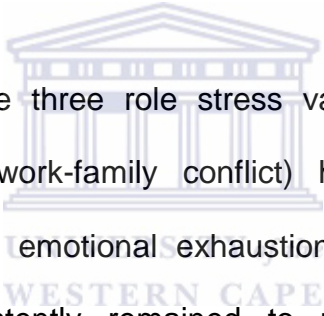
Role ambiguity ($r= 0.447$) reflected a significant positive relationship with job satisfaction. The result for role ambiguity is contrary to what was expected. This can only be explained by referring to definition of role ambiguity. "Role ambiguity occurs when an individual does not have clear information about the expectations of his or her role in the job or organisation" (Rizzo *et al.*, as cited by Hang-yue *et al.*, 2005: 2134). De Ruyter *et al.*

(2001: 25) argued that role ambiguity may result when the call centre employee is uncertain about the supervisory expectations or when they do not know how their performance will be evaluated.

To further explain the unexpected result regarding role ambiguity, it was also necessary to investigate if the items that measured role ambiguity could have contributed to the outcome. As mentioned in Chapter 3, the questionnaire was structured with the use of a six-point Likert-type scale, ranging from (1 = strongly disagree to 6 = strongly agree). The items for role ambiguity were: *I feel secure about how much authority I have; Clear, planned goals and objectives exist for my job; I know that I have divided my time properly; I know what my responsibilities are; I know exactly what is expected of me; and the explanation is clear of what has to be done.* The items were positively worded and there seems to be nothing from the items that could have led the participants to misinterpret the contents.

In the previous chapters it was argued that call centre employees who are new in their jobs will at an initial stage experience ambiguity associated with a new job. Wetzels *et al.* (2000: 72) mentioned that role ambiguity can be reduced by the presence of formal rules and clarity regarding the role expectations. On the other hand, Dwyer and Fox (2006) argued that role ambiguity was less likely to be a cause of role stress for employees that have

longer role experience and are clear on what is expected of their role. The above arguments therefore seem to suggest that the employees in the current study were less likely to experience role ambiguity. On the other hand, the results may suggest that the presence of rules and procedures and clear understanding of the role expectations may be mitigating the effects of role ambiguity to an extent that it is less likely to negatively affect the employees. It is within this context that it becomes reasonable to accept that a positive relationship between role ambiguity and job satisfaction is possible.



In summary, the three role stress variables (role conflict, role overload, and work-family conflict) had a significant positive relationship with emotional exhaustion. These three role stress variables consistently remained to prove significant negative relationships with job satisfaction. Role overload reflected to have the strongest positive relationship with emotional exhaustion, and in turn the strongest negative relationship with job satisfaction. Role ambiguity, on the other hand, reflected a negative relationship with emotional exhaustion. In turn, emotional exhaustion was also confirmed to have a significant negative relationship with job satisfaction. This is in line with the findings of Ngo *et al.* (2005), that role stressors have a significant negative correlation with job satisfaction and a positive correlation with emotional exhaustion and intention to quit.

CSRs constantly deal with customers that are either happy or unhappy with the services of the company. The CSR is the first link between the company and the customers. As Lewig and Dollard (2003) indicated, call centre work involves a significant level of emotional labour which results in the experience of stress and dissatisfaction at work. The negative correlation between role stress and job satisfaction seem to suggest that call centre work is an emotionally exhausting work environment and CSRs are therefore most likely not to be satisfied with their work conditions.

Hypothesis 1 is therefore supported, in that the majority of the role stress variables reflect a negative relation with job satisfaction.



b. Hypothesis 2

Hypothesis 2 indicated that *when job satisfaction is low the intention to quit will be high. In other words, job satisfaction has a negative effect on intention to quit.*

According to Table 3.17 job satisfaction has a significant negative relationship with intention to quit ($r = -0.697$, $p < 0.01$). As predicted, the results reveal that if CSRs are not satisfied with their work, this would influence their attitudes toward work, and would in turn result in the CSRs wanting to quit the job. The significance of the negative relationship between job satisfaction and intention to quit bears

testimony to the probability of an employee quitting their job if not satisfied. Fisher (2002) better explained the relationship between job satisfaction and intention to quit by indicating that intentions to leave the organisation are better predicted by job satisfaction than by affective reactions. The call centre in the current study reported cases where CSRs had resigned, because they were no longer satisfied with their CSR jobs.

The relationship between job satisfaction and intention to quit is consistent with the findings of Hang-yue *et al.* (2005: 2139), in that the relationship between these two variables were negatively correlated.

The role stress variables and job satisfaction were regressed against the variable intention to quit. According to the results in Tables 3.19, 3.20 and 3.21, it was clear that there were only three independent variables (i.e. job satisfaction, work overload and role conflict) that were significant predictors of intention to quit. These independent variables explained 58 percent (0.575) of the variance in intention to quit.

These results also supported the significant positive relationship between intention to quit and the two role stress variables (i.e. work overload and role conflict). The two variables reported the most significant positive relationship ($r=0.568$ and $r=0.418$, respectively) with intention to quit. On the other hand, the regression analysis result regarding the relationship between job satisfaction and intention to quit is

complemented by the significantly high negative correlation ($r = -0.697$). Therefore, both the correlation and the regression analysis confirm that if a CSR is not satisfied with the job, then this will negatively affect their intention to quit the job. Thus hypothesis 2 was supported.

As mentioned previously in this study, CSRs that experience role stress are likely to be dissatisfied with their work which in turn may lead to the intention to quit their jobs.

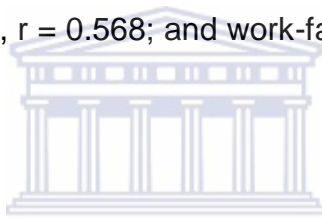
c. Hypothesis 3

Hypothesis 3 stated that, when *role stress is high then the intention to quit will be high*. In other words role stress has a positive effect on intention to quit. Table 3.18, in the previous chapter, reflects that the role stress variable (role ambiguity: $r = -0.384$) has a significant negative relationship with intention to quit. This means that CSRs are less likely to quit their jobs as a result of role ambiguity.

When discussing Hypothesis 1, it was mentioned that if CSRs have been operating in their roles for a long period and when they are clear of what is expected of them, then it is less likely that they would experience role ambiguity (Dwyer & Fox, 2006). In the context of Hypothesis 3, it also seems unlikely for role ambiguity to influence or to have a positive relationship with intentions to quit.

In Hypothesis 1 it was confirmed that role ambiguity had a significant positive relationship with job satisfaction and that the other three role stress variables (i.e. role conflict, role overload, and work-family conflict) had significant negative relationships with job satisfaction. The trend is similar, when determining the relationship between role stress and intention to quit.

As already discussed, the role stress variable, role ambiguity, had a significant negative relationship with intentions to quit and the other role stress variables reflected a significant positive relationship (role conflict, $r = 0.418$; role overload, $r = 0.568$; and work-family conflict, $r = 0.386$, with intention to quit.



The study by Hang-yue *et al.* (2005: 2141) found that all role stress had exerted a significant positive effect on the outcome variable (i.e. intention to quit). In other words, role stress positively influenced intentions to quit. In the current study, the role stress variables (excluding of role ambiguity) also echoed a significant positive relationship with intentions to quit.

The correlations results reflected that work overload had the strongest positive relationship with intention to quit. To test the strength of the positive relationship between role stress and intentions to quit, the role stress variables were regressed against the outcome variable (intention to quit). As mentioned previously, job satisfaction, work overload and

role conflict reflected to be direct predictors of intention to quit. Even though the variable work-family conflict had a significant positive relationship with the intention to quit, its direct impact on intention to quit could not be confirmed. Based on the above, Hypothesis 3 is supported.

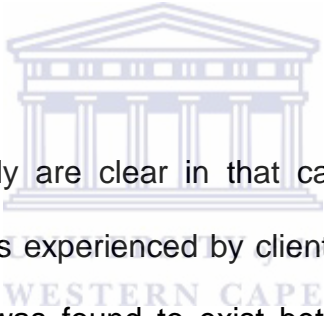
The results also suggested that there may be some difference between males and females, as well as differences between age groups that participated in this study. The differences regarding gender reflected significant difference ($p= 0.013$) between males and females when it came to the experience of role ambiguity (which reported a mean rank of 79.90 for females and 60.41 for males). This means that males experience role ambiguity on a lesser scale than females. However, based on the results of the current study, it seems that the employees did not necessarily experience role ambiguity to an extent that leads to role stress.

The results also reflected that there are some differences regarding the age groups that participated in the study. Among the role stress variables, role conflict showed a significant difference amongst the age groups (with $p=.0.002$). The difference reflected that employees in the age groups 30 – 39 experienced more role conflict (mean rank = 85.64) than those in the age group 20 – 29 (mean rank = 69.86) and the age group 40+ (mean rank = 54.97).

Work overload reflects a non-significant difference ($p=0.182$). Though not significant but noticeable, as it showed that CSRs in the age groups 30 – 39 and 40+ (mean rank; 76.84 and 80.99, respectively) experience more work overload than their younger colleagues (age 20 – 29, with mean rank = 65.18).

Lastly, the intention to leave or quit seemed more likely for the younger employees (with a mean rank of 80.72), followed by those within the age group 30 – 39 (with a mean rank of 76.71). The intention to quit was less for those at age 40+.

4.2 Discussions



The results of the study are clear in that call centre work significantly contributes to role stress experienced by client service representatives. A significant relationship was found to exist between the three role stress variables (i.e. role conflict, work overload, and work-family conflict), and emotional exhaustion and in turn with job satisfaction. It was found that two of the role stress variables (i.e. role conflict and work overload) and job satisfaction were the most significant and direct predictors of the intention to quit amongst call centre employees.

The same could not be confirmed for one role stress variable, namely role ambiguity. As mentioned though, role ambiguity does not seem to be a concern for a call centre that has employees who have been employed in the organisation for reasonably long period. The study by Hang-yue *et al.*

(2005) found that emotional exhaustion and job satisfaction played a mediating effect between role stressors and intention to quit. In this context it can also be suggested that work-family conflict had no direct effect on intention to quit. However, work-family conflict may through emotional exhaustion and job satisfaction affect intention to quit.

The following section will discuss the implications of this study for the call centre environment. To facilitate the discussion, emphasis will be placed on various recommendations on how to mitigate the challenges of call centre work on the well-being of the employees.

4.2.1. Implications for the call centre

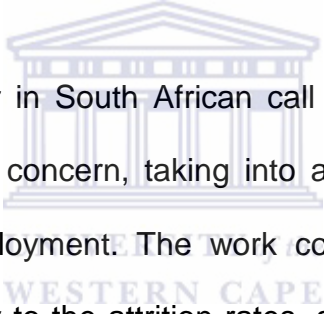


“CSRs are in most companies the employees with the most direct knowledge of customers and are a direct point of entry for customers” (Hillmer, Hillmer & Mcroberts, 2004: 35). The company in the current study also regards CSRs as key in the value chain regarding client services. They are the first point of contact and their interaction with and services to the customers are structured in such a manner that a customer would measure the company’s service quality based on their experience with CSRs.

This study therefore helps in creating an understanding of the challenges associated with call centre work conditions. It was found that work conditions in a call centre may result in role stress, and that role stress in

turn influences job dissatisfaction and both role stress and job satisfaction may result in an employee's intention to quit his or her job.

For a company that regards CSRs as key for servicing clients, it is important to understand that when employees suffer from role stress, are not satisfied with their work conditions or job, and intend to quit their jobs, the company runs the risk of losing the skills that are critical to the company's success. "Every time a core call centre employee leaves their position ... call centres face significant costs to recruit, screen and train someone to replace that lost employee"(Benner et al.,2007: 22).



Even though turnover in South African call centres is estimated at 16 percent, it remains a concern, taking into account that this remains a growing field of employment. The work conditions in the call centre contribute significantly to the attrition rates, and it is therefore important for a company to effectively manage these challenges.

Specific to the company in this study, the training programme for CSRs is structured in such a way that CSRs will be trained for a minimum period of three months, before they can start serving customers. In addition to the three months, they are also given practical training for a further three months. In fact, the company regards a CSR to be in their training phase for the first year of service. As a result, for the company it is a very costly process to recruit and train new employees. The company also does not have the luxury to appoint CSRs as and when

each CSR quits the company. They rely on what is termed “bulk” recruitment. This means, each time they recruit, the average number of CSRs that would be appointed is in the region of 30 people. Thereby, making the recruitment and training process a cost intensive process. With this in mind, turnover for this particular call centre becomes a huge challenge.

It has been mentioned previously that, one of the challenges associated with the work of call centres, is that there are several attention consuming demands that are linked to the job itself. In that CSRs are required to listen and speak to customers, while at the same time they must input client information or data into the computer and/or read from the computer screen. “These work demands may cause role stress” (Wegge et al., 2006: 237), in the form of role overload. The implication is that employees tend to compromise on the quality of information that they capture on client records. This is also aggravated by the time (duration) a CSR needs to spend on each call (i.e. the average handling time). In turn, this compromises the quality of the interaction the CSR has with a customer. One way to minimise the impact, is by giving the CSRs more flexibility in terms of managing the duration of each call, according to the client’s needs.

At the time of writing this report, the call centre in question started a pilot project, aimed at investigating whether they could do away with measuring CSRs on the duration of each call. This means that the

employees may no longer be subjected to close monitoring regarding the time they spend with each client (i.e. the average handling time). In this way, if implemented, it may minimise the stress associated with being constantly under pressure and to rushing each call. This would also improve both customer interaction and experience and employee satisfaction.

“The manner in which CSRs display their feelings towards customers, has a critical effect on the quality of service transactions” (Ashforth & Humphrey as cited by Deery *et al.*, 2002: 473). Deery *et al.* (2002) study found that CSRs are required to continuously display positive emotions when interacting with customers. The constant modelling of mood and behaviour may at times be contrary to their actual feelings. This was found to result in role stress (role conflict) and in turn emotional exhaustion. It was found that this negatively affects job satisfaction and ultimately results in turnover intentions. Within the context of the company in the current study, the outcome (role stress) is worsened by the fact that CSRs who portray a behaviour that deviates from the standards expected by the company may also be subjected to the company’s disciplinary procedures. The company has cases of employees that were dismissed or their service contract being terminated for being ill-mannered or rude towards customers.

According to Dollard, Dormann, Boyd, Winefield and Winefield, as cited in Lewig and Dollard (2003: 389), social support and training designed to

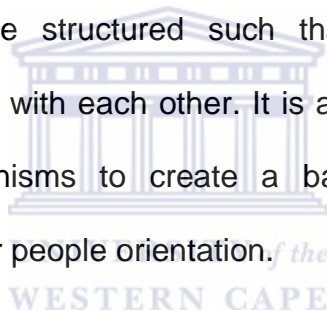
develop “role separation” are crucial resources needed to help service workers cope with the unique emotion stressors of their job. The company in the current study makes use of an Employee Wellness programme. It may be useful to encourage an expansion of the programme to have a specific focus on management interventions specific for call centre employees, which may help in ensuring that employees can separate their work roles from their life roles. In other words, they need to be supported and trained to manage the emotional stress associated with their jobs.

According to Malcolm’s benchmark study (2010), one of the best methods to ensure that a company has employees that complement the call centre business, is by ensuring that the recruitment strategy is of such a nature that a company can have a level of certainty that the employees they appoint in a call centre are in a position to cope with constant client interaction pressures. One other method the company could use is by providing employees with soft skill training, on how to interact and deal with upset customers.

Based on the findings of the current study, call centre employees experience role stress, as a result of the work-family conflict that is a manifestation of the lack of control regarding their office hours. Based on the operating hours of the call centre in the current study and the variable start and end of the shift, it may be practical to allow employees to have options regarding when they would like to start and end their

shifts. This can be done without affecting the services of the call centre. Such flexibility may contribute to the sense of control that CSRs seem to require in their jobs.

Call centre work has been known to drive high performance. “The output control factor and the perceived pressure from targets, had a significant impact on social interaction of call centre employees, and this has an impact on job satisfaction” (Rose & Wright, 2005: 155). It has also been argued that social interaction and manager support are crucial to help CSRs cope with the stressors in their jobs. Therefore, the work environment must be structured such that employees can find it convenient to interact with each other. It is also important for managers to be given mechanisms to create a balance between managing performance and their people orientation.



“It is important to recognise that the introduction of autonomy (discretion) and employees making operational decisions, ... gives rise to positive emotions and therefore high levels of job satisfaction and organizational commitment” (Wegge *et al.*, 2006: 250). Grebner *et al.* (2003: 359) argued that job control and complexity and variety are rather low in call centres, and that both predict intention to quit - which certainly has implications for job design. The call centre in the current study has a division of CSRs that operate on a “one stop service” principle. That is, they are able to receive a customer enquiry and are permitted and trained to immediately resolve an enquiry without referring it to the back

office. It may be to the company's advantage, if they were to redesign their CSR roles and train the majority of the CSRs, across service lines to function similar to their "one stop service line". As argued above, this may help CSRs to feel more in control of their work - this may in turn contribute positively to job satisfaction among the CSRs and would reduce the intention to quit.

4.2.2. Study limitations and future research

This study has a number of limitations. Firstly, the study was conducted in a call centre of a financial company in the Western Cape. Even though literature reviewed guided the nature of the study, it is however impractical to generalise the findings of this study. Therefore, the results may only be applicable to the call centre in this study.

A second limitation regarding this study is that the researcher largely relied on international literature; as a result the body of knowledge that informs the premise to this study may have been influenced by social or work related norms that may be different to that of the South African call centre employees. It may be to the benefit of most call centres if this study could be conducted in other South African call centres.

Another limitation is that the research design was such that the data was collected via a self reporting set of items for each variable. Only the client service representatives took part in the study. It may be to the

advantage of future studies to include managers in the study in order to play a controlling effect regarding their experiences of the employees.

Organisations go through phases of learning, which may mean that the experiences of the CSRs at the time of the study may not necessarily be the same at the present moment. De Ruyter *et al.* (2001) suggested that it may be important to conduct a study of role stress in call centres over time (a longitudinal study) to take into account employee dynamics and organisational learning.

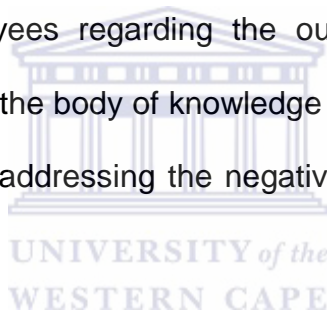
Finally, the research methodology was structured in such a way that it assessed if employees would report experiences of role related stress, whether they are satisfied with their jobs and if they had intentions to quit their jobs. The data was further analysed to assess if there were any relationships amongst the study variables. For future studies, it may be important to structure the research design in such a way that the call centre features, such as phone services, technology, constant monitoring, performance measuring, customer behaviour, etc, are included to determine their impact on role stress and job satisfaction and intention to quit.

4.3. Summary

This study was encouraged by an understanding that call centres face a number of challenges regarding the nature of the work and the people that are employed in call centre. Of particular interest was the need to

understand why employees in call centres do not seem to stay in their jobs and what impact the work methods and customer interaction has on the employees.

This study aimed at highlighting how call centre work conditions affect client services representatives. It further aimed at signalling to the company the impact of the relationships that can be found between experienced role stress, job satisfaction and the outcome thereof (i.e. intention to quit). The study fills a research gap regarding the study of call centres in South African, in that researchers can understand the impact of call centres on employees regarding the outcomes of role stress. It therefore contributes to the body of knowledge on how companies can find ways of mitigating and addressing the negative elements associated with the work in call centres.

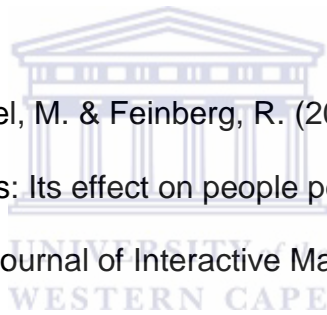


The key findings were that client service representatives do suffer from role stress, which is largely the result of their work conditions. It was apparent in this context that the employees do not experience role ambiguity, but experienced role conflict, role overload that directly impacts on levels of job satisfaction, and the intentions to quit among call centre employees. Further to this, the nature of the work contributes to the emotional exhaustion of call centre staff, thus leading to job dissatisfaction and ultimately an intention to quit the job.

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Questionnaire

The impact of role stress on job satisfaction and the intention to quit among call centre representatives in a financial company

Responding to the questionnaire:

On the following pages you will find statements about your work and the company. The purpose of this questionnaire is to collect information regarding how you feel about your job.

Please take your time in answering. The answers to the statements are given by circling the alternative that best describes your opinion.

For examples:

	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
I have to hurry to get my work done.	[1]	[2]	[3]	[4]	[5]	[6]

A1.	Gender: Male[] Female ...[]	A3.	For how many years have been working in your current job? No.: -----
A2.	Age Group: 21-29 [] 30-39 [] 40-49 [] 50-59 []	A4.	Race: White [] Coloured [] African [] Indian []

Role Ambiguity	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
1. I feel secure about how much authority I have	[1]	[2]	[3]	[4]	[5]	[6]
2. Clear, planned goals and objectives exists for my job	[1]	[2]	[3]	[4]	[5]	[6]
3. I know that I have divided my time properly	[1]	[2]	[3]	[4]	[5]	[6]
4. I know what my responsibilities are	[1]	[2]	[3]	[4]	[5]	[6]
5. I know exactly what is expected of me	[1]	[2]	[3]	[4]	[5]	[6]
6. Explanation is clear of what has to be done	[1]	[2]	[3]	[4]	[5]	[6]

Role Conflict	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
7. I have to do things that should be done differently	[1]	[2]	[3]	[4]	[5]	[6]

8. I receive an assignment without the manpower to complete it	[1]	[2]	[3]	[4]	[5]	[6]
9. I work with two or more groups who operate quite differently	[1]	[2]	[3]	[4]	[5]	[6]
10. I have to buck a rule or policy to carry out an assignment	[1]	[2]	[3]	[4]	[5]	[6]
11. I receive incompatible requests from two or more people	[1]	[2]	[3]	[4]	[5]	[6]
12. I do things that are apt to be accepted by one person and not accepted by others	[1]	[2]	[3]	[4]	[5]	[6]
13. I receive an assignment without adequate resources and materials to execute it	[1]	[2]	[3]	[4]	[5]	[6]
14. I work on unnecessary things	[1]	[2]	[3]	[4]	[5]	[6]

Work Overload	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
15. I am given enough time to do what is expected of me on my job	[1]	[2]	[3]	[4]	[5]	[6]
16. It often seems like I have too much work for one person to do	[1]	[2]	[3]	[4]	[5]	[6]
17. The performance standards on my job are too high	[1]	[2]	[3]	[4]	[5]	[6]

Work-Family conflict	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
18. My family life frequently interferes with my job duties	[1]	[2]	[3]	[4]	[5]	[6]
19. My family life frequently affects the time I spend on my job	[1]	[2]	[3]	[4]	[5]	[6]
20. My job frequently interferes with my family responsibility	[1]	[2]	[3]	[4]	[5]	[6]
21. My job frequently affects the time I spend with my family	[1]	[2]	[3]	[4]	[5]	[6]

Emotional Exhaustion	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
22. I feel emotionally drained from my work	[1]	[2]	[3]	[4]	[5]	[6]
23. I feel burned out from my work	[1]	[2]	[3]	[4]	[5]	[6]
24. I feel used up at the end of the workday	[1]	[2]	[3]	[4]	[5]	[6]

Job Satisfaction	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
25. I find real enjoyment in my work	[1]	[2]	[3]	[4]	[5]	[6]
26. Most days I am enthusiastic about my job	[1]	[2]	[3]	[4]	[5]	[6]
27. I feel well satisfied with my job	[1]	[2]	[3]	[4]	[5]	[6]

Intention to leave	Strongly disagree	Disagree	Somewhat Disagree	Somewhat agree	Agree	Strongly agree
28. I think a lot about quitting my job	[1]	[2]	[3]	[4]	[5]	[6]
29. I am actively searching for an alternative to my present job	[1]	[2]	[3]	[4]	[5]	[6]
30. As soon as possible, I will leave the call centre	[1]	[2]	[3]	[4]	[5]	[6]

Thank you for taking the time to complete this questionnaire

WORK PROFILE/WERKSPROFIEL	
CUSTOMER SERVICE REPRESENTATIVE (CSR)	
<p>Purpose : The CSR is the first point of contact for Sanlam Life's telephonic clients. The CSR's impact shapes the Sanlam Life Customers experience of Sanlam. The CSR is responsible for the servicing of client's policy needs and requirements. This includes the immediate resolution of Service Requests (SRs) and routing of accurate details of SRs and Sales Leads to the most appropriate resource in a quality manner to ensure client satisfaction.</p>	
CONTEXT/KONTEKS (Major forces, changes & large goals affecting my work)	CUSTOMERS/KLIENTE (Key receivers of my work)
<p>To ensure Sanlam is viewed as a benchmark of excellence in client service standards within the financial services market</p> <p>Excellent client service should be delivered at the minimum cost possible to the company.</p> <p>The main focus on Middle income market, but able to service all financial and culturally diverse segments of the market</p> <p>The Contact Centre is a high performance environment. Each individual, team and business area has defined outputs and targets to deliver on a daily, weekly and monthly basis</p> <p>Contact Centre's hours and agent shift patterns are planned by customer demand</p> <p>The Contact Centre uses technology solutions to enable the agent to interact with the customer in the most efficient manner</p> <p>The Contact Centre is a dynamic environment, which remains flexible to meet client requirements. The agent needs to be able to cope with technical, process and management changes to succeed in the environment</p> <p>The Contact Centre receives millions of customer contacts per annum, these contacts are predominantly service related, however all CSRs should be able to identify new business opportunities</p>	<p style="text-align: center;"><i>Internal</i></p> <p>Process Assistants</p> <p>Process office</p> <p>Telephony specialists</p> <p>Specialists</p> <p>Leads Generation Unit</p> <p>Policy Link</p> <p>First line managers</p> <p style="text-align: center;"><i>External</i></p> <p>Sanlam Life policy holders</p> <p>Financial advisors</p> <p>Branch consultants</p> <p>Brokers</p> <p>Third parties e.g. banks</p>
OUTPUTS/UITSETTE (What I must provide for my customers)	COMPETENCIES/BEVOEGDHEDE (Knowledge, skills and commitment that I need to excel)
<ul style="list-style-type: none"> • Calls Received (and made) • Queries Resolved • Queries Escalated • E-mail 	<ul style="list-style-type: none"> • Interpersonal sensitivity • Client service-orientation • Communication • Performance-orientation • Perseverance

	<ul style="list-style-type: none"> • Self control • Identifying and solving problems
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OUTPUTS	OUTPUTS DETAIL	QUALITY REQUIREMENTS	SOURCES OF FEEDBACK
Calls Received (and made)	1. Inbound, customer service calls from customers	<ul style="list-style-type: none"> • Average Handling Time (AHT): • Average Talk-time (minutes and seconds) • Average Hold-time (minutes and seconds) • Productivity (Talk-time + Hold-time + Wait-Time) achieved (%) • Ensure all schedule exceptions are given to Coach (%) • Number of received/ made 	
	2. Outbound customer service and data collection calls	<ul style="list-style-type: none"> • Achieve own telephony campaign targets (%) 	
	3. Updated Client Information	<ul style="list-style-type: none"> • Quality levels achieved (%) 	
Queries Resolved	1. Resolved queries	<ul style="list-style-type: none"> • Immediate Resolution (SRS created/closed) (%) 	
	2. Achieved customer service standards. Quality/ effective communication skills and open honest feedback	<ul style="list-style-type: none"> • ESE evaluations • Coaching assessments 	
	3. Accurate and up to date information	<ul style="list-style-type: none"> • Quality levels achieved (%) • Compliance with industry codes of conduct 	
	4. Timeframes for completion	<ul style="list-style-type: none"> • ESE evaluation • Coaching assessment 	
	5. Customer feedback	<ul style="list-style-type: none"> • Ensure feedback from customers is passed to Coach 	
<u>Queries Escalated</u>	1. Minimal hand-offs/ call backs by completing customer requests at first contact	<ul style="list-style-type: none"> • Number of hand-offs created • Immediate Resolution (SRS open/closed) (%) 	
	2. Conserved Funds	<ul style="list-style-type: none"> • Number of policies escalated to policy link 	
	3. Generated Sales leads	<ul style="list-style-type: none"> • Number of sales leads created 	
	4. Escalated, unresolved complaints to the Coach or Specialist	<ul style="list-style-type: none"> • Number of Service Requests open • Quality of hand-offs 	
E-mail	1. Processing of e-mail generated service request	<ul style="list-style-type: none"> • Number of Service Requests created/ closed • Quality of work (%) 	

**COMPETENCY MODEL FOR CLIENT SERVICES REPRESENTATIVE
BEHAVIOURAL INDICATORS**

INTERPERSONAL SENSITIVITY

Accurately identify and demonstrate an understanding and acceptance of needs, opinions and views of others.

1	Make the client anxious
	Is cold and unsympathetic to client
	Fail to listen
	Antagonise client
	Interrupt the client
	Display no understanding for the client's needs and feelings
	Give client no opportunity to state the problem
2	Give client little opportunity to state the problem
	Display little understanding for the client's needs and feelings
	Focus on facts only, ignoring emotion
3	Allow the client to state the problem
	Give the client the opportunity to blow off steam and verbalise his/her feelings
	Give the client the opportunity to tell the whole story
	Demonstrate understanding for the client's feelings and needs
4	Reassure the client
	Develop rapport with client
	Is helpful
	Put the client at ease
	Able to make small talk
5	Differentiate between emotion and facts
	Embrace antagonistic clients
	Demonstrate personal interest in the client

CLIENT SERVICE-ORIENTATION

Focus on rendering prompt, effective and personalised service to client; take extra steps to ensure that the needs of the client are met.

1	Take issues just to get them off own desk
	Restrict answers or responses
	Handle the query as brief as possible

	Fail to understand the client's needs
	Provide client with no feedback
	Leave problems to others to solve
2	Fail to make any special effort
	Do not understand the urgency of client issues
	Make promises, but do not back promises with action
	Refer problem back to colleague
	Provide client with no alternatives
3	Assume responsibility for finalising the client's problem
	Assume responsibility for errors
	Assume responsibility for pressurising support staff/pipelines to complete actions
	Take action immediately
	Inform the client of plan of action
	Inform the client what he/she should do to finalise the issue
	Provide a practical solution to the client
4	Provide the client with alternatives
	Give client own particulars
	Keep client informed
5	Handle the client's problem holistically
	Project a positive image
	Establish whether the client is satisfied

COMMUNICATION

Communicate confidently and clearly in order to discuss issues for clarification and explanation. Address information needs and create insight.

1	Is incoherent
	Avoid answering client's specific questions
	Confuse the client
	Miss the client's information needs
	Poor use of business language
	Offer no explanations
	Speak indistinctly and unclear
2	Make many grammatical errors
	Waffle and neglect to get tot the point
	Fail to check whether client understands information
	Fail to check own understanding of information given
	Not sure of information and is unable to give client much information

	Is ambiguous
3	Speak clearly and fluently
	Use grammar correctly
	Express him/herself briefly and succinctly
	Ensure/check that information is heard and understood
	Stick to the facts
	Explain:
	<ul style="list-style-type: none"> • Problems
	<ul style="list-style-type: none"> • Solutions
	Explanations given are:
	<ul style="list-style-type: none"> • Clear
	<ul style="list-style-type: none"> • Logical
	Present information in a manner which the client and colleagues will understand
	Answer client's specific questions in a concise manner
4	"Package" information in a way that is tailored to client or colleagues
	Provide information that is appropriate and relevant
	Explain implications
	Explanations given are articulate
5	Exercise patience when dealing with clients who have difficulty in understanding
	Summarise information
	Is persuasive/convincing

PERFORMANCE-ORIENTATION

Is committed to achieve objectives, maintain standards for himself/herself and monitor progress.

1	Fail to finish
	Waste time
	No objectives set
2	Fail to identify priorities
	Problems are not finalised
	Set no or low standards
	Leave problems to others to sort out
	No follow-up systems when requiring others to implement actions
3	Work towards an objective
	Set own standards
	Plan work and finalise matters
	Set priorities
	Arrange time according to priorities

4		Utilise time effectively
		Develop a follow-up system
5		Take steps to avoid repeating mistakes

PERSERVERANCE		
Initiate actions to improve results, overcome and prevent problems		
1		Give up easily
		Wait and hope the problem will go away
		See obstacles as insurmountable
		Initiate no actions
		Afraid of making mistakes
2		Rely on others to initiate actions
		Avoid risks
		Refer problems to others
		Solutions are not tied down to actions
		Make no suggestions about how to prevent problems in future
3		Solve problems on own
		Respond promptly
		Respond purposefully
		Recognise mistakes and take corrective action
4		Tackle obstacles head on
		Preserver until all objectives are met
5		Anticipate problems that are not obvious
		Make a special effort to deal with obstacles
		Use situation as an opportunity

SELF CONTROL		
Remain calm, objective and in control in stressful situations; maintain a stable performance under pressure		
1		Low emotional toughness, easily upset
		Is easily put off and becomes despondent
		Insult client
		Give up easily
		Over-react to problems and stresses
2		See obstacles as insurmountable
		Become despondent
		Is aggressive
		Argue with client
		Become defensive
		Is impatient with client
3		Show self-control, avoid reacting defensively when tested or provoked
		Is calm and objective under pressure
		Remain positive in face of difficulties
		Refrain from retaliating
4		Remain helpful, despite repeated attacks
		Demonstrate persistence in the face of obstacles
5		Use initiative to solve problems or overcome obstacles

IDENTIFYING AND SOLVING PROBLEMS		
Gather all information available, define problems and identify solutions. Look beyond the obvious.		
1		Misread or under read task requirements
		Show little appreciation of what is required to solve problems
		Fail to assimilate or integrate available information
		Identify the problem incorrectly
		Ask no questions
		Identify solutions:
		<ul style="list-style-type: none"> • Which take no cognisance of constraints or reality • Which are theoretical
2		Act immediately without investigating the matter
		Do things without understanding the rationale
		Ask:

	<ul style="list-style-type: none"> • A few questions
	<ul style="list-style-type: none"> • Closed questions
	Identify solutions:
	<ul style="list-style-type: none"> • Which deal with the problems superficially
	<ul style="list-style-type: none"> • To only a few problems
	<ul style="list-style-type: none"> • Which are broad
	Assess information superficially
	Make wrong assumptions
3	Assimilate and integrate information
	Accurately interpret the request
	Demonstrate insight into situation
	Sum up the client's situation
	As questions to gain understanding of problem:
	<ul style="list-style-type: none"> • Open ended
	<ul style="list-style-type: none"> • Follow-up
	<ul style="list-style-type: none"> • Broad
	Identify the most important problems
	Identify practical solutions to the most important problems
	Solutions address the problem
	Identify possible contact people
4	Make links in information
	Check facts and verify detail
	Identify most problems
	Ask questions to gain understanding of problem:
	<ul style="list-style-type: none"> • Specific
	<ul style="list-style-type: none"> • In-depth
	Solutions are practical and comprehensive
5	Identify all problems
	Identify alternative solutions

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES

DEPARTMENT OF INDUSTRIAL PSYCHOLOGY

8 March 2010

Dear Participant,

Thank you for participating in this survey.

I am a master's degree student in Industrial Psychology at the University of the Western Cape conducting this research for the purpose of my thesis. Here follows a brief indication of what the research is about.

This questionnaire is anonymous, and the results will be dealt with as such. Anonymity implies that:

- i. Names of respondents are not called for in the questionnaire and thus will not be used in my thesis or any publication that may ensue
- ii. No details will appear in such documents that may lead to reveal the identity of the respondent (e.g. names of schools).

Be assured that your responses will be private and confidential and will only be seen by the researcher.

For each of the following questions, please respond by circling which response relates to you the most. All participants should answer all the questions. In case a question does not apply to one, it should be answered hypothetically.

Thank you once again.

Kenneth Diamond (Researcher)

Dr. Petrus Nel (Supervisor)



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