

FROM TURNING POINTS TO DECISION TO QUIT: LESSONS LEARNED FROM A CALL CENTER IN FINANCIAL SERVICES

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ABSTRACT:

Traditionally, call centers have experienced high voluntary turnover rates among their agents (i.e. Customer Service and Sales Representatives). This continues to be an unresolved issue. This paper presents a preliminary research study that was conducted to gain a better understanding of the reasons behind employees' decisions to leave a Customer Service and Sales organization belonging to a large multinational company in Financial Services in the USA. This company's call centers have consistently experienced a high turnover rate among its agents. Qualitative research (i.e. focus groups) was conducted with former employees across three markets to understand the "turning points" which led them to decrease their commitment to the organization and subsequently leave their job. The research method was designed to help us better understand the decision process followed over time leading up to the decision to quit. The key findings and recommendations from this study could be used to create targeted organizational development initiatives designed to improve employee retention.

Keywords: Voluntary turnover, Employee Retention, Call Centers, Turning Points, Commitment

INTRODUCTION

Employee turnover continues to be an unresolved issue across organizations, and one which is particularly problematic in call centers. Turnover is defined as the voluntary and involuntary permanent withdrawal from an organization. The present research focuses on voluntary employee turnover in call centers. Call centers are challenging work environments. The call center job is characterized by routine tasks – where individuals are required to follow scripted call guides –, and by a lack of control by the employees on the activities they perform (Zapf, Isic, Bechtoldt and Blau, 2003). It is a stressful role where agents are subject to constant performance monitoring, while receiving limited coaching, training and team-leader support. This can lead to emotional exhaustion at work, which is linked to low job satisfaction; this, in turn, can affect an employee's intention to leave and eventually make the decision to quit.

Call center agents are continuously involved in social interaction with customers who require support and, in some cases, express aggression and anger toward them (Bakker et al., 2003). Call center employees are usually subject to the discordant expectation to provide a good level of customer service, while handling as many calls as possible, which can be perceived by some employees as unrealistic and unattainable. This expectation, together with the inherent characteristics of a job that is stressful, can represent challenges for call center employees to perform, thus leading to their decision to leave (Ro and Lee, 2017).

The nature of the agent's job in call centers has a reputation for being stressful, thus making it challenging for organizations to retain their employees. This represents high costs to organizations, both tangible and intangible (Ro and Lee, 2017). Therefore, it is critical for call centers of all types to understand the factors influencing their employees' intentions to quit. Even though high employee turnover is almost expected in call center environments, research on employee perception of their call center job in relation to their intention to quit is still limited (Ro and Lee, 2017).

The present research attempts to fill that gap by exploring the lived experiences of a sample of former call center employees to help us understand the events which led them to decrease their commitment to the organization and subsequently decide to leave their job. This deeper understanding will, in turn, provide the foundation needed to design a set of organizational development interventions geared towards addressing the employee voluntary turnover issue, thus leading to higher levels of employee retention. This research study was conducted in a Customer Service and Sales organization belonging to a large multinational company in Financial Services in the USA. This company's call centers have consistently experienced higher than industry average turnover rates among its call center agent population across the USA.

LITERATURE REVIEW

Organizational turnover has been the topic of research for over a century (Tse and Lam, 2008; Hom et al., 2017). Organizational turnover can be voluntary – when an employee makes the decision to leave an organization, or involuntary – normally associated to removing underperforming employees, and therefore considered to be functional (Watrous, Huffman and Pritchard, 2006). The focus of the present study is on voluntary turnover, which is usually the most detrimental to organizations.

As concluded by a number of scholars (e.g. Abbasi and Hollman, 2000; Watrous et al., 2006), turnover can have negative consequences for an organization, generating both visible and hidden costs. Beyond the potential financial impact that can result from employee turnover, there are other organizational implications to be considered, such as low employee morale, negatively impacted customer relations or a decrease in organizational performance, among others (Wells and Peachey, 2011). To study human behavior as complex objects within social contexts, in particular organizations, we must

integrate qualitative, quantitative, and financial knowledge to give meaning to numbers (Savall and Zardet, 2011).

When employees make the decision to leave, with them also goes their job-related knowledge and experience, which can result in dysfunctional aftermaths in organizations (Wells and Peachey, 2011). Senior executives and HR departments spend large amounts of time, effort and money trying to figure out how to keep their people from leaving. This is, therefore, an issue that is important for both, academics, and practitioners.

Employees decide to voluntarily leave their organizations for a number of reasons. In some cases, the reasons may be personal, such as family-related changes, a desire to develop a new competency, or an unexpected job offer. In other instances, workplace-related issues in the employing organization may be the reason. An employee may be encouraged to leave the organization after witnessing the unfair treatment of a coworker, being passed over for promotion, or being asked to do something against her or his belief. Thus, turnover is a problem because it imposes extensive costs on both individuals and organizations (Mitchell et al, 2001).

The employee turnover literature is vast and its origins can be traced back to the early 1900's (Hom et al., 2017). Each period of turnover research has contributed to the current knowledge in the field. The present research paper will not attempt to provide an exhaustive review of the employee turnover literature. After all, there are publications such as Cotton and Tuttle (1986) and more recently, Hom et al. (2017), which provide a thorough review of the seminal publications on the topic, highlighting the key theoretical and methodological contributions. However, the next few paragraphs will highlight a number of key concepts emerging from some of the key theories of employee turnover, which provide the foundation and frame of reference for the study of organizational turnover in this empirical research.

There are numerous theories of employee turnover, and most of them are rational, in that they consider the cognitive processes that individuals go through when they make stay/quit job-related decisions; these decisions usually include judgments around costs and benefits. Rational theories include March and Simon's (1958) Theory of Organizational Equilibrium, Porter and Steers' (1973) Met Expectations Model, Mobley's (1977) Turnover Process Model, Steers and Mowday's (1981) Multi-route Model and Lee and Mitchell's (1994) Unfolding Model. According to these theories, employees' cognitive judgment regarding whether or not their expectations were met, actually leads to either satisfaction or dissatisfaction. However, rational theories alone appear to be insufficient to help us gain an understanding of turnover. The development of employee satisfaction and commitment is influenced by affective experiences as well; individuals have the tendency to overreact to particular events in their lives, which includes their experiences at work.

Job investments also can play a role in employees' decisions to leave an organization. In fact, adding job investments to retention models is supported by research (Farrell and Rusbult, 1981). Job investments are those resources attached to the job that would be lost if individuals were to leave. Investments may be tangible (e.g. housing), or abstract (e.g. self-concept associated with the job); and direct (e.g. a pension plan) or indirect (friends one has made while in the job). The concept of investments is clearly important, in that they promote stability in the

job as well as increase job commitment. Job alternatives, understood as the perceived value that an alternative position elsewhere is better than the current job, may negatively affect job commitment. Therefore, understanding the nature of these investments and how they develop and influence employees' decisions to leave is both important and necessary.

Many turnover theories take into consideration the economic conditions of the environment either explicitly or implicitly. Economic conditions can have both direct and indirect effects on employee turnover behavior. Some individuals may see their current job as less desirable when compared to other work alternatives that may be available in the marketplace. As stated by retention models, economic conditions directly affect employees' stay / quit decisions. Job switching during times of economic prosperity is found even with satisfied employees (Hulin, 1991).

Early theories of turnover did not take into consideration non-work influences or anything not specifically linked to the job. For example, individuals with commitments outside of their own personal needs (e.g. those with family obligations), may be more likely to incorporate non-work factors when deciding whether or not to leave their current position. More current theories do consider the influence of non-work factors on job turnover and retention (Lee and Mitchell, 1994). For instance, spouses and family members have needs that may influence employment decisions among employees in any organization.

Organizational commitment is the degree to which an employee identifies with an organization and its goals and wishes to continue to be a member of that organization. Research suggests that employee commitment to the organization leads to lower levels of turnover and is, in fact, a better predictor of turnover than job satisfaction (Blau and Boal, 1987; Pierce and Dunham, 1987). Regarding another key construct, employee engagement, managers want their employees to be connected to, as well as satisfied and enthusiastic about their jobs. Research shows that companies with highly engaged employees, usually have higher retention rates (Bakker and Schaufeli, 2008).

As can be seen, there is more than one route to quitting a job (Mitchell et al, 2001). Some individuals may have non-work influences pulling them away, whereas others have lost their sense of identity as an employee of the organization, or simply have been offered better pay and benefits elsewhere. At the same time, there must be a limit in the number of paths proposed within a model of turnover. Some people initially think about leaving in response to a particular event, what Mitchell and Holtom (2001) call "shock to the system" (e.g. unsolicited job offers, having a baby, a poor performance appraisal, etc.). Others leave their jobs without searching for another one and / or making comparisons with their present job.

So, the process of leaving is more complex than the accepted model where job dissatisfaction and the comparison of alternatives results in a decision to leave. Simply speaking, there are many different ways or paths that people use to leave their jobs. Lee and Mitchell (1994) developed the Unfolding Model of voluntary employee turnover in an attempt to construct some orderliness out of this complexity and variety of scenarios. More work is needed in this space. For instance, satisfaction measures are static; understanding whether job satisfaction is increasing or decreasing over time may be a better predictor of an employee's intention to quit. Therefore, it will be key to pay closer attention to the time

dimension by theorizing and studying change in turnover antecedents and consequences (Hom et al., 2017).

Employee turnover and call centers

As discussed in an earlier section of this paper, the characteristics of the call center agent job makes it particularly challenging to retain employees (Bordoroi, 2004; Tuten and Neidermeyer, 2004). In this type of stressful work environment, employees are more likely to disengage from their jobs; the less engaged employees are, the higher the chances of their intent to quit. Employees' intention to leave an organization has been recognized as the most direct antecedent to the actual behavior of quitting (Hom and Griffeth, 1991).

Across various job types and industries, Cotton and Tuttle's (1986) meta-analysis is an early example of an attempt at understanding the main variables affecting intention to quit. They concluded that age, job content, employment perception, pay and job satisfaction present strong correlations with employee turnover. More recently, some researchers have examined the factors affecting employees' turnover intentions in call centers, which include, for instance, the relationship between supervisor support, work engagement and turnover intentions (Pattnaik and Panda, 2020). Other researchers have explored the relationship between leadership behaviors, the employee's satisfaction with the leader and his/her intention to voluntarily leave the organization (Wells and Peache, 2011).

The impact of role clarity on turnover has also been investigated and researchers have concluded that lack of role clarity leads to reduced service quality, lower organizational commitment, job performance, and eventually high turnover (Cotton and Tuttle, 1986; Slåtten, Svensson and Sværi, 2011; Ro and Lee, 2017). Some employees who intent to leave, sometimes reach that decision since they feel that they cannot live up to the performance expectations of their supervisors (Ashill, Rod, Thirkell, and Carruthers, 2009). A related research area that has been the focus of attention as well is call center employees' stress, emotional labor/exhaustion, and burnout in relation to their job performance (e.g., De Ruyter, Wetzels, & Feinberg, 2001; Rod & Ashill, 2009; Ro & Lee, 2017). Given the intense nature of the work in call centers, employee burnout is more the norm than the exception, leading to high employee turnover. It is, however, surprising to see that there is a lack of research focusing on employees' perceptions of their jobs in relation to their intention to leave (Ro & Lee, 2017).

The likelihood of employees who are dissatisfied with their job deciding to quit as compared to those who are satisfied is well researched in the turnover literature (e.g. Cotton and Tuttle's, 1986). This is also applicable to call center employees. Overall, call center employees who are dissatisfied with their job are more likely to quit than those employees who are satisfied (Zhou et al., 2009). But if the time dimension is key to help us understand employees' potential intention to quit, and there are many different ways or paths that people may follow to leave their jobs, what would be the best research approach to adopt in the empirical component of this study?

RESEARCH DESIGN AND METHOD

Choice of Method

As discussed in the literature review section, most theoretical approaches to the study of organizational commitment are static. They take a snapshot of commitment and its antecedents without considering the processes by which commitment levels develop over time. The framework proposed in this study depicts commitment as a developing process that influences employees' stay / leave decisions. Besides, this framework adds two additional components to commitment as important influences on turnover decisions. The first addition is "shocks" (or unexpected events) that are believed to initiate thought processes as to the pros and cons of staying with an organization. The second additional factor is the normal time structure of organizational turnover. In short, shocks raise the possibility of leaving, commitment influences the impact of the shocks, and the natural time frame of turnover constraints the effect of shocks and commitment on actual turnover.

The main objective of this study is to develop a good understanding of the turning points (or shocks), which led employees to decrease their commitment to the case company call center organization, and subsequently decide to quit their job. A secondary goal is to test the research method with this preliminary study. The conceptualization of employee turnover in call centers has not been streamlined quite yet (Payne and Frow, 2005). Given the continued confusion regarding what factors drive an employee's decision to quit, an exploratory inquiry seemed to be the appropriate approach to help identify the key facets of employee turnover in call centers.

Three focus groups were conducted with former employees of the case company's Credit Card Division's call centers, to gain multiple insights in a short amount of time. The groups were divided among three markets, with one group each taking place in the case company's call centers located in Maryland, Ohio and Nevada. The present study systematically explores the key findings that emerged from these focus groups. Each focus group had a duration of 75 to 90 minutes and was conducted using a semi-structured format. Given the nature of the research at hand, semi-structured focus groups seemed to be the best approach to use, since it allowed to gather a myriad of differences in respondents' views, while ensuring validity and reliability (Chioncel, Van Der Veen, Wildemeersch and Jarvis, 2003).

Sampling

All participants in the focus groups were former employees of the case company (Customer Service and Sales Representatives), and they all met the following three criteria:

- Had left the company within the last six months,
- Had left voluntarily,
- Had not left due to relocation or retirement.

Focus groups sizes ranged from four to six participants, all randomly selected. The case company has its Customer Service and Sales functions in three sites across the country. Focus groups were conducted in each market to cover the entire geography, and therefore account for potential location-driven biases.

Design, method and tools

Participants in this research study were invited to join the focus groups and received a monetary incentive from the case company for their participation. The focus groups participants were informed that the discussions would be recorded for research purposes, and that their responses would be kept confidential. Each focus group was conducted in a similar fashion and kicked off with introductions, followed by an explanation of the purpose of the research study and in particular, the reason why these focus groups were being conducted.

Each focus group was opened by acknowledging that all participants used to work in the call center and made the decision to leave that job in the previous year. The facilitator then explained that the focus of the conversation was to talk about the participants' experience at the case company, as well as about the factors that contributed to their decision to leave their jobs. All focus groups were conducted following the following structure:

- Introductions: I introduced myself, and then went around the table and asked all participants to introduce themselves.
- The path to the case company: I asked every participant to share with the group their background prior to joining the company. In particular, I asked them to share what ultimately attracted them to the company.
- Introduced the Turning Points exercise. The objective of this exercise was to ask each participant to think back over the course of their careers at the case company and reflect on their own commitment levels to the organization during that time. In particular, I was interested in hearing the changes they noticed in their commitment level, and the events/shocks that led to those changes. I introduced the exercise using with my own personal example of how my commitment level changed over time since I joined the case company. I also shared with the group the template I wanted them to use to capture their thoughts. I asked each focus group participant to think about when they first started working at the company's call center. At that point in time, when they first started, I asked them to think what they would say their level of commitment was to be making a career in the organization. I asked them to mark the point in the left bar of the chart (somewhere between 0%, meaning very low commitment level, and 100%, meaning very high commitment level). I then asked the participants to plot in the graph their most significant experiences with the case company, indicating those points in the timeline where their commitment level changed, from the day they were hired to the day they decided to leave the organization. The participants represented each significant experience (also referred to as shocks, events, or turning points) with a star in the graph (See Figure 1). I also asked each participant to explain for each turning point what happened (reason) and how she or he felt about it.

The history of my commitment to staying on this job

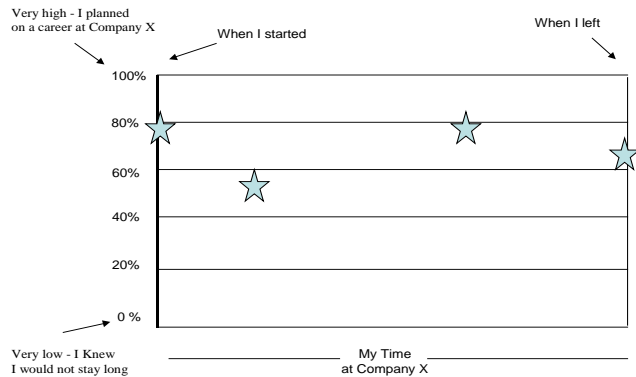


Figure 1: Individuals' Commitment History with the Organization

- Debrief on the Turning Points exercise. All participants were invited to share their individual experiences and key turning points with the rest of the group. I also asked them to share their ideas about what the case company could have done differently, so as not to continue to lose talented individuals like themselves.

In summary, during the focus groups:

- “Commitment” was the focus,
- “Turning points” were the objectives,
- Reasons for turning points the key data source.

As discussed, the focus groups were recorded, and I also took notes during the discussions primarily to capture non-verbal elements. I created a project in NVivo and imported the text documents into it for coding. I had no clear outline code structure in mind, which made it challenging when I started coding. At that stage I was not sure about the shape the code would take, so I just approached the exercise with detached curiosity rather than trying to force it into the academic literature.

I was aware of a series of limitations to my research, and I addressed them to the best of my ability. My thinking in this regard could be summarized as follows:

Method-induced bias: I used the combination of a written exercise and discussion in my focus groups, using a semi-structured approach. From my perspective, the written exercise helped bring consistency, as well as invite everyone in the room to share their thoughts with the group, instead of a couple of people dominating the discussion. Besides, there would be written evidence after the focus groups of the stories shared by the respondents.

Sample-induced bias: Participants were randomly selected and belonged to the three sites where the case company has Customer Service and Sales teams.

Researcher-induced bias: I worked for the case company in the past, but my role was not related to the Functional Area focus of this study. Although I have a good knowledge of the organization, I was very intentional in terms of not influencing the respondents in any shape or form. I followed the focus group protocol with rigor and avoided asking leading questions in the context of a particular discussion brought up by a respondent.

Next, I will further elaborate on the issue of reliability. The credibility of qualitative research studies depends on the reliability of the data and methods, and the validity of their findings (Easterby-Smith et al., 2002). The notions of validity and reliability have their origins in the positivist research tradition, that attempts to study an objective reality. This contrasts with the rather inter-subjective “reality” that most interview-based / focus groups-based qualitative research aims to study (Kvale, 1996). I have adopted an interpretive research approach in this study. The principal characteristics of the interpretive research tradition are its phenomenological assumptions that the person and his or her world cannot be separated and that the foundation for knowledge is people’s experience of the world. The main question of reliability then concerns the procedure for achieving truthful interpretations of people’s experiences. Since researchers cannot elude their interpretations, one possible way to assess reliability when investigating lived experience is the researcher’s interpretive awareness (Sandberg, 2005).

Reliability as interpretive awareness means recognizing that as researchers, we cannot escape from our own interpretations and therefore, must deal with them in an explicit way during the research (Sandberg, 2005). In order to be as faithful as possible to the respondents’ conceptions of reality, researchers must demonstrate how they have controlled and checked their interpretations throughout the research process. One available strategy to achieve this is phenomenological reduction (or epoché), in which the researcher withholds their preconceived ideas, theories and prejudices when interpreting the lived experience under investigation (Sandberg, 1994). Sandberg (2005) defines five steps that can be used to achieve phenomenological reduction, and which I followed throughout my research.

The steps are summarized in Table I.

Step	Researcher's Action
1) Researcher orientation to the phenomenon as and how it appears throughout the research process	<ul style="list-style-type: none"> • Being attentive and open to possible variations and complexities of lived experience. Being aware of how my own interpretations of Voluntary Turnover could influence the research process.
2) Researcher orientation towards description of the phenomenon under investigation	<ul style="list-style-type: none"> • Use of “how” and “what” questions (rather than “why” questions) to drive the focus of the conversation to ‘description’ of what constituted the experience being investigated.
3) Horizontalization in data collection and analysis	<ul style="list-style-type: none"> • Treating all aspects of lived experience under investigation as equally important. I made extensive use of follow-up questions that required the focus groups participants to elaborate on what they meant by their statements and, therefore, to be more specific. • In the analysis phase, I treated all statements as equally important, which allowed me to be truthful to what the participants shared about their experiences.
4) Search for structural features, or the basic meaning structure, of the experience under investigation	<ul style="list-style-type: none"> • Testing of interpretations against data repeated until stability is achieved.
5) Use of intentionality as a correlational rule	<ul style="list-style-type: none"> • First, I read each transcript several times to acquire a sound grasp of the participants’ experience with call center work. • Identification of <u>what</u> the individuals conceived as their reality. • Identification of <u>how</u> individuals conceived that reality. The primary objective here was how the focus group participants delimited and organized what they understood as call center work. • Integration of individuals’ ways of conceiving to what they conceive as their reality.

Table 1: Summary of Five Steps of “Reliability as Interpretive Awareness” using Phenomenological Reduction (Based on Sandberg, 2005).

ANALYSIS AND FINDINGS

The primary objective of this study was to gain an understanding as to why employees are leaving the case company call center organization. Insightful information was gathered throughout the focus group discussions. Instead of trying to make this information fit a particular theoretical model for the analysis, I decided to use an interpretive approach, and let categories emerge from the data.

From the personal stories of the individual participants, a set of central themes started to emerge. I heard similar personal stories across different geographical locations, which confirmed my original thinking that employee voluntary turnover was a nation-wide issue for the case company.

Overview

The analysis of the information gathered in the focus groups was completed using NVivo. The Code Model generated in NVivo can be found in Appendix A. The coding process was iterative. I initially coded to four levels including the top node, but I felt this overcomplicated the analysis unnecessarily, since most of the lower levels had very few entries coded against them. Besides, three levels proved to be sufficient to be able to answer the research question of this study.

Levels 1 and 2

During the written exercise, the respondents brought up two types of turning points when describing the history of their commitment to the organization: positive turning points (made their commitment stronger) and negative turning points (lowered their commitment level). The negative turning points have been the main focus of my research, since they were the main reasons reported by the respondents affecting their decision to leave (last turning point). Therefore, coding level 1 had two main nodes:

- Negative Turning Points
- Positive Turning Points

With regards to level 2, the final model depicts a total of eight nodes for the negative turning points. I made the conscious decision to have as many nodes as needed at this level, since I was trying to understand the reasons for voluntary turnover, and merging categories may have diluted this level of understanding. “Supervisors”, “Metrics focus”, “Ethical Issues” and “No appreciation” were the topics the majority of respondents addressed and are therefore the nodes with a higher number of references coded against them.

With regards to the level 2 positive turning points, four main themes emerged from the data, namely: Salary and Bonuses, Benefits, the Manager, and Growth Potential. Interestingly enough, two of the themes also appear as negative turning points, the Manager (called there “Supervisor”) and Growth Potential (referred to as “Career Opportunities”). This highlights their relevance in terms of how they may affect employee commitment to the organization one way or another.

Level 3

Level 3 nodes emerged naturally as I was coding the focus groups. In some instances, it was not easy to decide where to code certain quotations. A good example of this was training. Under level 2 node “Sales vs Service” there is a level 3 node called “No sales training”. This node contains the stories I heard from the respondents around not feeling adequately trained for the sales job. They only realized this was the case when they transitioned to the floor and the real job included a sales component. The comments were therefore made from the context of the sales job.

At the same time, there is another level 2 node called “New Hire”, which contains a node called “Training” (level 3). The node called “New Hire” contains all the stories I heard about the experiences of new hires going through training, which fall under three main categories: the training itself, the trainer, and the support received. Training in this case relates to how new hires lived the training experience in the case company (e.g. too hard, fast pace, etc). New hire training and support has become a theme by itself and has been reported as a key negative turning point. The comments from the respondents in this case were made from the context of a new hire going through training. Therefore, I decided to keep two different aspects of training reported in two different places of my model: Sales vs Service, and New Hire.

The main stories that emerged from the data are presented in the next section.

DISCUSSION

Factors Leading Respondents To Joining the Case Company

Prior to starting the job, respondents considered the case company an attractive employer for several reasons:

- Benefits – Most individuals found the company benefits quite impressive. Many said they took the job primarily for the high quality of the medical and dental benefits that started the day their employment began. Tuition reimbursement, vacation time and maternity leave also motivated some to work for the case company.
- Opportunities for advancement – Seeing their job in the call center as a stepping stone, many participants recalled ads and interviewers promising ample opportunities to move up in the company.
- Flexibility – Many respondents with small children or who were in school joined the company because they were told that they could set their own schedule to accommodate their personal obligations.
- An established, successful company – Some respondents, particularly in Maryland and Ohio, were aware of the case company’s solid reputation in the Financial Services industry. From their perspective, this meant that the company was well run and was a good place to work. Many felt it also meant that the case company was a “stable” firm with job security.

Commitment and Turning Points

Practically all respondents started their jobs at the case company with a high level of commitment, planning to stay at the job for a long time. The initial turning point usually occurred within the first few weeks and months on the job. As discussed below, this was a negative event for most employees, resulting in a decrease in commitment. It also seemed to damage respondents’ trust in the company, making them question what they had been told about the job and whether they were a valued part of the organization. This was followed by additional turning points, which lead to further declines in commitment and trust.

Sales Versus Service

The first turning point for many respondents was when they learned in training or in their first days on the floor that the job they had taken was mostly sales rather than customer service. The intense focus on sales over customer service was contrary to what they had been led to expect in their interview:

“ ... when you get in you’re told that you take a test for customer service and that’s it. And then after you’re out there you have to sell. For me that was misleading” (Ohio).

Not surprisingly, most respondents recommended giving a more realistic preview of the job (i.e. RPJ) to potential employees so they can better gauge whether the job is right for them.

“ ... to me laid out all the cards on the table ahead of time. Say this is what the job is” (Ohio).

The realization that these respondents had taken a sales position resulted in feelings of disillusionment, disappointment, and mistrust. Most seemed genuinely interested in customer service. Many had had such jobs prior to joining the case company and went on to similar jobs when they left the organization. Moreover, these respondents were not confident in their ability to sell and claimed that they would not have taken the job had they known that was what they would be doing.

Following this initial turning point, most respondents described subsequent turning points that were related to sales. Many did not believe they were adequately trained for sales:

“They train you for customer service, they put you out there and like you have a week left of training, oh you have to sell so much a day in order to get your bonus points, in order to get your checks. And if you don’t sell, heaven forbid” (Ohio).

Many respondents, even those who came to work for the case company with extensive sales experience and were successful at it complained about the excessive number of rules and regulations that made it difficult to sell. In their view, short talk times discouraged establishing a relationship with the customer, which they deemed necessary to making a sale. Compliance requirements added to the difficulty. Although most ex-employees understood why this was necessary from a legal standpoint, they thought that reading from a script made them sound “unnatural,” again hampering rapport with the customer.

“The standards are too hard ... Time and number of sales and number of calls you are supposed to get, they measure everything, and compliance is tough” (Nevada).

Career Opportunities

Another turning point discussed by many respondents occurred when they realized that there were limited opportunities for advancement or to transfer to a new job within the company. As noted earlier, advancement was a big reason why many had decided to join the organization. The belief that there was no way to move out of the call center led to a decline in commitment. The specifics of this turning point varied somewhat depending on respondents’ advancement goals.

The largest number of respondents who sought a transfer were those who were uncomfortable with the sales aspect of their job in the call center. Wanting to stay with the company, they asked to be transferred to a customer service

position without sales responsibilities. However, they were told that in order to qualify for a transfer, they had to achieve certain sales goals. Having difficulties selling in the first place, these respondents could not meet the goals. Thus, they were forced to stay in the call center and perform a job they were not very good at:

“...because I didn’t make my sales numbers I couldn’t be transferred out” (Nevada).

Those who excelled at sales seemed to have no better luck moving to another job. Several of these respondents were interested in supervisor or trainer positions and were initially encouraged by management to apply for them. However, with time, it became clear to these respondents that their superior sales performance was a barrier to advancement. In their view, management did not want them to move on because it would have a negative impact on the team meeting its goals, which would reflect poorly on the supervisor:

“I guess at that time since my numbers were so high I felt like that’s where they wanted me because I was making money” (Ohio).

Supervisors

Difficulties with supervisors also led to turning points in commitment for many respondents. Although some remembered managers who looked out for them or coached them with sales, most had negative memories of their supervisors at the case company.

A large problem seemed to be the supervisor’s lack of experience with the call center position. Most respondents believed that their supervisor had never performed such a job.

“My first manager didn’t have any training at all. He had never been on the phone. So he couldn’t help us with any customer service questions” (Ohio).

Consequently, he/she had no first-hand knowledge of what the position entailed, could not provide proper or adequate coaching, and were unsympathetic to the stress employees experienced.

“The very fact that managers were no longer taking calls meant they couldn’t be as sympathetic ... It is hard to be sympathetic when you have no clue (what it’s like), when you don’t understand” (Maryland).

Most managers were not promoted from within, but rather were outside hires. Another issue shared by many respondents was the inconsistent application of policies by supervisors:

“There was no consistency between managers. One would say one thing, the other would say another” (Maryland).

The ex-employees recalled supervisors having “favorites”, who were given more time off the phones, longer breaks, always had their requests for time-off approved or were allowed to deviate from compliance scripts without reprimand.

“My supervisor played favorites with the younger reps, the ones that didn’t have kids” (Ohio).

Some respondents reported cases of harassment by supervisors. This usually occurred when the respondent had challenged the supervisor or reported him/her for inappropriate behavior. As reported by several respondents, the supervisor seemed to go out of his/her way to retaliate against the employee. In a few cases, the supervisor forced the respondent to resign:

“My boss said ... if you don’t resign right now, it will get very dirty by Monday morning. That was the Friday before. At that point I was very angry” (Maryland).

There were also some accounts of respondents being harassed by management because they were not making their sales goals. Some received nasty notes from their supervisor admonishing them for bringing the team down or threatening their job if they did not improve. Other respondents tied their comments to the lack of management support:

“My manager brought us in one by one and said your numbers are here and they need to be there, or you’re fired within three months ... you could ask ‘what can I do? He couldn’t tell you what to do to improve” (Maryland).

Job and Change

Several respondents mentioned the job itself and the amount of change in the environment as influencing their decision to leave. By the time most respondents left their position at the case company, their commitment to the job and the organization was very low. They were also experiencing high levels of stress, that they claim were caused by the intensity of the job (including the sales pressure), and by the amount of change being introduced in the workplace. In fact, several reported stress-related health problems.

“My feeling is you have to be a strong person to work at this company. You have to have a strong mental stability. If you are one of those people who cry at the drop of an eyelid, it has to push you pretty hard to cry. I cried at this company because I wanted to punch the manager. He pushed me that hard. If you don’t have a strong mental capability, don’t work there” (Maryland).

“So much change was really hard to deal with considering that you had a quota to make” (Nevada).

Thus, when they had the opportunity to take a job elsewhere, many were happy to go. Furthermore, most respondents said they would discourage a friend or family member from taking a job at the case company based on their experience.

New Hire

This category includes the turning points raised by respondents as they lived their experience being a new hire in the organization. This includes for instance how they felt when they were going through training:

“Well, I went through the training and I noticed that ... the training was extremely rigorous. It was almost like a boot camp. I kept telling my boyfriend I think they are just testing our limits” (Nevada).

Some respondents also talked about the lack of support they received as new hires, as well as specific issues they had with their trainers:

“... the Napoleon complex that my trainer had. He didn’t like any women in the training class more than 40 years old. He treated us all badly. Two of us that had way too much experience outside of the company ... he got to where he wouldn’t even answer our questions” (Ohio).

Metrics Focus

Another turning point discussed by many respondents revolved around metrics, and the pressure to make the numbers:

“...It is statistically driven ... It doesn't really matter if you were there for 20 years, if you don't make the numbers ... they would fire you just the same” (Nevada).

The general feeling was that it was all about the numbers:

“They sit you down and say I am sending you home ... you decide whether you want this job or not ... Which means sales have to be up and handle times have to be good” (Maryland).

And some respondents also mentioned that they did not feel their performance was measured over time, but rather they were being managed to the bumps:

“They don't take into consideration other factors like how long you have been at the job, the fact that you have never been absent... none of that really had any bearing on my numbers, and the fact that I was promoting quality service and I would stay late at times. If I was on a long call and my shift was over, I wouldn't just hang up. I would stay and actually work with the person. I was really stupid. Now that I can reflect on the job, I feel like I was really taken advantage of” (Nevada).

The focus on numbers drove intense competition among peers, and even unethical behaviors:

“... people in my department were cheating to make numbers. People were cheating to be the highest percentage, which that trickled down because they put us on like this curve amongst each other and now we are clawing at each other's throat” (Ohio).

Ethical Issues

Most respondents also had ethical problems related to their job. They felt they were pressured to sell products to customers that they did not need or were not worthwhile (e.g., Credit Protector):

“... they don't know what it is like, or the frustration or the stress level of trying to sell something you yourself wouldn't buy” (Maryland).

“It was one of those things where I threw up at work ... I just got so physically sick because I could not sell something that I did not believe in” (Ohio).

Some recalled being especially upset when they were forced to sell to a customer who was already angry about the problem they had originally called about, who was elderly and did not understand what they product was about or even someone who was making changes to their credit card because their spouse had just died:

“... you can't just pick and choose; you have to try to sell everything ...It is just not an ethical thing to do. When somebody is calling you and they are grieving I am not going to turn this into a sale” (Nevada).

“I want to be able to go home and not have to worry about feeling bad because I made someone buy something when I know they can't afford it” (Ohio).

With all the focus on sales, most respondents felt that the case company did not value customer service. The consensus appeared to be that employees could deliver the best possible service to customers and it would be ignored, if sales were not there. This affected some respondents who felt they were not being ethical with the customers:

“I realized I was almost lying by not giving all of the information in a way, which is how I felt. I don’t know. I am not like that. I am a good employee that likes to give quality customer service and that is what I truly intended to do... but when they are looking over your shoulder every so often, when they are going over your numbers, ...your numbers are too high, you need to be down here where everybody else is ... then you start to realize that you have to be like them” (Nevada).

No Appreciation

Another turning point that seemed to be the “last straw” for many respondents was the feeling of not being appreciated (by the organization, by their supervisor, etc.).

“... It affected my commitment so much because the company wasn’t committed to you. You are just a number... You are a straight statistic ...” (Nevada).

This feeling of no appreciation included the respondents’ family situation. These former employees expected the company to be family-oriented based on the employment ads they had responded to. Thus, when the case company forced them to make a choice between their job and their family, they decided they had enough. Although the specifics varied somewhat, respondents who discussed this turning point often requested time off to take care of a family issue (e.g., to tend to a sick child, to baby sit grandchildren, etc.). In all cases, respondents claimed they had followed the appropriate procedures to request the planned time off and still was refused.

“My last turning point ... I had a commitment to my grandson for two weeks ... About two and a half to three months ahead of time I put in writing a request for a leave of absence without pay for two weeks. I thought that was fair ... The night manager, who was not my manager, said I want you to know it was approved ... Then my manager came back and called me over one night and said I am sorry, but that request had to go further ... You have been denied because they feel your presence at the bank at this time is needed” (Maryland).

Other respondents took issue with how supervisors treated employees, making them feel like just a “number” rather than a valued employee. As discussed earlier, the focus on sales was so intense that many respondents recalled supervisors harassing or threatening them when they did not meet their numbers. This treatment seemed to sap most of their motivation to excel. The consensus seemed to be that supervisors failed to create the supportive environment that would have made the job less stressful.

“I had excellent calls, never, ever got anything under 100 but because I couldn’t sell, I was made to feel like a peon; even though I had the best customer service skills on the team, I was a peon because I couldn’t sell” (Maryland).

Other topics discussed

Although some respondents believed that the dedication of the individuals who staff the call centers guaranteed that the case company is committed to customers, many others had their doubts. Several speculated that the company was only interested in customers if they were making the company

money. Otherwise, they said the organization did everything it could to take advantage of customers. As a result, some of these respondents refused to own a company's credit card themselves or recommend it to friends and family members.

CONCLUSION

This research study achieved its original objective to help the case company gain an understanding of the main factors affecting its employees' decisions to leave. The majority of the research findings highlighted in the Discussion section of this paper seem to fit some of the key features from the call center turnover literature (e.g. lack of supervisor support, issues around role clarity, etc). It seems clear that there is more than one route to quitting a job (Mitchell et al, 2001), and that both work and non-work influences may be pulling employees away. Some employees also seem to have lost over time their sense of identity with the organization.

As discussed in the literature review section, the construct of commitment is key to understanding employee turnover decisions. However, most theoretical approaches to organizational commitment are static. They take a 'picture' of commitment and its antecedents without necessarily taking into consideration the processes through which commitment levels develop over time. From a research method standpoint, the research findings support the idea of employee commitment as a developing process that influences stay/quit decisions. This dynamic perspective, as opposed to the static perspective presented in most theoretical approaches to commitment, is key to understanding employee turnover.

The research findings also confirm the idea of 'shocks' or unexpected events as being key triggers of employee's thought processes regarding whether or not to stay with an organization. In essence, shocks raise the possibility of quitting the job. Commitments can either lessen or intensify the effect of shocks. Last, there also seems to be a time component affecting employees' decisions to leave; the natural timeframe of turnover constraints the effect of shocks and commitment on actual turnover.

Suggestions for further research

The Unfolding Model of voluntary employee turnover (Lee and Mitchell, 1994) seems like a good theoretical framework for a study like mine. I have not attempted to tie my findings to any theoretical framework, since the purpose of my research was different, namely, to gain a practical understanding of what is driving turnover in the case company's call centers, as well as to test the research approach in a preliminary study. However, if the goal of the research was to try to link the findings to a framework like the Unfolding Model, the focus group protocol would have to be redesigned to include questions that would generate the type of dialogue needed (e.g. leaving patterns: left with/without a plan, etc). At that point, it would be worth considering conducting some one-to-one interviews to do a deeper dive into the personal circumstances behind an individual's decision to leave, as well as the path followed.

A limitation of the present research is that it was conducted with ex-employees only. A suggestion for future research could include exploring the differences in the stories gathered from former employees and from current

employees regarding their lived experiences in the organization. The focus with current employees would be to understand intention to leave, using a similar research method to the one described in this paper. In this case, the population could be segmented into low, mid and high performers, to further explore differences in responses. This effort would also aim at gaining a deeper understanding of the dynamic decision-making processes followed by the respondents as their intention to leave develops over time.

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