6.1 FINDINGS OF THE STUDY

The basic purpose of the research was to identify the sources of occupational stress in call center agents (CCAs), to find out the consequences of stress i.e., physiological, cognitive, emotional, behavioral responses and turnover intentions. For this purpose seven Indian international call centers providing third party services to foreign clients operating from Hyderabad were considered. A validated instrument to measure causes of occupational stress, consequences of stress and turnover intentions was used to collect data from sample respondents (CCAs).

From the demographic profile of the sample we can find that majority of the respondents are male and they are very young in age. This is in accordance with the findings of earlier studies by De (2004)\textsuperscript{155}, Budhwar et al., (2006)\textsuperscript{205}. Most of the respondents have an experience of less than 2 years in the present organization and in the call center industry. Majority of the respondents are unmarried young graduates with bachelor’s degree, providing outbound services to US, UK customers, making on an average between 101-150 calls in a day. Majority of call center employees on an average works 9 hours shift in their organization providing general services to their customers. The primary industry served by majority of respondents in the study is banking followed by telecomm/mobile, selling leisure time etc.

The findings of the above study showed that majority of the CCAs working in call centers experience higher role overload, role ambiguity, intrinsic improvement & unprofitability. CCAs feel that their role in their occupation is overloaded, as they make/receive more number of calls during their 9 hours shift with usually 3 breaks (2
breaks of 15 minutes for coffee & 30 minutes breaks for lunch). CCAs in addition to the skills in handling customers agents also require computer skills, which involve operating the computer, performing data entry and accessing and moving between databases, navigation provides no small challenge since agents must work under time pressure while simultaneously maintaining conversation to prevent ‘dead air’ with the customers this is in accordance with the findings of earlier studies by K. Norman (2008)\textsuperscript{166} and Sanjeev Sharma (2007)\textsuperscript{150}.

Organizational rhetoric in call center is concerned with ‘customer care’, ‘keeping customers happy’, ‘providing quality service’ by maintaining call volumes low. The tradeoff between quality of service and quantity of calls are creating role ambiguity among the CCAs. These findings are in accordance with the earlier study findings by Sanjeev Sharma (2007)\textsuperscript{150}, Luce et al. (2002)\textsuperscript{152}, Korczynski (2003)\textsuperscript{162}. Further with downsizing trends & cost-cutting measures, organizations started broadening the duties of their CCAs to include responsibilities such as cross-selling of company’s products, this has also created role ambiguity among CCAs.

As the task performance of CCAs require to sit at a table in front of a computer, wearing a headset to communicate with the customer and leaving their hands free to enter data into the computer, performing repetitive and standardized nature of work and as there is no scope for using their skills in performing the job, majority of CCAs feel that intrinsic improvement is a source of stress in their jobs. The above findings are in tandem with the findings of Batt, R.V. (2005)\textsuperscript{202}. CCAs feel that they are under paid for their jobs, even though Indian CCs pay a competitive compensation package as compared to the remuneration available in other sectors of the Indian economy such as factory work,
secretarial work and teaching. This may be because of the quantity and quality of work they handle under tight deadlines to meet the given targets.

The findings have shown that the majority of male and female CCAs working in call centers experience higher role overload, role ambiguity, intrinsic improvement and unprofitability with male CCAs experiencing higher stress compared with female. From this study we interpret that CCAs with different age groups experience role overload, role ambiguity, intrinsic improvement and unprofitability in their jobs. Among them CCAs above 40 years of age experience higher role overload, intrinsic improvement, CCAs between age groups of 21-30 years of age experience role ambiguity and CCAs between the age group 31-40 years of age are feeling their jobs unprofitable. There is no significant difference between CCAs of different age groups with respect to overall occupational stress. CCAs with different years of experience in the present organization are experiencing higher role overload, role ambiguity, intrinsic improvement and unprofitability in their jobs. Among CCAs with less than 2 years of experience are feeling higher role overload, role ambiguity and CCAs with experience between 2 and 5 years in the present organization are experiencing intrinsic improvement and feeling their jobs unprofitable. There is no significant difference between CCAs with less than 2 years and between 2 to 5 years of experience in their present organization as far as experiencing overall occupational stress.

The findings of the above study tell that CCAs with less than 2 years of experience in the call center industry experience higher role overload, role ambiguity, unprofitability and CCAs with 2 to 5 years of experience are feeling intrinsic improvement in their jobs. There is a significant difference among CCAs with different
years of experience in call center industry with respect to occupational stress. CCAs with less than 2 years of experience in the call center industry experience higher stress when compared with CCAs with other age groups.

From the above study we can find that CCAs with under graduation experience higher levels of strenuous working conditions, role ambiguity and intrinsic improvement. CCAs with graduation as their qualification experience role overload, CCAs with PG as their qualification experience unprofitability in their jobs. There is no significant difference between CCAs with different educational background with respect to experiencing overall occupational stress. Unmarried CCAs experience higher role ambiguity and intrinsic improvement, CCAs who are married experience higher role overload and feeling their jobs unprofitable. There is no significant difference between CCAs who are married and unmarried with respect to experience of overall occupational stress. CCAs who provide outbound services experience higher role overload, role ambiguity. CCAs who provide inbound services experience intrinsic improvement in their jobs and feel their jobs unprofitable. There is no significant difference between CCAs providing inbound and outbound services with respect to overall occupational stress.

From the study the findings have shown that CCAs who are receiving 150 to 200 calls in a day experience strenuous working conditions, role overload, role ambiguity, intrinsic improvement and feel their jobs unprofitable. There is no significant difference between these CCAs making/receiving different number of calls in a day with respect to occupational stress. CCAs working for 10 hours in a day experience higher role overload and feeling their jobs unprofitable. CCAs working for 9 hours in a day experience role
ambiguity and intrinsic improvement in their jobs. There is a significant difference between both CCAs with respect to occupational stress. CCAs working for 10 hours experience higher occupational stress. CCAs dealing with customers of US experience higher role overload, role ambiguity and intrinsic improvement, as it is known from literature review that US citizens are targeting Indian CCAs by sing abusive language, as US jobs are being outsourced to India (Lakshmi 2005). Whereas CCAs dealing with UK customers feel that their jobs are unprofitable. There is no significant difference between CCAs dealing with customers of various countries with respect to overall occupational stress.

The findings from the above study says that CCAs whose primary work function is providing technical services and collections experience higher levels of role overload, role ambiguity, intrinsic improvement and unprofitability. CCAs with sales and service, technical services as work function are finding poor peer relations in their jobs. CCAs with collections as work function experience low status and strenuous working conditions in their jobs. Occupational stress among CCAs with different work function is not one and the same. The occupational stress is high among CCAs with collections as their work function.

From the above study we find that CCAs working for various industries like banking, telecom, utilities, healthcare, leisure and insurance are experiencing high role overload, role ambiguity, poor peer relations, intrinsic improvement and unprofitability. CCAs working for banking experience high level of strenuous working conditions and low status. CCAs selling leisure time to customers are experiencing strenuous working conditions. There is a significant difference between CCAs working for various industries
with respective to occupational stress. Among all the CCAs working for different industries, the overall stress is high for CCAs selling leisure time to customers.

**Consequences of stress & Turnover intentions**

The study findings showed that occupational stress among CCAs is leading to various types of consequences like physiological, cognitive, emotional & behavioral responses which are causing turnover intentions among CCAs. Because of role overload and time differentials between US & India, CCAs are suffering with host of health related problems like digestive diseases, hair loss, back pain, for women it is menstrual problems. As call center work requires high degree of personal contact with the public, the emotional load on operators mainly comes from confrontation with angry & unsatisfied customers. Employees are expected to appear happy to serve the customers in spite of any private misgivings (or) any different feelings they may have, which leads to emotional consequences. Because of occupational stress CCAs are also getting addicted to dangerous bad habits like, alcoholism, smoking, misuse of resources, behaving erratically in public places etc. these are in accordance with findings of Sanjeev Sharma (2007)\(^{150}\), (A. Hogscheid, 2003)\(^{176}\).

From the study we can interpret that male CCAs experience higher physiological symptoms and female CCAs experience higher cognitive, emotional responses as a result of occupational stress. The turnover intentions are more among male when compared with female CCAs. CCAs within the age group of 21 to 30 years are suffering with more physiological symptoms and behavioral responses. CCAs above the age of 40 years are experiencing cognitive and emotional responses. The turnover intentions are higher among the age group of 21-30 years.
CCAs with less than 2 years of experience in the present organization are experiencing higher physiological symptoms, more cognitive, emotional and behavioral responses and the turnover intentions are more for the CCAs with less than 2 years of experience in present organization where as CCAs with less than 2 years of service in the call center industry are experiencing higher physiological symptoms, cognitive responses. CCAs working for 2-5 years in the call center industry are experiencing higher emotional and behavioral responses. The turnover intentions are more among CCAs with less than 2 years of service in call center industry.

Levels of education do not have any impact on the stress level of CCAs. CCAs with under graduation are experiencing higher physiological symptoms and behavioral responses. CCAs who are graduates experience higher cognitive and emotional responses. The turnover intentions are higher among the CCAs who are undergraduates. Physiological symptoms and behavioral responses are higher among unmarried CCAs because of occupational stress. Married CCAs are experiencing higher cognitive and emotional responses. The turnover intentions are more among unmarried CCAs compared with married as a result of consequences of stress.

From the present study it is found that CCAs providing inbound services are experiencing more physiological, emotional and behavioral responses. CCAs providing outbound services are experiencing more cognitive responses. The turnover intentions are higher among CCAs providing inbound services, CCAs who are making 151-200 calls in a day are experiencing higher physiological symptoms, emotional and behavioral responses. CCAs who are making 101-150 calls in their jobs are experiencing cognitive responses. The turnover intentions are more among CCAs making 151-200 calls in a day.
From the study it is found that, CCAs working for 10 hours are experiencing higher physiological symptoms, cognitive responses, and emotional responses. Turnover intentions are higher for CCAs working for 10 hours in a day. CCAs dealing with US clients are experiencing more physiological symptoms, emotional responses and behavioral responses. CCAs who are dealing with other than US & UK are experiencing high cognitive responses. The turnover intentions are high among CCAs working for US clients.

From the above study it can be concluded that CCAs whose primary work function is providing technical services are experiencing more physiological symptoms, emotional responses & behavioral responses. CCAs whose primary function is providing sales & services are experiencing higher cognitive responses. The turnover intentions are high among CCAs whose primary work function is collection. CCAs who sell leisure time and utilities are experiencing more physiological symptoms, emotional and behavioral responses. CCAs who work for insurance industry are experiencing more cognitive responses. The turnover intentions are high among CCAs who sell leisure time to their customers because of high targets.

Cause and effect of occupational stress on consequences and turnover intentions of CCAs

Through multiple regression analysis the relationship between occupational stressors and various consequences has been found out. Role overload, role ambiguity, poor peer relations, intrinsic improvement and unprofitability are the factors which cause turnover intentions among CCAs. This is in accordance with the findings of Zhong Hing Benjamin Siong (2006)158. The stressors which cause physiological symptoms among
CCAs are role overload, role ambiguity, intrinsic improvement and poor peer relations. The factors which cause cognitive responses among CCAs are poor peer relations, powerlessness, role overload, role ambiguity, intrinsic improvement, low status and strenuous working conditions. Among the stressors which cause emotional responses are powerlessness, Role overload, low status, unreasonable group and political pressure and Role ambiguity.

The factors which cause behavioral responses include role overload, role ambiguity, intrinsic improvement and poor peer relations. The consequences of stress are having an impact on the turnover intentions among CCAs. Among the various consequences which cause turnover intentions are physiological symptoms, cognitive responses and emotional responses. This is in accordance with the findings of earlier studies by Sanjeev Sharma (2007).
6.2 SUGGESTIONS

Stress is an adaptive response to a situation that is perceived as challenging or threatening to the person’s well-being. Most of the stressors found in organizations are task related, role related, interpersonal, physical demand at work and job related stressors etc. To overcome stress efforts have to be made both from the individual side as well as organizational side. Individual can help himself with strategies like perception, doing regular exercise, taking regular breaks while working, taking leaves when he feels he is stressed out. Trying to inculcate regular habit of exercising, meditating or doing regular yoga, when required, take help of Employee Assistant Programme (EAP) or take social support. At the same time organizations should make these practices compulsory in organization. Organizations have to think of the human behavior aspect along with target oriented business. As we cannot change the nature of job, the timings of the job, it is better to adopt to the working conditions by following certain stress management practices, both by the organization/management and by the CCAs.

Various measures to be taken up by the organization to reduce occupational stress among CCAs are as given below.

1. Increase Break time (or) Number of breaks

2. Role clarification

3. Additional role of team leaders

4. Stress management training (SMT)
5. Rationalize Remuneration

1. **Increase break time (or) Number of breaks**: As the role of the CCAs consists of making/receiving the calls continuously with 3 breaks of short duration, CCAs are feeling role overload in their jobs. Adding to these CCAs are also exposed to the abusiveness of other country customers, thus feeling themselves under stress and in a helpless situation. In this process if the organization is able to increase the break time of the CCAs by half-an-hour for 9 hour shift workers (or) can increase number of breaks from 2 to 4 (15 minutes), it will be a great benefit for the CCAs as they can overcome the role overload stressor by getting relaxed during the break time.

2. **Role clarification**: As there is a tradeoff between quantity of calls to be made and quality of services to be provided by CCAs, it is creating Role ambiguity among CCAs whether to concentrate on quality of calls by spending extra time to provide good service to the customers (or) should concentrate on number of calls without considering the quality of service. It is becoming difficult for the CCAs to maintain both. So if the organization prioritizes the importance of both the aspects and clarify the role that a CCA has to perform in his/her job, then the problem of role clarity can be overcome.

3. **Role of Team leaders**: The role of team leads/supervisors should not be confined to finding out whether CCAs are meeting their individual and group targets are not. But they should also supervise to find out their team members who are reeling under stress in their jobs. This can be diagnosed in terms of the inability to
cope, for instance, poor job performance, continuous headaches, feelings of worry, anxiety, depression, anger (or) trouble oversleeping. The supervisor has to intervene and should provide assistance in the form of proper counseling. The team leader in all aspects should be well trained to properly counsel their team members in various aspects like how to deal with irate customers etc.

4. **Stress Management Training (SMT):** SMT should be given to the CCAs whose performance deteriorates with time and who face problem like irritability and absenteeism. In a typical SMT, CCAs are informed about the basics of stress. They are warned about the ill effects of stress, its physiological basics and the relationship between stress and work. The next session should focus on assessment of stress in CCAs, the extent, to which it impacts the behavioral, emotional & cognitive aspects of their personality and diagnosing the etiology of stress. In the third & subsequent sessions actual training may be imparted in Stress Management strategies depending on the employees, their circumstances and the level of felt stress. SMT provides a basis to overcome their inbuilt handicaps so common to everyone and through SMT, what are usually perceived as job stressors can become existing challenges of the modern business.

5. **Rationalize Remuneration:** Call centers are money spinners in this liberalized world economy. They are able to save substantial amount of cost to the company by outsourcing their non core business activities to the specialized agent operating from miles away. It is known from the literature that, call center agents in India, work at 80% lesser cost than their counterparts in other countries, thus making the call center business in India operating in higher profit lines. As the CCAs working
for Indian call centers work during night (grave yard timing) under tight deadlines, scarifying their work times with families, ailing with various types of consequences (Physical, mental, behavioral) because of stress, CCAs in India should be rightly remunerated by considering the nature of their work and timing of the work. The salary structure of CCAs should be revised by based on the operating profits of CCs and expectations of the CCAs. This will make the employees feel satisfied in their jobs and in turn can reduce the turnover intentions of the CCAs.

The individual measures that should be up taken by the CCAs to reduce occupational stress among them are as given below.

1. Change stress perception

2. Time Management

3. Physical Exercise

4. Yoga & Meditation

1. **Change Stress Perception:** CCAs often experience different types of stressors in their jobs. Stress can be minimized by changing perception of the situation. This does not involve ignoring risks or other stressors. Rather they can strengthen their self efficacy and self esteem so that job challenges are not perceived as threatening. Positive self talk can potentially change stress perception by increasing their self efficacy and developing more optimistic outlook.
2. **Time Management**: Work overload, the major job stressor, can lead to time pressure and overtime work. Time management skills can help employees make the most effective, efficient use of the time they spend at work. Time management enables a person to minimize the stress of work overload and to prioritize work and leisure time activities. Organizing and prioritizing may be the two most important time management skills for successful people managing very busy activity schedules.

3. **Physical exercise**: Two different types of physical exercises are important secondary stress prevention activities for individual. First aerobic exercises improves person’s responsiveness to stressful activities. Research at the Aerobics Center in Dallas has found that aerobically fit person have lower level of adrenaline in their blood at rest, have a slower, stronger heart functioning and recover from stressful events more quickly. Secondly flexible training is important because of the muscular contractions associated with the stress response. One component of the stress response is the contraction of the flexor muscles, which prepare a person to fight or flee. Flexibility training a person to stretch and relax the muscles to prevent the accumulation of unnecessary muscular tension. Flexibility exercises help maintain joint mobility, increase strength and play a important role in prevention of injury.

4. **Yoga and Meditation**: Yoga and meditation have become one of the most important factor in day to day life, as a life style management module is very popular in organization. Herbert Benson was one of the first people to identify
the relaxation response as the natural counter response to the stress response. He has said that regular prayers will help us to overcome stress. A study was conducted to assess the scope and acupuncture as a relaxation response in coping with stress and also to establish its therapeutic efficacy in the management of functional disease. It was found that it helps in psychic elation and allows one to relax, its clinical success has demonstrated that it has a definite role to play in coping with stress.

Through collective stress management programmes by the organizations and CCAs, occupational stress can be brought under control.