ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

THE EFFECT OF JOB STRESS ON TURNOVER INTENTIONS: EVIDENCE FROM ETHIO TELECOM

BY

TESFAYE TASSEW

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ADDIS ABABA, ETHIOPIA

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of   Dr. Abraraw Chane. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

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Advisor   Signature& Date

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ACKNOWLOGEMENT

LIST OF ABBREVIATIONS

ACD: Automatic Call Distributor

AHT: Average Handling Time

ET: Ethio Telecom

ETC: Ethiopian Telecommunications Corporation

CSR: Customer Service Representative

KPI: Key Performance Indicator

WHO: World Health Organization

VIF: variance inflation factor

S: standard deviation

SA: strongly agree

A: Agree

D: Disagree

SD: Strongly disagree

N: Neutral

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Abstract

The objective of this study was to assess the sources of job stress and its impact on call center employees and the effect of job stress on turnover intentions in ethio telecom call center employees. The causes of job stress are believed to be many but selected causes were taken and analyzed namely call monitoring, dialog scripting, time pressure, work overload and job monotony. The effects of job stress were also assessed based on their impact on turnover intention. The overall purpose of this study is to assess causes of job stress, to measure levels of job stress and show the relationships between job stress and turnover intentions in ethio telecom call center employees. To conduct this paper, descriptive and inferential statistics design of research was used. The sample size was 317 and respondents were selected by systematic random sampling technique using strata. 5 level Likert scaled questionnaire and interviews were used as instruments for data collection. The data was analyzed by using descriptive and inferential statistics and presented in tables and graphs. The major findings show that call monitoring, dialog scripting, time pressure, work overload and job monotony are sources of job stress. Job stress and turnover intention have positive relationships. It was found that there is high level of job stress and turnover intention in ethio telecom call center.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

According to tele negarit (2010), Ethiopian Telecommunications Corporation (ETC) which by now (after transformation) reborn as Ethio Telecom (ET) is the oldest public telecommunications operator in Africa. It is a state owned enterprise and the sole telecom service provider in the country. Ethio Telecom was formed in 2011 by France telecom called Orange to give international standard telecom services in Ethiopia. Currently, Ethio Telecom has a total of 12,320 permanent employees (ERP system as of December 2014). The organization has 7 divisions operating end to end. Among these divisions, Customer Service is one which consists of different departments. Of those departments, Call center (Front Office) is one which gives distant after sales support for customers.

Job stress results from a combination of high levels of workload demands, and low levels of autonomy and control over the job. A stress relationship exists when demand exceed an individual's resources. (Khoury (2009) provides a definition of stress based on a review of other definitions as "a perceived dynamic state involving uncertainty about something important." The dynamic state can be related to demands, opportunities or constraints. Constraints are the forces that prevent individuals from doing what they desire and demands refer to the loss of something desired, thus impacting on their effectiveness. However, for potential stress to become actual stress, individuals must feel that outcomes are important and uncertain. Stress is highest for those who perceive that there is doubt about the outcomes they seek to achieve and when the outcomes are considered important to them. Several authors point out that stress level is determined by an individual's perception of the situation rather than the situation itself (Khoury, (2009). It is contended that stressful work conditions are associated with employee tardiness, increased absenteeism, lower productivity, high labor turnover, and thus a waste of the investment made in their training and the cost of training new employees to replace those who quit. Moreover, more

sick days will be claimed, more depression will result and the possibility of hurting ones-self and others will increase.

Burnout can be seen as a chronic affective response syndrome, a type of stress that develops in response to stressful working conditions. It does not develop overnight. When people experience burnout they usually experience a gradual sense of loss that develops over an extended period of time. With the onset of burnout, an engaged, positive and energetic relationship with one's work progressively turns into disengagement, a loss of energy, limited commitment and a sense of ineffectiveness, which, over time, becomes real in the form of reduced accomplishment. Factors that could lead to burnout in call centers, namely work overload, monitoring and surveillance of employees, competing management goals, lack of upward career movement, lack of skill variety, and emotional labour (Rothmann, (2010). These factors can possibly lead to call center employees turnover.

According to Bandhanpreet Kaur, Mohindru and Dr. Pankaj (2013), Employee Turnover may be defined as the change in the workforce during a definite time period. In other words it is a measure of the extent to which the old employees leave and new employees enter the organization in a given period. Turnover can be categorized as voluntary turnover and involuntary turnover. When employees decides to leave the organization their own choice, is called voluntary turnover, while, when an organization removes an employee is called involuntary turnover. Historically, it has been investigated that involuntary turnover is generally good for the organizational interest but voluntary turnover is considered very detrimental for organization.

Actual Turnover is expected to increase as the intention increases. The measurement of Turnover Intention can determine the likelihood of the staff leaving the organization. This helps to determine how one can find opportunities to reduce the overall turnover. Much attention is not given for the effect of turnover intention on organizational performance. This includes direct costs like recruitment and training costs for the leaving employee as well as the new employee to be replaced. The indirect costs include the cost of service quality decrement due to losing trained and experienced man power.

Turnover intention has been a critical issue for management for many years and it is a major problem for organizations till now. Therefore, in past few years much attention has been given towards employee's turnover behavior and the major causes that lead towards the turnover intention of employees due to higher turnover intentions. Many organizations have taken it seriously and started to invest in their employees in terms of orientation, training, maintaining, developing and retaining them at any cost because turnover has great impact on business. In call centers, customer service representatives (CSRs) are of significant importance for the delivery of services to the customers. For this purpose, these CSRs are given specific training and if they leave the organization, the cost related to turnover is the training cost of the employees (CSRs) as well as the training cost of newly hired employees (Shahzad, (2011).

The development and use of call centers to handle various aspects of customer relationship management continues to grow rapidly. Call centers provide both customer service (via inbound calls) and sales opportunities through telemarketing to the public (via outbound calls). Many firms rely on call centers to address customer concerns about billing issues, new accounts, problems with a product or service and product information. While the call center is increasingly known as a valuable resource for firms in managing customer relationships, it has also developed a reputation as a stressful work environment. Further, stress may be the primary problem behind such negative organizational outcomes as high turnover and absenteeism in the call center industry (Tuten, (2002)

Although call centers are appreciated by all kinds of organizations worldwide, the call center industry also faces key challenges from its alarming voluntary turnover rates, which entail considerable costs. In addition to the direct costs of hiring and training new employees, substantial indirect costs arise from the declining service quality that results from a less experienced, often decimated, and therefore less motivated workforce. These far-reaching consequences make it crucial for the industry to find ways to ensure employee commitment and protect employees from emotional exhaustion, which appear decisive for voluntary turnover (kraemer and gouthier, (2010).

The impact of job stress on call center agents is adverse. Call Center Agents both physically and psychologically are getting drained because of stress. Organizations are in a way getting affected with decrease in productivity and on the other by employee turnover. To mitigate the stress organizations, employees and various unions must work collectively. The Practice of call center service in ethio telecom has been started long years ago since exact date is not found (when the organization's name was Ethiopian Telecommunication Corporation). That time, calls were handled by manual normal telephone calls with minimum supervision and few employees. The service quality was also low (ETC Quarterly Magazine, (2010).

Today's organizations main concern is to get profit by putting high targets for employees. The resulting effect on employees' productivity doesn't get any concern which is a cause for job stress. The job stress also results in turnover intention which organizations may lose their trained employees. This research has answered the problems of job stress and the resulting turnover intention in call center employees of ethio telecom.

1.2. Statement of the Problem

Call centers are emerging as central hubs for customer access for many companies and rapidly becoming a key source of customer-specific knowledge and a source of competitive advantage in an increasingly customer-centric world. It has been argued that the customer service position is one of the ten most stressful jobs in today's economy (Ruyter, We tzels & Feinberg, (2001)

Many researchers have carried out research on stress and turnover intentions and the causes of stress and turnover intentions but in service industry like call centers there is a great need to study this factor because call centers are the growing sector providing employment in many countries which is an indication towards industrialization. Unfortunately, the working environment of call centers has resulted in some negative consequences such as stress, emotional exhaustion, turnover and low levels of job satisfaction. Abusive supervision is also a factor related to negative outcomes such as decreasing self-efficacy (effectiveness). These relationships provide a helping hand for employees to build up awareness and understanding of being treated wrongly which in turn causes lower self-esteem and abilities (Shahzad & Rehman, 2011).

Currently, ethio telecom has established a call center department to handle customers' queries and requests via voice-to-voice interaction since 2011 using modern computerized controlling mechanism. The employees are mostly new or fresh graduates who start work for the first time.

The working environment is most of the time not arranged according to the ergonometric principle. There are many unsafe conditions which make the call center employees stressed. Among these, the monitoring mechanism which is aided by system which means every conversation is recorded for evaluation and their movement is limited. The job itself is monotonous and is repetitive which doesn't require any skill that results in a question of why they have graduated since they don't use their theoretical and practical knowledge. The career path is not clear as how many years must an employee work there and there is little chance of promotion. The job itself has created health problem on employees' ear, throat, headache, eye and spinal cord pain as a result of long hours of work. The shift schedule has also created social problems which also forced advisors to work at night. The employees' conversation is predefined and scripted and any conversation beyond the scripts leads to punishment. The employees' daily performance is measured using a key performance indicator (KPI) like their working time and productivity in general. Any deviations from the KPI target leads to punishment. These conditions cause an employee to develop job stress and leads to turnover intension.

Since call center service is new in Ethiopia, there are no researches conducted in call center employees job stress conditions and turnover intention. Call center plays a vital role in getting customers and knowing any gaps observed between the customer and the organization but the service is not expanded in Ethiopia. There is no study on call center employees' job stress in Ethiopian context since the man power is different with the rest of the world by its way of life, culture and work habits.

This study, therefore, focuses on the call center employees' job stress conditions. Since job stress is believed to be the main factor for employee productivity decrement, this research paper was intended to identify the sources of job stress and to study whether those sources of job stress results in turnover intention or not.

Consequently, this research paper has answered the following research questions.

- ➢ What are the major sources of job stress in ethio telecom call center?
- ➢ What are the levels of job stress in ethio telecom call center?
- ➢ What are the levels of turnover intention in ethio telecom call center?
- ➢ What is the relationship between job stress and turnover intention?

1.3 Objectives

1.3.1. General objective

The general objective of this study was to assess job stress and its effects on turnover intention among ethio telecom call center employees.

1.3.2. Specific objective

The researcher has addressed the following specific objectives.

- ➢ To assess the levels of job stress and turnover intention among call center employees.
- ➢ To identify the sources of job stress experienced by ethio telecom call center employees.
- ➢ To determine the relationship between job stress and turn over intention of ethio telecom call center employees.

1.4. Significance of the study

The significance of the study will be to expand the body of knowledge in the practices of call center services by assessing current organizational practice of call center in ethio telecom. This research will help top managers of call center to take decision about the current problems of job stress and turnover intentions. Moreover the study will help the company to take corrective measures based on the result of this research and especially for ethio telecom to understand how job stress in call center decreases job satisfaction, employee morale and motivation which will result in turnover which may have high costs related to turnover and it will also help to provide for researchers, academicians and students reliable data if it will be published.

1.5. Scope

This research concentrates on ethio telecom call center with inbound calls which has two categories, that is 994 and 980. 994 is used for all types of customers where as 980 is used for

customers categorized as high class based on the amount of revenue generated for ethio telecom and sensitivity of the organizations for the country. The company also has outbound call but for simplicity and due to very large population, inbound calls only were selected.

Geographically this paper is delimited in Addis Ababa because the call center is centralized and found in Addis Ababa only.

Even though there are many causes of job stress in call center, this research was mainly concentrated on call monitoring, monotony, dialog scripting, work overload and time pressure variables due to time, resource and knowledge constraints.

1.6. Limitation of the study

Though large sample size is essential for in-depth understanding of job stress and turnover intension the sample taken may not be accurate representative compared with the target population due to time and financial limitation. However; the study tried to enhance the quality of the research by conducting in-depth interview with relevant stockholders and determining the result of the survey with secondary data sources. Job stress is mostly psychological impact so that it is difficult to measure numerically and tangibly. The endogenous factors are only explained to a certain degree (see r^2-values in regression table). This calls for an extension of the analysis regarding other influencing factors of job stress. Since there are many sources of job stress; it is difficult to give concrete conclusion about the subject matter.

1.7 Definition

Job Stress: is stress involving work. According to the current World Health Organization's (WHO) definition, occupational or work-related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope. In this study call monitoring, dialog scripting, time pressure, work overload and monotony are studied as antecedents of job stress, and these variables are conceptualized below.

Call Monitoring: Call Monitoring (also known as call logging) is the practice of listening to, recording and assessing interactions between call center agents and callers. This practice is generally used for staff training and development, customer quality control and liability protection.

Call monitoring provides a mechanism for quality control, if it is used in a constructive manner, for skill development purpose. However, frequent call monitoring can signal to employees that management does not trust them to do their job well. And employees often complain that the lack of privacy and constant exposure to management observation increases stress at work.

Work Overload: According to Rizzo (1970), work overload is defined as incompatibility between the work requirements and the amount of time and resources available to comply with these requirements.

Here it refers to call center employees who are given high targets in terms of calls, which they need to fulfill in a given amount of time, and some of the common aspects of work overload for them are high levels of customer contact, not being able to take a break between calls, receiving calls on a continuous basis and pressure to reduce wrap-up time and in this study work overload is considered as of the independent variables of job stress.

Monotony: According to the Oxford American Dictionary, 2009 "monotonous" means "tedious, and repetitious; lacking in variety and interest" and according to Collins Concise Dictionary, 1989 " monotonous" mean "Tedious, especially because of repetition". Thus it implies that a work which consists of tasks performed again and again.

Call center employees encounter the problem of monotony because of the highly repetitive nature of their job.

Time Pressure: Also known as Average Handling Time (AHT), time pressure is a call center metric for the average duration of one transaction, typically measured from the customer's initiation of the call and including any hold time, talk time and related tasks that follow the transaction. AHT is a prime factor when deciding call center staffing levels.

Call centers does have a continuous emphasis on minimizing call duration and time between calls (collate time) so as to minimize the cost associated with it, however, a strong emphasis on

performance targets is unrelated to customer needs which may lead to increased conflict between the demands of meeting performance targets and satisfying customers. Thus time pressure is considered as one of the independent variables of job stress.

Dialog Scripting: Dialog scripting is an action of defining the words and way to speak to the customers. Call center employees are required to follow a scripted dialog strictly and they are not allowed to speak to the customer/client using their own style while interacting with the customers and these scripts are often displayed on their computer screens (this doesn't exist in ethio telecom call center). This may be in the form of a greeting message which needs to be repeated verbatim before interacting with each customer, as well as an array of alternative scripts to be followed as per the response of the customer (reformulating customer's question). It may be in the form of opening greeting, interest evoking question, & may include purpose of call or request for permission to continue, introduce offer identify and answer objections, order/appointment confirmation, thank you and good-bye.

Turn Over: The term "turnover" is defined by Price (1977) as: the ratio of the number of the organizational members who have left during the period being considered divided by the average number of people in that organization during the period.

Turnover can be categorized as Voluntary turnover and involuntary turnover. When employees decide to leave the organization by their own choice, it is called voluntary turnover while when an organization removes an employee is called involuntary turnover (Price & Mueller 1981). Wherever in this study we mention the term turnover, it shall be considered as voluntary turnover. Even though the definition of turnover is both joining and leaving the employer, for this particular study turnover means leaving the employer.

Turnover Intention: Tett and Meyer (1993) defined turnover intentions as conscious willfulness to seek for other alternatives from other organizations.

In human resources context, turnover or staff turnover or labour turnover is the rate at which an employer loses and gains employees. Simple ways to describe it are "how long employees tend to stay" or "the rate of traffic through the revolving door". Turnover is measured for individual companies and for their industry as a whole. If an employer is said to have a high turnover relative to its competitors, it means that employees of that company have a shorter average

tenure than those of other companies in the same industry. High turnover may be harmful to a company's productivity if skilled workers are often leaving and the worker population contains a high percentage of novice workers (Wikipedia, the free encyclopedia).

Here in this study we are using turnover intention rather than actual turnover as a dependent variable because, employees typically make conscious decision of quitting their job well in advance and it is more practical to enquire from employees their intention to quit when they are in job rather than actually tracking them down via a longitudinal study to see if they have left their organization or not.

Organization: are groups of people who work interdependently toward some purpose (*McShane and Glinow: 2007).* In this paper when the researcher refers organization it does mean ethio telecom.

Call Center: According to Oxford dictionary, it is an office in which large numbers of telephone calls are handled in the form of inbound and outbound calls, especially one providing the customer services functions of a large organization.

Burnout stress: is a psychological term that refers to long-term exhaustion and diminished interest in work. Burnout can be seen as a chronic affective response syndrome, a type of stress that develops in response to stressful working conditions. It does not develop overnight. When people experience burnout they usually experience a gradual sense of loss that develops over an extended period of time (Rothmann, 2010).

1.8. Organization of the paper

This paper was organized into five chapters: Chapter one contains the introduction part dealing with back ground of the study, the research problem, objective of the study, delimitation (scope) of the study, significance of the study and definition of terms. The second chapter has discussed the literature review about the subject matter. In chapter three the research methodologies has been presented. In chapter four presented results and discussion of the study and finally, chapter five presented the major findings, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 The Historical Development of Call Center

The Oxford English Dictionary defines the term 'call centre' as follows:

Call centre is an office staffed and equipped to handle large numbers of telephone calls, using computer technology to assist in the management of calls, supply of information, etc. especially such an office providing the centralized customer contact and customer service functions of a large organization.

According to a UK magazine called helper, call centers as we know them today originate from the Automatic Call Distributor developed in 1973 by US firm Rockwell (the Rockwell Galaxy) to allow Continental Airlines to run a telephone booking system. As it turns out, this was all good marketing baloney. Rockwell did indeed develop their ACD (Automatic Call Distributor) in 1973 and it was installed that year. But it certainly was not the first. Rockwell's claim to the first ACD installation may be inaccurate, but they were certainly amongst the first and most successful manufacturers. The basic features of the modern call centre can be recognized almost ten years before this, in the mid-1960s. Private Automated Business Exchanges (PABX) began to be used to handle large numbers of customer contacts.

The invention of ACD technology made the concept of a call centre possible. That computer technology is the Automatic Call Distributor, and its development is closely linked to that of the call centre. ACD systems allow calls to be filtered and assigned to the best possible agents available at the time. An algorithm determines which agent receives which call. The invention of ACD technology made the concept of a call centre possible. Essentially it replaced the human operator with a far more flexible automated system capable of handling much greater numbers of calls.

The first ACD systems would probably have emerged in the 1950s to handle central operator enquiries at the main telephone companies as shown at the following picture.

Fig.2.1. Earliest example of call centre in UK at Birmingham Press and Mail.

In May 1972, the *New Scientist* magazine reported that Barclaycard had installed a Plessey PABX at its Northampton processing centre. This included an ACD to allow up to 72 enquiries to be dealt in cyclic order. The agents on this system were able to check the credit card records of Barclaycard's 1.6 million customers via a microfiche reference system.

In the 1990s the call centre industry continued to grow, spurred on by the rise of the internet. From 1995 onwards internet-based 'dot com' companies attracted vast amounts of investment from venture capitalists excited by the potential for rapid growth offered by the online economy.

The early 2000s saw a trend for large companies to transfer customer service departments overseas. Cheaper labour costs and in some cases better skills in the workforce made offshore call centers attractive to businesses seeking to cut costs. Locations in India, the Philippines and South Africa aggressively marketed themselves as offshore call centre destinations. India was particularly popular, as a large number of graduates available for call centre work made for cheaper and technically able agents for technical support phone lines.

The call centre has now been an invaluable business facility for three decades. With the recent rise of social media and technology that may allow call centers to become virtual networks.

2.2 Definition of Job Stress

The word stress comes from the Anglo-Saxon world and was first applied in physics for designating the mechanical force (Newhouse, 2000). (Treven and Potocan, (2005) define stress simply as "an interaction of the individual to his or her environment". They also define this term in detail as: "adopted response of a person as a reflection of their diversity and/or psychological processes to activities, states, or events in the environment creating exaggerated psychological and physical needs".

The word "stress" is one of the most frequently used words today. We live in a world developing fast, requiring constant adaptation. Technology is changing, so are social habits, values, social structures, and people. Everybody has to cope with those changes, not only individuals, but the organizations and governments as well (Pettinger, 2002). The pace of life is getting quicker, too. What was new yesterday is already old today. A lot of people are aware of positive values of those changes, but very few would think of the negative consequences that may ensue. According to some estimation, humankind looses 100 million workdays every year due to the aftermath of stress. What matters more, 50 to 75 percent of today's diseases are related to stress. The European Agency for Health and Safety at Work states that stress within organization is the second most frequent trouble and affects as many as 28 percent of employees (Pettinger, 2002).

Job stress results from a combination of high levels of workload demands, and low levels of autonomy and control over the job. A stress relationship exists when demand exceed an individual's resources. (Khoury (2009) provides a definition of stress based on a review of other definitions as "a perceived dynamic state involving uncertainty about something important." The dynamic state can be related to demands, opportunities or constraints. Constraints are the forces that prevent individuals from doing what they desire and demands refer to the loss of something desired, thus impacting on their effectiveness. However, for potential stress to become actual stress, individuals must feel that outcomes are important and uncertain. Stress is highest for those who perceive that there is doubt about the outcomes they seek to achieve and when the outcomes are considered important to them. Several authors point out that stress level is determined by an individual's perception of the situation rather than the situation itself (Khoury, 2009). It is contended that stressful work conditions are associated with employee tardiness, increased

absenteeism, lower productivity, high labor turnover, and thus a waste of the investment made in their training and the cost of training new employees to replace those who quit. Moreover, more sick days will be claimed, more depression will result and the possibility of hurting ones-self and others will increase.

2.3 Causes of Job Stress

2.3.1 Call monitoring

Call monitoring is continuous ongoing process in call centers, while talking to various employees during the survey we found, organizations think of it as a tool of quality control, they believe unless they adopt such techniques they will not be able to improve the quality of calls and ensure satisfaction of customers/clients. Advocates of call monitoring say, it enables the organization to monitor and improve employee performance, reduce costs and ensure customer satisfaction (Chalykoff & Kochan, 1989), while at the same time employees regard it as an exploitation and distrust. Employees believe that their organizations don't trust them, such practices lead to loss of privacy and employees believe their organizations want to keep track of all what and how they do at their work place so as to eliminate any kind of rest given to them during the work. Monitoring is also considered to intensify employees' workload and increase the level of work demands. The threat of monitoring and the high level of demand are thought to impact employee well-being negatively. The primary disadvantage of employee monitoring is that it tends to increase stress levels. When employees are aware that they're being watched or listened to, they might become more conscious of their behavior. Employees might also feel pressured to behave in certain ways or perform according to a particular supervisor's standards.

In call centers, performance monitoring occurs through the continuous electronic monitoring of quantitative performance indicators such as length of call, number of calls, and amount of time logged on and off the system. In addition, a call can be listened to or recorded remotely (with or without the employees knowledge) in order to assess its quality. Performance monitoring is thus a highly prominent and pervasive feature of everyday life in call centers.

It is evident from the various research findings that call monitoring creates stress among employees.

In this regard a study was carried out by Holman D (2002) the participants of the study were 347 customer service agents from two U.K. call centers. This study was conducted to investigate the relationship between performance monitoring and well-being and mediating effect was measured by emotional labour. Regression analyses revealed performance monitoring had a strong negative association with well-being.

Study conducted by Christine A. Sprig and Paul R. Jacson (2006) A sample of 823 call handlers from 36 call centers was taken Findings confirmed that employees who experience greater dialog scripting and more intensive performance monitoring show higher level of stress.

Study conducted by Smith, (1992) examines critical job design elements that could influence worker stress responses in an electronic monitoring context. A questionnaire survey of employees in telecommunications companies representative of each region in the United States examined job stress in directory assistance, service representative and clerical jobs with specific emphasis on the influence of electronic monitoring. The results of this survey indicated that employees who had their performance monitored electronically perceived their working conditions as more stressful, and reported higher levels of job boredom, psychological tension, anxiety, depression, anger, health complaints and fatigue. It is postulated that these effects may be related to changes in job design due to electronic performance monitoring.

Ditecco (1992), Attempted to identify the major sources of work-related stress among telephone operators, with special emphasis on computer monitoring and telephone surveillance. A cross-sectional random sample of over 300 telephone operators participated in a survey designed to measure perceived stress, management practices, specific job stressors, and monitoring preferences. About 55% of operators reported that telephone monitoring contributed to their feelings of job stress. If given the opportunity, 44% of operators stated they would prefer not to be monitored by telephone at all, while 23% stated they would prefer some monitoring.

Gozde & Keser conducted a study in 2006; the study reflects the employer & employee perspective by measuring the effect of electronic monitoring on call productivity of these employees. Lack of electronic monitoring caused a decrease in the number of outgoing calls and increased the duration of calls. These findings clearly show that call center employees attempted to decrease their high workload by increasing the duration of call and decreasing the number of

outgoing calls. There is no doubt that employers benefit from the electronic monitoring by increasing the call productivity of call center agents, while this monitoring causes job burnout among these employees.

2.3.2 Dialog scripting

Scripts are representations of what is to be said - word for word. Call center employees need to speak to the customers in scripted language and tone. In most of the call centers representatives are required to use scripts verbatim. While calling a call centre, one can't help feeling like talking to a pre-programmed robot, such kind of system brings uniformity but to employees it is stressful as reveled by some research studies below.

Study conducted by Christine and Paul (2006) A sample of 823 call handlers from 36 call centers was taken. Findings confirmed that employees who experience greater dialog scripting and more intensive performance monitoring show higher level of stress.

Study conducted by David and Sue (2000) from three different call centers of U.K. reveals Customer Service Representatives (CSRs) were under pressure to finish a call within a specified time, they were also required to follow a script, which limits their ability to vary the way in which they could talk to customers and these situations make a call center job stressful and CSR's dissatisfied with their job.

UNITES India (2012) conducted a study to highlight the issue of insecurity and stress call center workers of India face. Survey was conducted on 154 call centre employees working in Bangalore. The results reveal the dialog scripting is positively correlated with job stress. The feeling of being controlled through scripts in the workplace explains 47% of the variance in work life balance. The experience of being controlled by tight scripts leaves employees exhausted and tired and they are unable to regenerate themselves by engaging in recreational and other cultural activities at home.

2.3.3 Time Pressure

Call center jobs are characterized by high degree of computerization and standardization of work. Because of these features, this type of work usually depicted as an unskilled work with

high time pressure and de-humanization of work (Russell, 2002). Ensuring a low response time; continually improving the quantity and quality of costumer services; reduction of cost, are key strategic objectives of call centers, but detrimental to the physical and psychological health of the employees working in call centers. There are evidences from the research that high time pressure is a source of stress for call center employees.

Study conducted by Meera (2011) on various Call Centers (CC) of Dehradun found irregular sleeping / working hours, time pressure, high call volume and low job security as the main stressors found among CC employees and respondents believe that their 50-75% productivity decreases due to these stressors.

Study conducted by David and Sue (2000) reveals CSR's were under pressure to finish a call within a specified time. They were also required to follow a script, which limits their ability to vary the way in which they could talk to customers and these situations make the call center job stressful and CSRs dissatisfied with their job.

2.3.4 Work Overload

Call centers in general have a reputation of experiencing high call volumes, which often turn out to be higher than what the CSR's can manage and expect, which creates stress among them. This aspect of job stress experienced by call center employees is studied by some researchers.

Study conducted by Meera (2011) on various call centers of Dehradun found irregular sleeping / working hours, time pressure and high call volume as the main stressors found among CCs employees and respondents believe that their 50-75% productivity decreases due to these stressors.

Christine (2007) conducted a study of 936 employees from 22 call centers to examine the relationship between workload and job stress, the authors found that the work overload causes the lower and upper back muscular disorder which in turn leads to job stress.

A study conducted by L. A. Witt, 2003 the authors examined the relationship of the interaction between emotional exhaustion and conscientiousness with objectively-measured call volume performance and subjectively-measured service quality ratings among 92 call center customer

service representatives (CSRs) of a financial services institution. Results supported the interactive effects on call volume but not service quality. Specifically, the relationship between emotional exhaustion and call volume was stronger among high- than low-conscientiousness CSRs. Among CSRs reporting low levels of emotional exhaustion, those high in conscientiousness achieved higher call volumes than those low in conscientiousness. In contrast, among CSRs reporting high levels of emotional exhaustion, those high in conscientiousness achieved lower call volumes than those low in conscientiousness.

2.3.5 Monotonous work

With an increasing trend toward the application of computer control, more jobs are becoming automated, there is concern that this trend results in a net increase in the number of fragmented and routine jobs; the repetitiousness of job creates stress among employees and is becoming important consideration in job design and personnel management.

Study conducted by Holman, 2003, reveals that employee well-being in call centers is associated with effective job design. Employee development can be achieved by supportive human resource practices not by performance monitoring. Lack of task variety is found to be one of the job design factors which can improve the well-being of the employees.

UNITES India (2012) conducted a study to highlight the issue of insecurity and stress call center workers of India. Survey was conducted on 154 call centre employees working in Bangalore. The results reveal the call center employees reported to have high task monotony which led to their feeling of job stress.

2.4 Definitions and Concepts of Turnover Intension

2.4.1 Definitions

According to Bandhanpreet, Mohindru and Dr. Pankaj**,** Employee Turnover may be defined as the change in the workforce during a definite time period. In other words it is a measure of the extent to which the old employees leave and new employees enter the organization in a given period. Turnover can be categorized as voluntary turnover and involuntary turnover. When employees decides to leave the organization by their own choice, is called voluntary turnover,

while, when an organization removes an employee is called involuntary turnover. Historically, it has been investigated that involuntary turnover is generally good for the organizational interest but voluntary turnover is considered very detrimental for organization.

On the other side, turnover intention may be defined as the intention of employees to quit the organization. Intentions are a statement about a specific behavior of interest .Turnover intent is the probability that an individual will change his or her job within a certain time period and thus it leads to actual turnover. It is the individual's intention to voluntary quit the organization or the profession. Turnover intention has been acknowledged as the best predictor of actual turnover.

Actual Turnover is expected to increase as the intention increases. The measurement of Turnover Intention can determine the likelihood of the staff leaving the organization. This helps to determine how one can find opportunities to reduce the overall turnover.

According to the definition of Sulaiman (2011), Turnover intention is a conscious and deliberate willingness to leave an organization. In spite of its obvious impact on organizational survival, it has not received as much attention as other behavioral outcomes at work. It however remains an important component of measuring employee's dedication given the potent and immediate impact that intentions have in work place behavior. The effects of turnover intention can be negative or positive on the organization and individual employee. On the basis of the above, a greater understanding of the process of intention to quit can increase the degree to which organizations and employee within organization can influence its effects.

Turnover at work place has received attention by many researchers. Mangers and researchers consider turnover a problem because of costs associated with it and considers turnover inevitable. The cost to an organization of replacing a single call centre agent is about $15,000 in Australia (Teodora, (2009)) and R110, 000 in South Africa. Similarly West (2007) found that the impact of turnover on a business can be quite costly in a number of different ways. "Replacing a long tenured manager is quite visible; however, replacing a manager, particularly a marginally effective one, has positive effects outweighing the cost. Consider increased working hours is a cause of work stress and turnover intentions (Sarooj & Nazia, 2008).

2.4.2 Conceptual Framework of Turnover Intentions

There are various determinants for voluntary turnover such as Job Satisfaction, Job Stress (Psychological), Quality of work Life (Economic) and Age, Tenure, Marital Status (Demographic) etc. It can also be concluded from the available literature that there are significant correlations between turnover intention and demographic variables such as age, qualification designation and it was found that age, designation and experience are negatively significantly correlated with turnover intentions (Bandhanpreet, Mohindru and Dr. Pankaj).

According to Mohammed (2012) in their study revealed significant associations between turnover intention and demographic variables of gender, age, marital status, dependent children, education level, nursing tenure, organizational tenure, positional tenure, and payment per month.
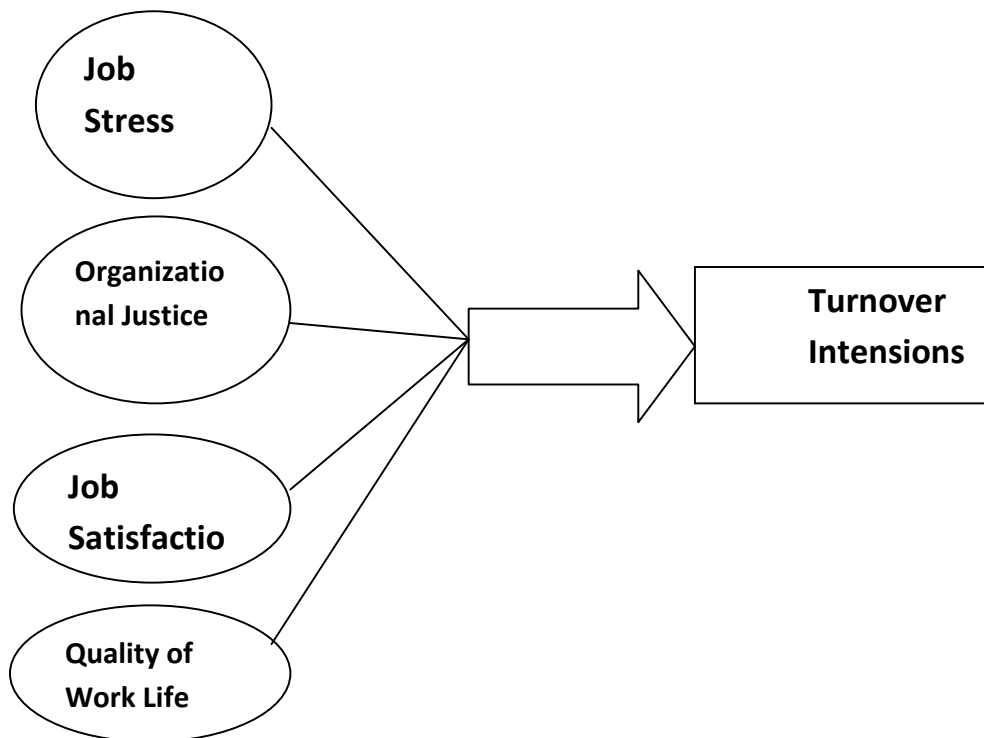
Fig. 2.2 Antecedents of turnover intension.

The above four factors have significant influence on turnover intensions. The main Aim of this research is on Job stress and Turnover intensions. Let us high light their definitions as below:

Quality of Work Life

Quality of work life (QWL) constitutes a major part of any employee's life. As most the time of an employee's life is spent on their jobs so it is important to have better quality of work life. Quality of work life means the favorableness or unfavorableness of the work environment of the people. It refers to the quality of relationship between employees and the total working environment (Bandhanpreet, Mohindru and Dr. Pankaj, 2013).

Organizational Justice

Organizational justice is the study of the fairness in an organization and how the people perceive it. It is the perception of fairness according to individuals. "At its most general level, organizational justice is an area of psychological inquiry that focuses on perceptions of fairness in the workplace. It is the psychology of justice applied to organizational settings. It becomes imperative for the organizations to have committed and loyal employees, thus the organization needs to be fair in its system regarding distributive justice, procedural justice, and interactional justice (Bandhanpreet (2013).

Job Satisfaction

Job satisfaction is the end feeling of a person after performing a task. To the extent that a person's job fulfils his dominant needs and is consistent with his expectations and values, the job will be satisfying. The level of job satisfaction seems to have some relation with various aspects of work behaviors such as accidents, absenteeism, turnover and productivity. Most of the studies showed that low absentee employees were more satisfied with their jobs. Less satisfied employees are more likely to quit their jobs than more satisfied employees (Bandhanpreet, 2013).

Job stress

According to Bandhanpreet (2013), stress is state of mental or emotional strain or tension resulting from adverse or demanding circumstances. Stress is synonymous with negative

conditions. A job stress individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self esteem. The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables. Stress on the job is costly for employers, reflected in lower productivity, reduced motivation, job skills, turnover and increased accidents. It adds to the health costs and so is a significant cause of economic loss for both individual and the organization. It has been evidenced that employees who experience more job stress have more intention to quit.

Among the above dimensions of turnover intensions, the researcher takes job stress only.

2.5 The Relationship of Job Stress and Turnover Intentions

In this study on the basis of some research findings job stress considered to be one of the antecedents of turnover intention.

A study conducted by Khurram, Umer, Ikramullah, Asma and Muhammad (2011), examined the relationship of the work life policies and job stress to the turnover intentions of customer service representatives (CSRs) in Pakistan. Data was collected from 118 CSRs working in call centers to test the relationship among variables. Results of the study showed negative relationship of turnover intention with work life policies and positive relationship with job stress.

Study conducted by Sarooj & Nazia (2008), examined the antecedents of turnover intentions among marketing executives in Pakistan. In this study relationship between stress and work life conflict with turnover intentions was examined. The research data was collected from 248 marketing executives working in different organizations across Pakistan. The results suggest that work life conflict and stress have a significant positive relationship with turnover intentions.

Study conducted by Chen, Mei-Fang (2011) investigated the mediating role of job stress in predicting turnover intention. A survey of 255 employees from Taiwanese banks was executed and the results reveal that employees with higher levels of job stress are more likely to think about leaving.

In another study, conducted by Gupta, Nina, Beehr & Terry(1979) the relationship between four job stressors (role ambiguity, role overload, underutilization of skills, and resource inadequacy) and two employee withdrawal behaviors (absenteeism and turnover) was investigated. Data was gathered from 651 employees from five organizations through personal interviews and company records. Analysis indicated that job stressors are contributing in a significant manner towards the employee withdrawal behaviors. Confidence in the strength of the findings is enhanced by the use of multiple data sources and multiple data points.

Call centers working environment and the way these are managed has resulted in high level of stress which in turn resulted in absenteeism and turnover. Work stress has become a major cause of voluntary turnover in the organizations leading to loss of employees. There are many researchers who found that the greater the amount of stress, the higher will be the turnover intention of employees (Younis, 2013).

There appears to be an indirect but negative relationship between stress and turnover and/or absenteeism. In this case, stress affects an employee's voluntary choice to leave employment through its influence of job satisfaction. Stress causes half of all absenteeism and one-fourth of all voluntary turnovers. This phenomenon was mirrored in a study of food service workers conducted by Babin and Boles (1998). Though, they also found a strong gender effect between stress and negative job outcomes. Increased stress among physicians resulted in several forms of withdrawal. The physicians reported higher turnover intentions and an increased likelihood to reduce work hours or withdraw from direct patient care. Thus, it appears that stress first manifests itself as an increase in job dissatisfaction, which may lead to an increase in quitting intent (or an increase in absenteeism) Tracy, Presha (2002).

In this study the following diagram shows the clear Idea of relationships and Variables Identified so far. This is the main conceptual framework that the researcher is going to conduct.
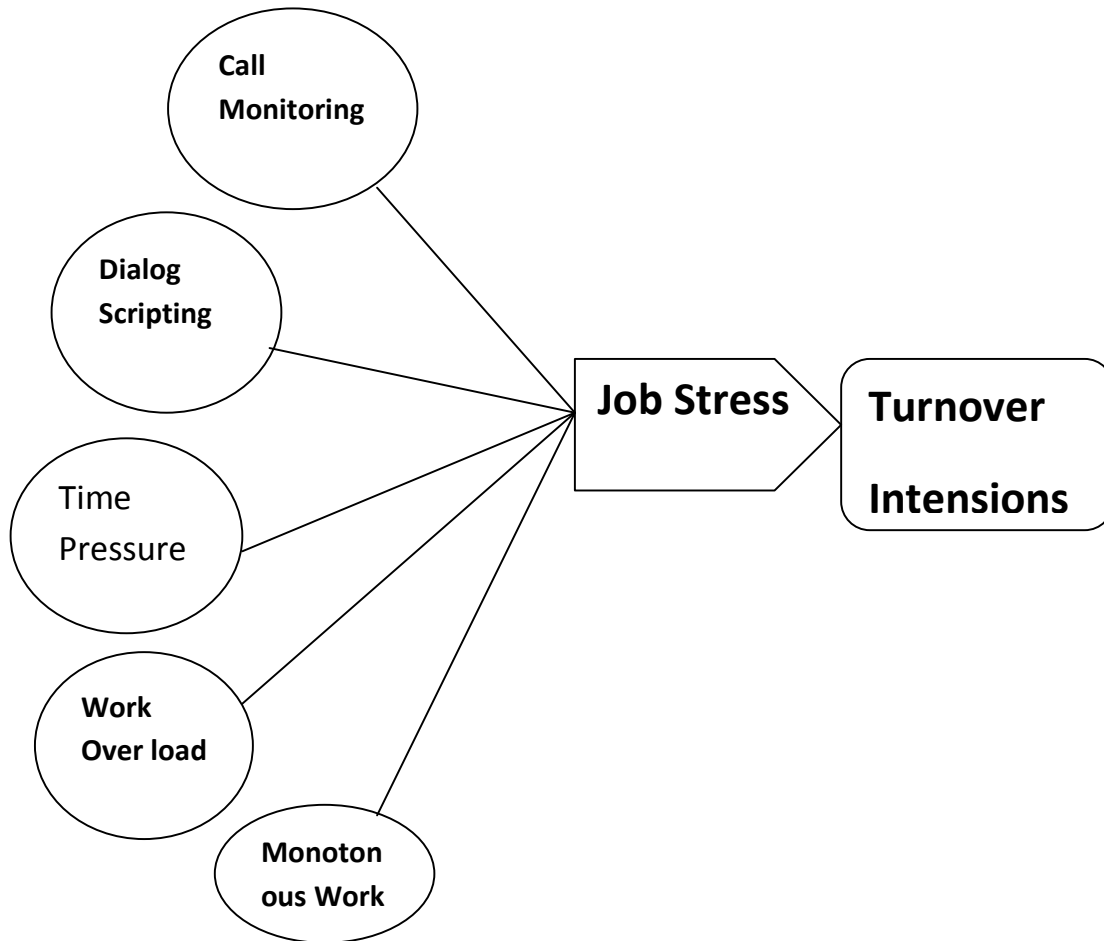
Source: Own Justifications.

Fig 2.3 Relationships among Job stress variables (Independent variables), Job stress (dependent variable) and Turnover Intension (dependent variable).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The research design which has been employed in this study was descriptive and inferential statistics. We use inferential statistics to try to infer from the sample data what the population might think. Or, we use inferential statistics to make judgments of the probability that an observed difference between groups is a dependable one or one that might have happened by chance in this study. Both quantitative and qualitative research approaches have been used because it describes or portrays a reality regarding Customer Service Representative (CSR) job stress with turnover intention dimensions and examines the relationship that exists between the two. The study involves survey of different documents like books and journals in ethio telecom library, St. Mary`s university library, different journals obtained from different websites. Primary data has been collected using questionnaire (close ended) and interview with different supervisors and managers in ethio telecom call center. The researcher has employed 5- point Likert scale method.

3.2 Source of Data

In order to address the problem of job stress and turnover intention, the researcher has used both primary and secondary data sources.

The secondary data has been collected from Ethio Telecom data bases, from unpublished materials of Ethio Telecom, books, journals, thesis and web sites/internet and other available sources which is used to give evidence and support the findings in analysis part.

With regard to primary data, the data collection through questionnaire has been obtained by distributing questionnaire to the call center staffs. The selected target population was asked the same set of standardized questions which are logically related to the problem under study and interview has been conducted with supervisors and managers. This is the main data source to analyze the objectives and research questions then to reach at a conclusion.

The questionnaire was used in order to obtain the detailed information concerning the major sources of job stress and to measure the level of job stress which may result in turnover intention.

3.3 Sampling Technique

The population of this study is contact center section employees of Ethio Telecom in Addis Ababa. Given all Customer Service Representatives (staffs) of Ethio Telecom as population of this study, a probability sampling called stratified sampling method was used by dividing the population into two subgroups (strata) based on the type of service they provide. They are First level or residential (994) and enterprise (980) CSR. Then representatives have been selected from each stratum using a systematic random sampling. The total population in Ethio Telecom call center is 1520 (1450 are from 994 and 70 are from 980). The sample to be taken is 317 as calculated from the below formula.

1520/317 = 5 so, every 5th employee has been selected to fill the questionnaire. The employees' seat is labeled and identified by seat number so that it is easy to select according to this procedure.

Systematic random sampling is selected to get reliable result and to make the sample representative of the target population. For this study since the current population of contact center employees at Ethio Telecom are 1520, the sample will be calculated as follows.

$$N = \frac{n}{1 + (n)e2}$$

Sample size (n) =1520/1+1520*(0.05)^2 = 317 where n = total population, N= sample size and e2 is sampling error.

In research, sampling error is between 0.01 and 0.05. For this study, the researcher selected 0.05 that is mostly expressed in percentage point is: 5% sampling error and 95% confidence interval.

To get the sample size in first level & enterprise sections, we divide the population in first level (994) by the total population in call center and then multiply the result with total sample calculated as above. We do the same for enterprise section CSRs too.

Strata by service type	Number of employee	Sample multiplier	Number in sample
First level CSR	1450	0.953947	302
Enterprise CSR	70	0.046053	15
Total	1520	1.00	317

Table 3.1 sampling technique

Concerning the interview, interview questions have been prepared and supervisors in the section were interviewed including the managers. There are 2 managers and 11 supervisors; as a result to extract valuable information the researcher interviewed all supervisors and the two section managers as well.

3.4 Design of the Questionnaire

The Questionnaire was prepared by English language only since the respondents are diploma and above who can understand English. The questionnaire has two parts. The first part explains about demographic variables like gender, age, education and experience of respondents.

The second parts of the questions are the main part of the questionnaire which consists of 25 statements each aimed at the respondents' option pertaining to the subject matter under study. The first 10 Likert scale questions are about sources of job stress. These questions are adopted from (Yonuis, (2013) but reshuffled with the same meaning and rephrased to be understandable. The second Likert scale questions are 9. It is about level of job stress and is also adopted from (Virginia, Kingsley and Dr Judy, 2007) and updated according to the subject matter under study. The remaining final Likert scale questions about turnover intention are adopted from organizational behavior book (Stephen & marry, 4th edition, 2008).

3.5 Analysis of Data

In meeting the objectives stated in chapter one, primary data has been collected from questionnaire and there was interview with managers and supervisors. Then it was analyzed using SPSS V.20.0. To get desirable output, the researcher used Pearson correlation to identify the relationships between job stress and turnover intention and linear multiple regression has

been also used to identify whether the selected 5 variables namely Job monotony, time pressure, dialog scripting, work overload and call monitoring are causes of job stress or not. Simple linear regression was also used to show the effect of job stress on turnover intention. Microsoft office excel 2007 particularly descriptive statistics like frequency, percentage, mean and standard deviation were used which clearly show the subject matter under study.

3.6 Reliability and Validity Test

Any research based on measurement must be concerned with the accuracy or dependability or, as we usually call it, reliability of measurement (Cronbach, 1951). Cronbach's alpha provides a measure of the internal consistency of a test or scale; internal consistency is concerned with the interrelatedness of a sample of test items. It is expressed as a number between 0 and 1 (Tavakol and Dennick, 2011). The higher the score, the more reliable the generated scale is. Nunnaly (1999) has indicated 0.7 to be an acceptable reliability coefficient. The alpha coefficient for the 300 items in the questionnaire is 0.848 as shown from the table below suggesting that the items have relatively high internal consistency.

Table 3.1 Cronbach's Reliability
Statistics for Job stress and turnover
intensions

Cronbach's Alpha	No. of Items
0.848	317

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter deals with presentations, discussion and interpretation of data collected through questionnaire, interview and secondary data. The discussion particularly focuses on respondents' profile, job stress in call center and its effect on turnover intention, the relationships between job stress and turnover intention.

Out of three hundred seventeen (317) questionnaires distributed to respondents three hundred five (305) were returned (accepted). From the accepted responses five were found invalid where as the remaining three hundred (300) responses were found valid and used for the analysis. This accounts for 94.63% response rate. Thus, based on the responses obtained from the respondents data presentation and analysis were made on the following sub sections.

4.1. Demographic Characteristics of Respondents

The demographic profile of the sample respondents is presented and analyzed below. The purpose of assessing respondents' sex is that, to determine whether the researcher considered heterogeneity of sample units. On the other hand assessing the work experience and education level of the respondents' is that, when the respondents are more experienced and educated they have better opportunity to understand the case and give better response. The current work section of the respondents helps to analyze the research in comparison between the two sections.

Table 4.1 Personal Characteristics of Respondents

Personal Characteristics		Frequency	Percentage	Total
Sex	Male	141	47%	
	Female	159	53%	300
Age	20-30 years	249	83%	
	31-40 years	48	16%	
	41-50 years	3	1%	300
Work Experience	below 1 year	36	12%	
	1-2 years	171	57%	
	2-3 years	63	21%	
	Above 3 years	30	10%	300
Education Qualification	Diploma and below	12	4%	
	Degree	270	90%	
	Above Degree	18	6%	300

Source: Own survey, 2015

Gender frequency shows that the numbers of female respondents are greater than male respondents. That is 53% female and 47% male respondents which is almost proportional.

According to table 4.1 the frequency distribution of respondents work experience, the greatest share of experience is 1-2 years which shows the current work force are new comers which

accounts for 57%. The second figure is 21% which are 2-3 years work experience followed by 12% with less than 1 year experience and 10% with greater than 3 years experience. This experience frequency distribution shows the work force is almost new.

At the reform carried out in 2010, minimum qualification criteria of ethio telecom was diploma and above to be assigned in ethio telecom. As indicated from the table 90% of respondents qualified first degree. Currently the minimum criteria to join call center is first degree and above. Diploma holders are old staffs of the company which accounts 4%. 2nd degree and above accounts for 6% of the total samples taken. This indicates that the respondents are well qualified to give better responses.

When we see the age distribution, it is dominated by the youth (20-30 years) which is 83%. This shows fresh graduates join call center. The remaining age groups accounts for 16% with 30-40 years of age and 1% with 41-50 years of age.

4.2 Sources of Job Stress

Table 4.2 the major sources of job stress

SA= Strongly Agree A=agree M= Medium D= Disagree and SD= Strongly Disagree and S= standard deviation

No	Item		Response categories						
			SA	A	M	D	SD	Mean	S
1	I am usually under a lot of pressure when I am at work.	Freq.	54	105	75	57	9	3.46	1.08
		%	18	35	25	19	3		
2	a lot of time my job makes me frustrated	Freq.	69	102	66	54	9	3.56	1.12
		%	23	34	22	18	3		

			SA	A	M	D	SD	Mean	S
3	My company constantly monitors my calls	Freq.	66	138	72	18	6	3.8	0.92
		%	22	46	24	6	2		
4	I cannot react strongly to customer abuse	Freq.	69	126	69	24	12	3.72	1.o3
		%	23	42	23	8	4		
5	I cannot deviate from the script provided to me	Freq.	63	123	90	18	6	3.73	0.93
		%	21	41	30	6	2		
6	I `m not allowed to speak to the customer using my own style	Freq.	63	129	45	48	25	3.59	1.13
		%	21	43	15	16	5		
7	I am unable to give adequate time to customers	Freq.	75	126	57	33	9	3.75	1.04
		%	25	42	19	11	3		
8	my work load is too heavy		SA	A	M	D	SD	Mean	S
		Freq.	93	126	63	9	9	3.95	0.95
		%	31	42	21	3	3		
9	the amount of work I have to do interfere with the quality I want to maintain	Freq.	99	135	39	21	6	4.0	0.96
		%	33	45	13	7	2		

10	I encounter the same situations every day	Freq.	135	117	36	6	6	4.23	0.88
		%	45	39	12	2	2		
	Total Average							3.78	1.004

Source: Own survey, 2015

Job Stress

To identify whether employees are under pressure or not they were asked the first question and responses were as follows. 18% (54) respondents strongly agree, 35% (105) respondents agree, 25% (75) respondents are medium, 19% (57) respondents disagree and 3% (9) respondents strongly disagree. The average mean of the respondents' shows 3.46 and standard deviation is 1.08 which indicates employees are highly under Job pressure when they are at work.

Call center employees frustrate because the monitoring mechanism is too tight and if there is any deviation from the target leads to measures to be taken. Employees are not sure what will happen while they are working due to system monitoring and fear of punishment. This makes them frustrate on their job (interview). From the above table, 23% (69) respondents strongly agree, 34% (102) respondents agree, 22% (66) respondents are medium, 18% (54) respondents disagree and 3% (9) respondents replied strongly disagree. The mean value of the respondents is 3.56 which is near to 4 and the standard deviation is 1.12. So, we can say that there is high degree of job frustration in the company.

The two average mean is 3.51 and standard deviation is 1.1. From the two questions responses, we can say that there is job stress among call center representatives in ethio telecom call center.

As Pettinger, (2002 states Job stress results from a combination of high levels of workload demands, and low levels of autonomy and control over the job. From the above table, the first two questions explain about job stress.

According to (Younis Ahmed, (2013) there are 5 difference sources of call center employees job stress namely call monitoring, dialog scripting, time pressure, work overload and monotonous work. We have defined each terms in chapter one. In this section, we are going to see the impact of these sources in detail in ethio telecom call center.

4.2.1 Call Monitoring

Table 4.3 Call Monitoring

No	Item		Response categories						
			SA	A	M	D	SD	Mean	S
1	My company constantly monitors my calls	Freq.	66	138	72	18	6	3.8	0.92
		%	22	46	24	6	2		
2	I cannot react strongly to customer abuse	Freq.	69	126	69	24	12	3.72	1.o3
		%	23	42	23	8	4		

Call monitoring is defined by two questions above namely "my company constantly monitors my calls" and "I can't react strongly to customer abuse."

The researcher wants to identify whether ethio telecom constantly monitors calls or not. As depicted from the above table, 22% (66) respondents replied strongly agree, 46% (138) respondents replied agree, 24% (72) respondents replied as medially control calls , 6% (18) respondents replied disagree and 2% (6) respondents replied strongly disagree. In general the

mean value of the respondents is 3.8 with standard deviation 0.92 which indicates there is high trend of call monitoring practices in the company.

When abusive customers call to call center, employees are not allowed to strongly react customer abuse. The researcher wants to identify whether this is true or not.

23% (69) respondents strongly agree, 42% (126) respondents agree, 23% (69) respondents are medium level, 8% (24) respondents replied as disagree and finally 4% (12) respondents strongly disagree. The respondents' average mean is 3.72 and the standard deviation is 1.03 which means there is high degree of restricted strong customer abuse responses.

From the two questions asked about call monitoring the average mean value of respondents is 3.67 and standard deviation 0.97 which indicates call monitoring is one source of job stress in ethio telecom call center.

4.2.2 Dialog scripting

Table 4.4 Dialog Scripting

No	Item		Response categories					Mean	S
			SA	A	M	D	SD		
1	I cannot deviate from the script provided to me	Freq.	63	123	90	18	6	3.73	0.93
		%	21	41	30	6	2		
2	I `m not allowed to speak to the customer using my own style	Freq.	63	129	45	48	25	3.59	1.13
		%	21	43	15	16	5		

The researcher need to find out whether this is source of stress or not. For Dialog scripting, 2 questions were asked to respondents. The first question states "I can't deviate from the scripts

provided to me." For this question; 21% (63) respondents strongly agree, 41% (123) respondents agree, 30% (90) respondents are medium, 6% (18) respondents disagree and 2% (6) respondents replied strongly disagree. The overall respondents mean is 3.73 and standard deviation is 0.93 which means respondents can't deviate from the script and is source of stress.

The second item for dialog scripting states "I `m not allowed to speak to the customer using my own style." From this question, 21% (63) respondents strongly agree, 43% (129) respondents agree, 15% (45) respondents are medium, 16% (48) respondents disagree and 5% (25) respondents replied disagree. The mean value of respondents' show 3.59 and standard deviation 1.13 which means employees are not allowed to speak to the customer using their own style. This is one cause of job stress.

Scripts are representations of what is to be said - word for word. Call center employees need to speak to the customers in scripted language and tone. In most of the call centers representatives are required to use scripts verbatim. While calling a call centre, one can't help feeling like talking to a pre-programmed robot, such kind of system brings uniformity but to employees it is stressful according to researches finding (Yonius, (2013). In Ethio telecom call center, every conversation is scripted or predefined to be said. The script looks like this

Greeting part "Good morning/ Good Afternoon Ethio Telecom, I'm Mr. X, How can I help you please"

Reformulating and identifying what the customer need and give solution

Welfare (Ending) " Thank you for calling, goodbye"

From the above analysis, we can see that the average mean value for dialog scripting is 3.66 and standard deviation is 1.03. This shows dialog scripting is one source of job stress in ethio telecom call center and researches support this finding.

4.2.3 Time Pressure:

Table 4.5 Time Pressure

No	Item		Response categories						
			SA	A	M	D	SD	Mean	S
1	I am unable to give adequate time to customers	Freq.	75	126	57	33	9		
		%	25	42	19	11	3	3.75	1.04

In Ethio telecom call center, the maximum time to finish conversation with a customer is 60 sec. there are different questions of customers which require even 10 min. like telling telephone bills for many service numbers. This time, employees fear not fulfilling the target average talk time. Because the supervisor ask them to minimize average talk time and to increase number of handled or served customers per employee. So, the time given to serve a single customer is not enough and the quality of services to be delivered can't be fulfilled during this time so that employees develop job stress. (Interview)

The call center service is 24 hours open and shift schedule is prepared every week. The rest (Day off) days per week are decided every week for each employee. Weekends and holidays are working days

To analyze the shortage of time to handle a customer, respondents were asked whether they can give adequate time to customers or not. Accordingly, 25% (75) respondents strongly agree, 42% (126) respondents agree, 19% (57) respondents are medium, 11% (33) respondents disagree and 3% (9) respondents strongly disagree. The overall respondents mean value is 3.75 and standard deviation 1.04. Since mean is near to four, it indicates that there is shortage of time to handle customers properly which is a possible cause of Job stress.

It is also known as Average Handling Time (AHT), it is a call center metric for the average duration of one transaction, typically measured from the customer's initiation of the call and

including any hold time, talk time and related tasks that follow the transaction. AHT is a prime factor when deciding call center staffing levels (Younis, (2013). The above analysis supports this research idea so that time pressure is one source of job stress.

4.2.4 Work Overload

Table 4.6 Work overload

No	Item		Response categories						
			SA	A	M	D	SD	Mean	S
1	my work load is too heavy	Freq.	93	126	63	9	9	3.95	0.95
		%	31	42	21	3	3		
2	the amount of work I have to do interfere with the quality I want to maintain	Freq.	99	135	39	21	6	4	0.96
		%	33	45	13	7	2		

Call centers in general have a reputation of experiencing high call volumes, which often turn out to be higher than what the CSR's can manage and expect, which creates stress among them.

In ethio telecom call center, an employee is expected to answer or handle 334 or more customers per day. This job needs continuous talking with 5 seconds rest when every call ends. Movement, side talk, calling to a family is not allowed. Sitting with proper position is needed too. When going to toilet, asking permission is mandatory. These conditions make the work load heavy. Long hours of sit also create health problems like spinal cord disorder, eye problem due to computer brightness, Ear damage, and throat problems occur. (Interview)

To identify whether there is work overload or not two questions were asked. The first one states "my work load is too heavy" and responses were as follows. 31% (93) respondents strongly agree, 41 (126) agree, 21% (63) respondents are medially agree, 3% (9) respondents disagree and 3% (9) respondents disagree. Generally the mean value is 3.95 and standard deviation 0.95 which indicates there is high work overload in ethio telecom call center.

As indicated above, the expected amount of calls per employee is 334 and above. This interferes to have quality work because employees are thinking the amount of customers served not the quality of work given. When quality is not secured, customers will shout at call center employees in the first place so that employees are stressed by this situation (Interview).

The researcher wants to identify whether this logic is true or not using the question "the amount of work I have to do interfere with the quality I want to maintain" and the results were as follows. 33% (99) respondents strongly agree, 45% (135) respondents agree, 13% (39) respondents medially agree, 7% (21) respondents disagree and 2% (6) respondents disagree. The mean value of the respondents is 4.0 and standard deviation is 0.97 which indicates there is high quality and quantity interference among call center employees. When we see the average of the two questions for work overload, the mean is 3.97 and standard deviation is 0.96 that shows there is high work overload in ethio telecom call center which is one source of job stress among call center employees.

4.2.5 Job Monotony

In Ethio Telecom call center, employees are given one task that is receiving customers online then solve after sales problems and give information, nothing else. Their everyday duty is the same and is repetitive which is not challenging (Interview).

Table 4.7 Job Monotony

No	Item		Response categories						
			SA	A	M	D	SD	Mean	S
10	I encounter the same situations every day	Freq.	135	117	36	6	6	4.23	0.88
		%	45	39	12	2	2		

To identify whether job monotony is source of stress or not, respondents were asked "I encounter the same situations every day" and the following responses received. 45% (135) respondents strongly agree, 39% (117) respondents agree, 12% (36) respondents medium, 2% (6) respondents disagree and 2% (6) respondents strongly disagree. The average mean value of respondents' shows 4.23 and the standard deviation is 0.88. This mean value is the highest in all responses and the lowest standard deviation which shows everybody encounter the same situations every day. This conclusion indicates job monotony is among the major sources of job stress of call center employees in ethio telecom.

With an increasing trend toward the application of computer control, more jobs are becoming automated, there is concern that this trend results in a net increase in the number of fragmented and routine jobs; the repetitiousness of job creates stress among employees (Mohindru,(2013). So, in Ethio Telecom call center this is found one source of job stress supported by a research finding.

4.3 Job Stress and Demographic characteristics

Job stress may be different form age to age, within gender differences, based on work experience, based on education and the current work section of employees. The researcher tried to identify the job stress in different demographic variables.

Table 4.8 Demographic variables and job stress

	Gender		Age in yrs		Experience in yrs				Education			Section	
	Male	Female	20-30	31-40	<1	1-2	2-3	>3	Diploma	Degree	>Degree	Residential	Enterprise
Mean	3.79	3.77	3.8	3.7	3.6	3.8	3.9	3.6	3.72	3.77	3.88	3.82	3.47
Std. devian	0.51	0.55	0.51	0.60	0.7	0.5	0.5	0.6	0.83	0.47	0.55	0.52	0.47

Fig. 4.1 Job stress and demographic variables
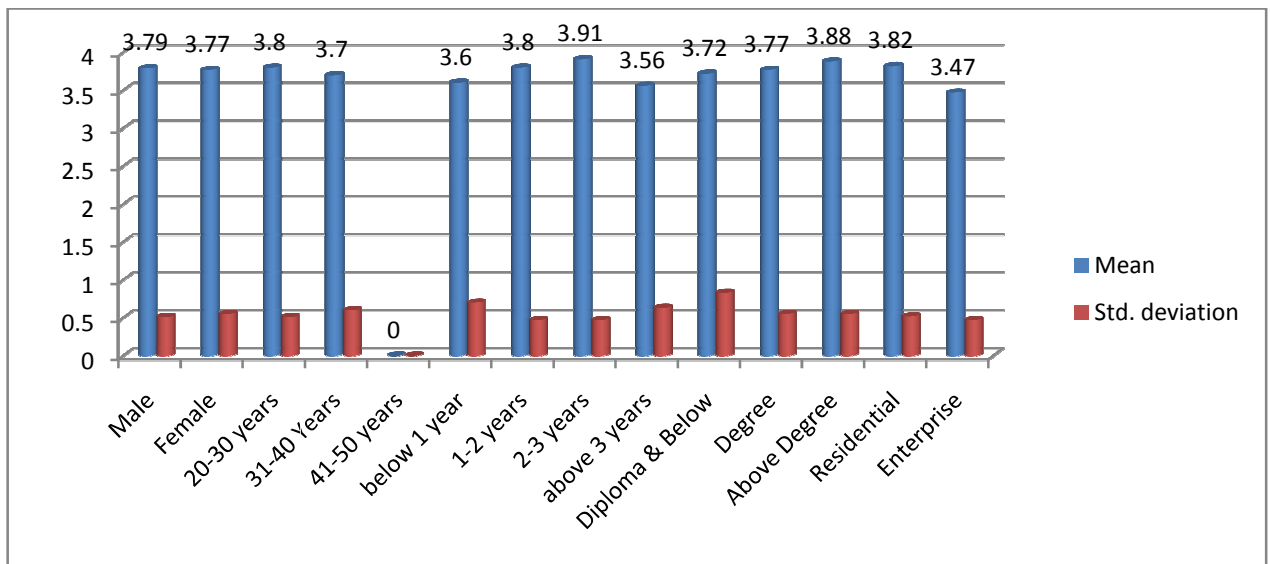
Source: Questionnaire analysis, 2014

To analyze the demographic variables, the researcher used mean and standard deviations of the respondents.

As depicted from the above table, both male and female employees develop almost the same level of job stress. Since job stress is not affected by gender differences, the organization may hire both equally.

The researcher needs to identify the age difference job stresses. From the above table, the age group 20-30 years develops more stress than the age group 31-40 years because their mean value

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score shows it (3.8>3.7). Here the age group 41-50 is constant or has no value according to the SPSS v. 20.0 result. The standard deviation for the two age groups is 0.51 and 0.60 respectively which supports the above logic. The age group 20-30 is mostly the youth age. This age is characterized by refreshment and enjoyment with friends. This age group can't handle job stress rather go out of such stressful environment. If they can't avoid it or if they have engaged in a job with stress, they will be more stressful than the other age groups. But the older age group can stay with stressful conditions due to their maturity.

Work experience is another factor which can affect the job stress levels of employees. From the above table, for workers with experience less than 1 year have 3.6 mean value and the next 1-2 years experience has 3.8. This shows the job stress level increases as experience increases. We can proof it by the experience of 2-3 years with mean value stress level of 3.9. To compare the means 3.9>3.8>3.6. So, this sequence shows the respondents with experience group less than one year has less job stress than the others and the experience group of 1-2 years is less stressful than experience of 2-3. This shows as experience increases, job stress also increase with the exception of above 3 years. Above 3 years respondents are almost all from the enterprise (980) section with low job stress. So, those respondents make the mean value to be low compared with others. In ethio telecom call center when an employee works 3 years and above, there is a possibility of transfer. They transferred to enterprise section with low work load because the maximum number of customers to be handled in enterprise is 40 where as in residential the minimum is 334 (KPI targets). That is why the mean value for above 3 years experience is 3.6 which are the same as the new staffs. From this analysis, it will be good if the company rotates or transfers employees every three years or less before their job stress become high since we said job stress decreases productivity and employee morale.

The final comparison is with residential (994) or enterprise (980) sections. Residential section has high workload which has no rest. As indicated above 334 calls expected per employee in residential and only max. Of 40 calls expected for enterprise which is not comparable. Enterprise employees handle on average one customer every 10 minutes where as residential employees handle one customer every 5 seconds even no time to drink water. So, the job stress in residential is higher than the job stress in enterprise. It is indicated using mean value that the mean value of respondents for residential is 3.8 and 3.47 for enterprise which is lower.

4.4 Measuring the Level of Job Stress

Table 4.9 Levels of job stress & Turnover intentions

AL= Always MOT=Most of the time FR= Frequently OC= Occasionally N= Never S= std. dev.

No	Item		Response categories					Mean	S
			AL	MOT	FR	OC	N		
1	How do you rate the frequency of stress on your job?	Freq.	81	108	60	45	6	3.71	1.08
		%	27	36	20	15	2		
2	How often do you rush to complete Tasks?	Freq.	72	102	87	30	9	3.66	1.05
		%	24	34	29	10	3		
3	How do you rate the frequency of your level of job dissatisfaction?	Freq.	90	75	63	42	30	3.51	1.32
		%	30	25	21	14	10		
4	Do you feel you are undervalued by your current job?	Freq.	63	78	60	36	63	3.14	1.43
		%	21	26	20	12	21		
5	How often you are depressed by your job?	Freq.	66	81	54	66	33	3.27	1.32
		%	22	27	18	22	11		
6	How often do you feel emotionally drained (exhausted) at work?	Freq.	51	54	69	90	36	2.98	1.29
		%	17	18	23	30	12		

7	Is your work load to excessive at times to provide quality of work?	Freq.	102	90	48	42	18	3.72	1.24
		%	34	30	16	14	6		
8	How often do you have increasing anxiety (feeling of worry)?	Freq.	60	69	87	63	21	3.28	1.20
		%	20	23	29	21	7		
9	How often are your reactions irritable (easily annoyed)?	Freq.	48	57	84	75	36	3.02	1.25
		%	16	19	28	25	12		
	Total Average							3.37	1.24

Source: own survey, 2015

In the first section we have identified that there is job stress in ethio telecom call center including the major sources of job stress. Here we are going to measure the level of job stress in call center using the above table.

The researcher needs to know whether the frequency of job stress is high or low. According to the responses; 27% (81) respondents replied always, 36% (108) respondents replied most of the time, 20% (60) respondents replied frequently, 15% (45) respondents said occasionally stressed and 2% (6) respondents do not have stress. The average mean of the respondents is 3.71 with standard deviation of 1.08 which indicates the frequency of job stress is high in call center.

In call center, tasks are to be completed within a short time. The time given to complete a task is not enough in our case 60 sec. to serve one customer and other tasks simultaneously in residential section. So, call center employees are in short of time to do so. Here respondents were asked whether they rush to complete tasks or not. According to the responses, 24% (72)

respondents replied they always rush to complete tasks, 34% (102) respondents answered most of the time they hurry to complete tasks, 29% (87) respondents frequently rush to complete their tasks, 10% (30) respondents replied occasionally and 3% (9) respondents never rush to complete tasks. The average mean is 3.66 and standard deviation is 1.05. This indicates call center employees rush to complete a task which is a possible cause to increase the level of their job stress.

Job dissatisfaction is the opposite of job satisfaction which means not satisfaction. The researcher wants to rate employees' job dissatisfaction at call center. 30% (90) respondents replied always dissatisfied, 25% (75) respondents most of the time dissatisfied, 21% (63) respondents replied frequently dissatisfied, 14% (42) respondents occasionally dissatisfied and finally 10% (30) respondents never dissatisfied by their job. The general mean value is 3.51 and standard deviation is 1.32. These indicate higher proportions of employees are dissatisfied by their job. If dissatisfaction occurs, the level of job stress increases so that those employees job stress level will increase.

Some employees feel according to my observation that their current job do not much with the professional skills they have at universities. So, they feel that they are undervalued by the company. To assess these feelings, they were asked whether they are undervalued by their current job or not. 21% (63) respondents answered always, 26% (78) respondents replied most of the time, 20% (60) respondents replied frequently, 12% (36) respondents replied occasionally and finally 21% (63) respondents replied that they never feel they are undervalued by their job. From the general mean value 3.14 and standard deviation 1.43 we can understand that frequently or in a medium manner, they feel undervalued by their current job. It implies the impact of this parameter is less than others even though there is some. The level of job stress may be increased due to this factor.

The researcher needs to know about the impact of depression on employees job stress. To identify this, employees were asked "How often you are depressed by your current job?" and answers were as follows. 22% (66) respondents replied always depressed, 27% (81) respondents replied most of the time depressed, 18% (54) respondents answered frequently depressed, 21% (66) respondents replied occasionally they are depressed. But 11% (33) respondents have never been depressed by their current job. The mean value of respondents is 3.27 and standard

deviation is 1.32. This indicates there is medium depression by employees. This has a possibility of increasing level of job stress in call center.

Due to the nature of the job, after employees complete their tasks, they become too much exhausted or drained because they do not have enough time to get rest and the job itself is not enjoyable. To understand this, employees were asked whether they are emotionally drained or exhausted or not. 17% (51) respondents always are exhausted, 18% (54) respondents are most of the time drained by their job, 23% (69) respondents replied frequently exhausted, 30% (90) respondents said occasionally drained and the remaining 12% (36) respondents never exhausted on their job. The mean value of the respondents is 2.98 and standard deviation is 1.29. This means near to 3 average mean somewhat medium but lower than other factors. Even though the impact is lower than others, this has also a possible cause for level of job stress to increase.

Workload is high in call center especially the residential section who handles calls every 5 seconds. And the expected amount of calls per employee makes it difficult to secure quality and rushing for quantity. To understand this we need to evaluate whether employees workload is excessive at times of providing quality work or not and the responses are as follows. 34% (102) respondents replied always, 30% (90) respondents replied most of the time there is work load to give quality services, 16% (48) respondents answer was frequently occur this situation, 14% (42) respondents reply occasionally they have observed such practices and 6% (18) respondents answered they have never encountered such problem. The mean value of respondents is 3.72 and the standard deviation is 1.24 which shows there is high trend of discrepancy between quality work and the workload to be done by an employee. This leads to increase the level of job stress in ethio telecom call center.

In call center, due to unsafe working environment which is too much noisy because everybody works by talking staffs may worry about their job is unpleasant. To know this factor, the researcher has asked whether employees have developed anxiety or worry or not. 20% (60) respondents always worry about their job, 23% (69) respondents most of the time they worry or have feeling of anxiety, 29% (87) respondents replied they frequently have anxiety, 21% (63) respondents occasionally have feeling of worry while 7% (21) respondents do not develop any anxiety towards their job. The General mean value of respondents is 3.28 and standard deviation

is 1.20 which shows there is moderate feeling of worry in call center. This factor has a possible cause to increase the level of job stress in call center.

The call center job by its nature requires interacting with many customers who have many different characters like abusive customers. The employees encounter different types of abuses including sexual harassment. When employees face such challenges, they will become angry and annoyed but they can't respond angrily due to system controlling. To analyze this problem the researcher asked whether employees' reactions are irritable or annoyable or not when such circumstances happen. 16% (48) respondents replied they always annoyed, 19% (57) respondents most of the time they annoyed by such practices. 28% (84) respondents replied frequently annoyed, 25% (75) respondents answered occasionally annoyed and 12% (36) respondents replied they have never annoyed by such practices. The mean value is 3.02 and the standard deviation is 1.25. So, the researcher found that there is medium degree of being irritable by abusive customers, work colleagues, the management or the work environment in general. This factor also is a possible cause to increase level job stress.

Generally, the researcher identified 9 questions to measure level of job stress and the analysis shows unless the above factors decrease or eliminate the level of stress may increase and as a result turnover intention will increase. The general mean 3.37 and standard deviation 1.24 shows this fact.

4.5 Turnover Intentions

Table 4.10 Turnover intentions

SA= Strongly Agree A=agree M= Medium D= Disagree and SD= Strongly Disagree and S= standard deviation

No	Item		Response categories					Mean	S
			SA	A	M	D	SD		
1	I often think about quitting	Freq.	66	87	84	51	12	3.48	1.13
		%	22	29	28	17	4		
2	I will definitely look for a new job in the next year	Freq.	96	87	66	39	12	3.72	1.16
		%	32	29	22	13	4		
3	I may look for a new job in the next year	Freq.	111	72	66	42	9	3.78	1.17
		%	37	24	22	14	3		
4	Job stressors contribute for employee withdrawal behavior	Freq.	93	108	72	21	6	3.87	1.00
		%	31	36	24	7	2		
5	coping with stress strengths me rather than leaving the company	Freq.	33	78	87	72	30	3.04	1.16
		%	11	26	29	24	10		
6	despite stress I can achieve my goals	Freq.	27	54	72	87	60	2.67	1.24
		%	9	18	24	29	20		
	Total Average							3.43	1.14

Source: Own survey, 2015

To analyze the turnover intension of call center employees, certain questions were asked and interpreted as follows.

Most employees think about quitting and find alternative jobs even though the reasons behind quitting may be different (interview) and researcher observation. To identify intention of quitting, employees were asked whether they always think about quitting or not. 22% (66) respondents strongly agree, 29% (87) respondents agree, 28% (84) respondents medially agree, 17% (51) respondents disagree and 3% (9) respondents strongly disagree. The average mean value of respondents is 3.48 and standard deviation is 1.13. This indicates almost more than half staffs often think about quitting their current job.

The researcher intended to find out whether call center employees will definitely look for a new job next year or not and responses were as follows. 32% (96) respondents strongly agree, 29% (87) respondents agree, 22% (66) respondents replied medium, 13% (39) respondents disagree and 4% (12) respondents strongly disagree on this idea. The general mean of respondents is 3.72 and standard deviation is 1.16. This indicates most of the employees will definitely find a new job next year which is an indication of high turnover intention among ethio telecom call center employees.

The other question asked was to identify medium turnover intention means may or may not find new job next year. According to the responses, 37% (111) respondents strongly agree which is the higher share of respondents. 24% (72) respondents agree, 22% (66) respondents medially agree, 13% (42) respondents disagree and 3% (9) respondents replied strongly disagree. The average mean of respondents is 3.78 and standard deviation is 1.17. This indicates high proportions of employees are not sure of leaving the company or staying here. We can say that there is turnover intention but not decided. This type of turnover intention decreases employees' productivity.

According to the definition of Sulaiman (2011), Turnover intention is a conscious and deliberate willingness to leave an organization. In spite of its obvious impact on organizational survival, it has not received as much attention as other behavioral outcomes at work. It however remains an important component of measuring employee's dedication given the potent and immediate

impact that intentions have in work place behavior. So, the above factors affect turnover intention of employees in call center.

In a study conducted by Gupta, Nina, Beehr & Terry(1979) the relationship between four job stressors (role ambiguity, role overload, underutilization of skills, and resource inadequacy) and two employee withdrawal behaviors (absenteeism and turnover) Analysis indicated that job stressors are contributing in a significant manner towards the employee withdrawal behaviors. In this regard, the researcher needs to find out whether job stressors are causes of employee withdrawal behavior or not. 31% (93) respondents strongly agree, 39% (108) respondents agree, 24% (72) respondents medium, 7% (21) respondents disagree and 2% (6) respondents strongly disagree. The mean of respondents is 3.87 and standard deviation is 1.00. This proves job stressors contribute for employee withdrawal behaviors.

The researcher needs to identify those respondents who can cope with stress. To do that respondents were asked whether coping with stress strengths them rather than leaving the company or not and responses are as follows. 11% (33) respondents strongly agree, 26% (78) respondents agree, 29% (87) respondents medium, 24% (72) respondents disagree and 10% (30) respondents strongly disagree. The mean value of respondents is 3.04 and standard deviation is 1.16 which means coping with stress has medium share means may or may not cope with job stress. The other question asked regarding the same scenario is whether they can achieve their goals regardless of stress. 9% (27) respondents strongly agree, 18% (54) respondents agree, 24% (72) respondents medium, 29% (87) respondents disagree, 20% (60) respondents replied strongly disagree. The mean value of respondents is 2.67 and standard deviation 1.24. This indicates if there is stress, they can't achieve their goals and will leave the company to shift to less stressful condition.

4.6 Turnover Intention and Demographic Variables

Table 4.11 Demographic variables and Turnover intention

	Gender		Age in yrs		Experience in yrs				Education			Section	
	Male	Female	20-30	31-40	<1	1-2	2-3	>3	Diploma	Degree	>Degree	Residential	Enterprise
Mean	3.38	3.46	3.41	3.47	3.15	3.4	3.4	3.68	3.96	3.36	4.14	3.39	3.65
Std. deviation.	0.65	0.59	0.61	0.65	0.67	0.56	0.69	0.66	0.66	0.59	0.38	0.61	0.43

Here based on demographic variables, the nature of turnover is analyzed. The turnover intention of male or female is different as well as other variables. As indicated in the above table, there are different figures for every variable so that the intention of leaving the company also differs. We can see that female employees have more turnover intention than male employees since females mean value is greater than their male counterparts. And the standard deviation also shows females have more turnover intention than males because respondents are not scattered but are concentrated in one area.
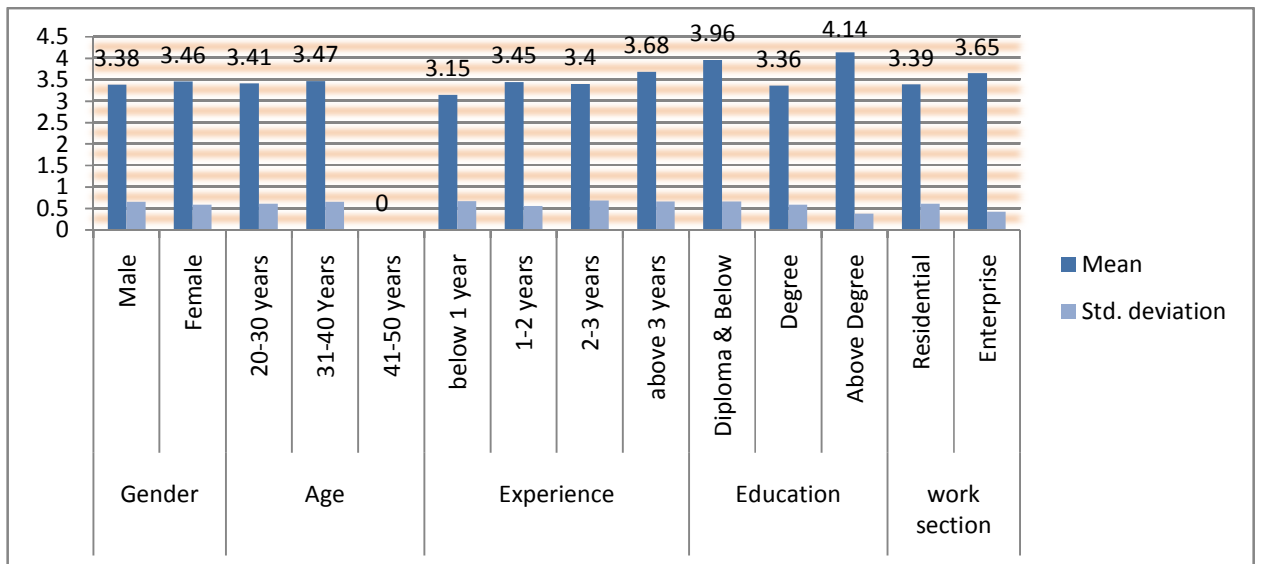

Fig. 4.2 turnover intention and demographic variables

When we compare according to age, the old age group and the youth have no significant differences on leaving the organization. The mean value for the youth and old age group is comparatively similar (3.47 & 3.41 almost the same). Based on work experience as experience increases, turnover intention also increases as indicated in the above figure and table. At below 1 year experience mean of respondents is 3.15, when 1-2 years experience, it is 3.4, when 2-3 years experience it is the same 3.4 and when experience is above 3 years mean of respondents is 3.68 which shows increasing trend. So, experienced employees have more intention to leave their job. When we compare education qualification, diploma holders have more intent to leave than degree holders but above degree holders have the highest mean value score to leave their job. Here for this study diploma holders are found in enterprise section that have long years of experience, so they have the intent to leave the company but degree holders are fresh graduates who have maximum of 2 and half years experience so that they do not develop turnover intention. Since above degree holders can access jobs easily, they have the intent to leave their job. The last comparison is residential and enterprise sections. Enterprise has more turnover intention than residential due to old staff and long years of service years as discussed earlier.

4.7 Relationships between Job Stress and Turnover Intention

4.7.1 Correlation Analysis

Correlation analysis describes about two variables whether they are related or not. As indicated from the methodological part, correlation analysis is used to show these relationships by the data fetched from SPSS V. 20

Table 4.12 Correlation Coefficient

Correlation coefficient	Interpretation
-1	Perfectively negatively correlated
1	Perfectively positively correlated
(1, 0.3)	Positively correlated
(-1, -0.3)	Negatively correlated
(-0.3, 0.3)	No correlation

Source: *Wilkinson, 2005*

Table 4.13 Correlation between turnover intention and job stress

Correlations

		job stress	Turnover intentions
source of job stress	Pearson Correlation	1	.460[**]
	Sig. (2-tailed)		.009
	N	300	300
Turnover intensions	Pearson Correlation	.460[**]	1
	Sig. (2-tailed)	.009	
	N	300	300

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

Correlation coefficient (r) measures the degree of linear association between variables (Wilkinson, 2005). As indicated from the above table the correlation between turnover intention and job stress is 0.46 which lies between the interval (1, 0.3]. This shows job stress and turnover intentions are positively correlated. This indicates as job stress increases, turnover intention also increases.

The relationships between the two have been studied by different scholars as stated in literature part. Among them, a study conducted by Khurram, Umer, Ikramullah, Asma and Muhammad (2011), examined the relationship of the work life policies and job stress to the turnover intentions of customer service representatives (CSRs) in Pakistan. Results of the study showed negative relationship of turnover intention with work life policies and positive relationship with job stress. So, job stress and turnover intention have positive relationships.

4.8 Regression Analysis

By regression analysis, the researcher needs to show whether call monitoring, dialog scripting, time pressure, work overload and job monotony are sources of job stress or not and by how much value is every variable contribute for job stress.

The dependent variable is Job Stress and the independent variables are call monitoring, dialog scripting, time pressure, work overload and job monotony.

Fig. 4.3 Regression model development
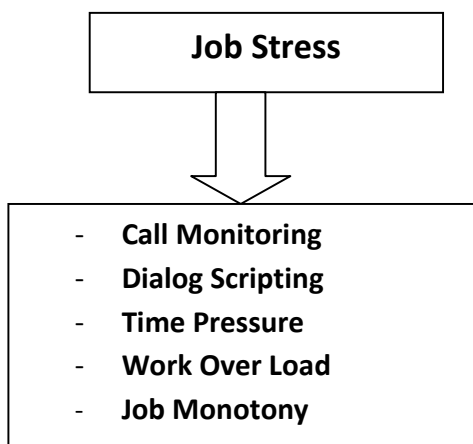
Source: Researcher's Own Justification

4.8.1 Model Development

This Model is developed by the major job stressors identified from literature and the practical work environment in call center specifically in Ethio telecom call center. Every Variable has a contribution of increasing job stress in call center as stated in the above analysis. According to the result of SPSS, the Variables are represented by other questions and the related questions for every variable were taken for this model. Three Variables namely call monitoring, dialog scripting and work overload have 2 questions each asked for respondents and their average (SPSS) regression result is taken for this analysis. The other two variables are explained by one question so the (SPSS) result is taken directly. So, we have 5 independent variables to be considered which require multiple regression to be used.

Let:

Y= Sources of Job Stress

ß = coefficient

α = autonomous or constant

X_1 = Call Monitoring

X_2 = Dialog Scripting

X_3 = Time Pressure

X_4 = Work Overload

X_5 = Job Monotony

U = Standard Error

Then,

$$Y = \alpha + \text{ß1X1} + \text{ß2X2} + \text{ß3X3} + \text{ß4X4} + \text{ß5X5} \pm U$$

$$Y = 0.46 + 0.138\ X_1 + 0.116\ X_2 + 0.113\ X_3 + 0.114\ X_4 + 0.121\ X_5$$

When we look correlation it tells us only either positively correlated, negatively correlated or no correlation between the independent variable and dependent variable. But in regression we can identify the magnitude or by how much dependent variable increase or decrease when independent variable increase or decrease by one unit.

From the above equation, it tells us that when call monitoring is increased by one unit, the dependent variable (source of job stress) will be increased by 0.138 units which is explained by $0.138\ X_1$ in the above equation. Similarly, when Dialog scripting, time pressure, work overload and job monotony increase by one unit; the job stress will increase by 0.116, 0.113, 0.114 and 0.121 units respectively according to the above equation.

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How much percent of the independent variable (X_1, X_2, X_3, X_4, and X5) have explained the dependent variable (Y)? The answer is by calculating r^2 (coefficient of determination). A better measure of goodness of fit is the coefficient of determination, which is given by the square of the correlation coefficient, and is usually denoted as R^2. This does have a precise quantitative interpretation and it measures the proportion of the total variation in the dependent variable that is explained by the relationship with the independent. When R^2 is low it means that other variables play an important part in affecting the dependent variable (Wilkinson, 2005).

Table 4.14 Model summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.946[a]	.894	.885	.17859	.894	96.192	8	91	.000	2.098

Predictors: α, $X_1, X_2\ X_3, X_4, X_5$

Independent Variable: Y

Source: SPSS V. 20.

From the above table R^2 is 0.894 or 89.4% of dependent variable is explained by the above mentioned independent variable, whereas 0.106 or 10.6% of variation is not explained by the variables mentioned in the model which indicates there are other variables which explains the dependent variable (U).

Multicollinearty refers to the situation where two or more of the independent variables are highly correlated with each other (Wilkinson, 2005). Durbin-Watson test lies between 1.5 and 2.5 the test is reliable (https://files.nyu.edu/mrg217/public/multicollinearity_handouts.pdf).

From the above table Durbin- Watson measures equal to 2.098. So multicollinearty between independent variable is insignificant or it has good result of explaining the dependent variable.

The other point is to show the effect of job stress on turn over intention by using regression model.

Using the same procedure above:

$Y = \alpha + \beta X$, simple regression model where

Y = Turn over intension

ß = coefficient

α = autonomous or constant

X = Job stress.

Here, turnover intention is dependent variable and job stress is the independent variable.

Y = 2.71 + 0.306X

This equation indicates when job stress increases by one unit; turn over intention will increase by 0.306 units. This implies turn over intention and job stress have positive relationships since 0.306 is positive number.

From the above table, the measure of goodness of fit (coefficient of determination) or r^2 is 0.938 (93.8%) which means the dependent variable is explained by the independent variable by 93.8 % where as 6.2% doesn't be explained by it (U).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter reviews summary, conclusion and recommendation of the study.

5.1 Summary

Based on the results of the study obtained the following summaries are given.

The average mean shows there is job stress resulted from frustration and pressure at work place in Ethio telecom call center. This is due to high levels of work load demands and high control over the job.

Too much monitoring results in job stress. The analysis average mean is high which means there is job stress experienced by call monitoring.

The number of staffs in call center is huge compared with other departments. To control these staffs and to secure uniformity, every employee's conversation is scripted. Employees always think of the scripts since any deviation from the script results any form of punishment. The average mean value was high in dialog scripting.

The company is working to minimize average handling time if possible to 60 seconds. The managements concern is to serve more customers with a short time. This creates customer dissatisfaction and employees to develop job stress. From the analysis there was high mean value of time pressure.

The work load is high due to many customers calling to call center. There is only 5 seconds rest time when a conversation ends until another customer is online. Employees are expected to serve 334 customers per day which creates job stress. According to the analysis, the quality expected and the quantity (KPI) to be maintained do not match. The job itself requires continuous talking. This is supported by high mean value and fairly distributed standard deviation.

The nature of call center job is repetitive and it doesn't challenge the employee. The same procedure is applied again and again everyday which is tiresome and routine. From all the variables, job monotony has the highest mean value and low standard deviation.

When analyzing job stress with demographic variables, male employees have developed more stress than the female ones. The Job stress of age difference shows the youth age group (20-30 years) is stressed than the old age group (31-40 years). As the experience of employees increase in call center, the job stress also increase. The job stress is highest with 3 years and above experience. When we compare job stress across sections, the residential section develops more job stress than the enterprise section (the comparison is made based on mean value of respondents). This is due to the work load is high in residential and lower in enterprise as discussed earlier.

The level of job stress to be measured was based on the psychological substances of employees. This was measured using psychological related questions above so that it is measured based on psychological impact on employees. According to the results obtained by using different questions, all the items have high mean values and standard deviations. The items used to measure level of job stress include frequency of job stress, rush to complete tasks, level of job dissatisfaction, undervalued by current job, depressed by their job, feel emotionally drained (exhausted) at work place, and excessive work load to provide quality service.

According to this study, turnover intention is the immediate result of job stress. Due to job stressors observed above, the last option of employees is the intention of quitting. To prove this, six questions were asked which are related to turnover intentions (quitting). The result supports the above analysis with high mean values of turnover intention among call center employees.

When comparing turnover intention and demographic variables, females have developed more intention of quitting than males. The old age group and the youth ones have similar average mean values. When experience increases, turnover intention also increases. Based on education qualification, above degree holders have more intention to leave due to the probability of getting new jobs. Here, diploma holders have also high degree of quitting than degree holders because these staffs are found in enterprise section with many years of experience. Lastly, enterprise

section has more turnover intention due to long years of experience than residential section with fresh graduates.

According to the correlation analysis using SPSS V. 20, job stress and turnover intention are positively correlated with 0.46 value which means as one increases, the other also increases and vice versa.

By using the regression analysis, it is proved that call monitoring, dialog scripting, time pressure, work overload and job monotony are sources of job stress in ethio telecom call center. By the same talken, job stress and turn over intention were tested by simple regression and the result shows job stress is the cause of turnover intention or turnover intention is aggravated by job stress. The model is as follows:

$$Y = \alpha + \text{ß1X1} + \text{ß2X2} + \text{ß3X3} + \text{ß4X4} + \text{ß5X5} \pm U$$

$$Y = 0.46 + 0.138\ X_1 + 0.116\ X_2 + 0.113\ X_3 + 0.114\ X_4 + 0.121\ X_5$$

5.2 Conclusion

Based on the assessments made, the researcher concluded as follows.

According to this study, due to too much call monitoring, there is high job stress in Ethio Telecom call center. This is supported by high mean values and fairly distributed standard deviation values. The call monitoring is aided by computers and soft wares that do not allow any deviation.

In ethio telecom call center, every conversation is scripted like greeting, Understanding the customer, following proper procedure and ending just uniform for every employee. If an employee is required to serve 334 customers, he/she need to introduce his/her name 334 times and the same are true for other scripts. As the analysis reveals, dialog scripting is one source of job stress in call center.

The other cause of stress is time pressure which means the work given and the amount of time allotted to complete the task are not proportional. Employees have too short time versus too many jobs to be completed at a time. So, the work environment is full of continuous orders which do not give time to complete the first order. This is another source of job stress in call center.

The next cause of stress is work overload. Work overload is the amount of work to be completed per day or within a given time. So, the target is difficult to be met. If KPI target is not met, the employee will be punished in different ways which is a cause of job stress.

Finally, job monotony is the other cause of job stress because the employees are from different professions like electrical engineers, Computer science, IT, and business streams. The graduates need to work with their profession but this job doesn't require any special skill and is too routine and monotonous. Due to the monotony nature of the job, this is another source of job stress.

The level of job stress in ethio telecom call center was measured using a standardized questionnaire. The result shows there is high level of job stress.

Turnover intention has been measured and the result shows the employees have developed high level of turnover intention due to high job stressors observed above. When there is high turnover intention, there is high probability of leaving the company which will have cost of losing trained professionals and incurring additional costs for recruitment & training new employees.

Correlation analysis shows there is positive relationship between job stress and turnover intention. The multiple regression analysis also shows call monitoring, dialog scripting, time pressure, work overload and job monotony were identified as sources of job stress. Job stress is the cause for turnover intention by simple regression model test.

5.3 Recommendation

➢ To sustain quality of work, controlling the employees (call monitoring) activities is a vital role for a company. Since this is the cause of job stress in call center, the organization should make awareness creation that the purpose of call monitoring is used not for

punishment or because the organization do not believe employees rather it is used to recommend trainings if gaps were observed and it should be practical on the ground.

➢ Dialog scripting is the other call center metrics which causes stress. The scripts are strict to be followed for every conversation as indicated in the analysis part. To miss all or part of it results in zero point evaluation. To minimize or if possible eliminate this cause for job stress, the organization should be flexible and give a room for certain errors. Sometimes, respecting children like the old ones is not usual in our country so that such selected scripts should be entertained as normal and used to decrease dialog scripting stress.

➢ Time pressure is the other source of job stress in call center. When the amount of work to be done and the amount of time given to perform that work do not match or work greater than the time given to complete that task, there occurs time pressure job stress. So, the organization should give ample time to complete their task with excellent quality what time it takes but to give trainings how to shorten long talk times and how to lead customers must be in line with this recommendation. Since employees are serving a customer, their time must not be limited to increase customer satisfaction and to decrease job stress caused by time pressure.

➢ When the amount of work to be performed is given with a measurable target per day and when an employee is unable to meet the target due to different reasons, then job stress caused by work overload will be developed. There is continuous talking with a customer, no movement; long hours of sit, ear damage due to sound and others make the work load heavy. So, the organization should consider those problems and revise the target work to be performed, the work environment should also be safe and ergonomically comfortable for psychological and physical wellbeing of employees.

➢ The last cause of job stress is job monotony which is caused by routine and repetitious nature of the job which doesn't require any skill. To address this job stress, the organization should rotate employees every 3 years because job stress is higher when employees work 3 years and above. The organization should also arrange promoting best performing employees to other departments and if new vacancy opens, call center employees should be selected instead of recruiting external vacancy. The new employees should work at least three years in call center to minimize this type of job stress.

- Based on demographic variables, female employees and male ones have the same job stress so that they have equal chance to be employed. Matured age group is recommended due to low job stress than the youth ones. More experienced employees have developed more job stress so that rotation and transfers are required for experience of 3 years or if possible below before job stress become higher. The job stress is higher in residential section than enterprise so that transfer and rotation is required in this section.

- To decrease the level of job stress in call center, the organization should decrease the influence of stressors of level of job stress by making the work environment attractive, by giving special benefit packages for call center employees, by giving more time to complete their task, by giving special trainings how to cope with job stress and how to solve it, to appreciate and encourage what employees did and reward the best performers, by arranging more refreshment time like free tea and coffee, allowing employees to hung up the phone when they encounter abusive customer like sexual harassment.

- To decrease turnover intention of call center employees, the organization should clearly identify and prepare the career path of employees since currently there is no any career path means the employee doesn't know how many years they should work in call center and where they should be transferred or promoted and the above listed mechanisms to decrease level of job stress also works here because the ultimate cause of turnover intention is job stress as discussed above.

- Demographic characteristics have contributed high share for turnover intention. Age differences have no effect on turnover intention since they have almost the same average values. Employees with high work experience have developed more turnover intention so that the organization should rotate or transfer to another sections. Above degree holders have high turnover intention due to imbalance of their education qualification the job given to them. So the organization should assign them on a place where they can exploit their professional skills.

- Since job stress has direct impact on turnover intention (due to positive correlation), the organization should minimize job stress sources to alleviate the problems related to turnover intention.

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APPENDICIES

St. Mary's university
School of graduate studies
Department of Business Administration

<u>A Questionnaire to be filled by Ethio Telecom Call Center Representatives:</u>

Dear Respondent,

The purpose of this questionnaire is to collect primary data for conducting a study on the topic, **"Job Stress and Turnover Intentions"** for the partial fulfillment of the Masters of Business Administration (MBA) Program at St. Mary`s university. I kindly request you to provide me reliable information. Your responses will be kept confidential.

- No need to write your name

_ Circle your choice inside the box or table for an alternative you think is right.

 For any doubt, please use 0911509932 or tesfaye_tasew@yahoo.com

Thank you in advance for your cooperation.

Part I: Background Information

1. **Gender**   Male ☐   Female ☐

2. **Educational Level**

   Diploma & below ☐   Degree ☐   above Degree ☐

3. **Age**

   20-30 ☐   31-40 ☐   41-50 ☐   Above 51 ☐

4. Work Experience In call Center

Below 6 months ☐   6 months- 1 year ☐   2-3 years ☐

Above 3 years ☐

5. Current working section of the employee

Residential (994) ☐   Enterprise (980) ☐

Part II: Likert scale Questions

The following tables contain the features that relate to your feelings about your level of job stress and turnover intensions. Please show the extent in each feature that is close to your view of job stress and turnover intensions by circling your choice.

1= Strongly Disagree   3= Medium

2= Disagree   4= Agree and   5= Strongly Agree.

1.   The following questions are designed to identify sources of job stress.

S/No	Sources of job stress	Strongly Disagree	Disagree	Medium	Agree	Strongly Agree
1.1	I am usually under a lot of pressure when I am at work.	1	2	3	4	5
1.2	A lot of time my job makes me very frustrated or angry and I feel tense.	1	2	3	4	5
1.3	My company constantly monitors my calls and keep track of all my shortcomings	1	2	3	4	5
1.4	I cannot react strongly to customer abuse as my calls are monitored.	1	2	3	4	5

S/No	Sources of job stress	Strongly Disagree	Disagree	Medium	Agree	Strongly Agree
1.5	I cannot deviate from the script (change the script) provided to me while speaking to the customer/client.	1	2	3	4	5
1.6	I am not allowed to speak to the customer/client using my own style.	1	2	3	4	5
1.7	I am unable to give adequate time to customers as I have to finish each of my calls within a given time.	1	2	3	4	5
1.8	My workload is too heavy since I have been given too much responsibility.	1	2	3	4	5
1.9	The amount of work I have to do interfere with the quality I want to maintain.	1	2	3	4	5
1.10	I encounter the same situations every day in performing my job since my duties are repetitious.	1	2	3	4	5

2. The levels of Job stress and turnover intentions

The below questions will measure the level of Job stress and turnover intentions. Please indicate

Your choices by circling the boxes provided.

S/No	Levels of job stress and turnover intensions	Always	Most of the time	Frequently	Occasionally	Never
3.1	How do you rate the frequency of stress on your Job?	5	4	3	2	1
3.2	How often do you rush to complete tasks?	5	4	3	2	1
3.3	How do you rate the frequency of your level of Job dissatisfaction?	5	4	3	2	1
3.4	Do you feel you are undervalued by your current job?	5	4	3	2	1

3.5	How often you are depressed by your job?	5	4	3	2	1
3.6	How often do you feel emotionally drained (exhausted) at work?	5	4	3	2	1
3.7	Is your workload too excessive at times to provide quality of work for clients?	5	4	3	2	1
3.8	How often you got increasing anxiety (feeling of worry)?	5	4	3	2	1
3.9	How often are 2your reactions irritable (easily annoyed)?	5	4	3	2	1

1. The relationships between job stress and turnover intentions

The following questions will measure the relationships between job stress and turnover Intention. Please indicate the level that shows your feeling.

S/No	Relationships between job stress and turnover intensions	Strongly Disagree	Disagree	Medium	Agree	Strongly Agree
2.1	I often think about Quitting	1	2	3	4	5
2.2	I will definitely look for a new job in the next year	1	2	3	4	5
2.3	I may look for a new job in the next year	1	2	3	4	5
2.4	Job stressors contribute for employee withdrawal behaviors	1	2	3	4	5
2.5	Coping with stress strengths me rather than leaving the company	1	2	3	4	5
2.6	Despite stress, I can achieve my goals	1	2	3	4	5

Appendix B: Interview check list

1) Do you believe there is job stress among ethio telecom call center employees?
2. If there is job stress, what do you think are the major causes of job stress?
3. Among the causes of job stress, which are the most serious ones?
4. Do you think there are turnover intentions among ethio telecom call center employees? If so, what do you think are the causes?
5. What do you think are the relationships between job stress and turnover intentions in ethio telecom call center?
6. How do you measure the level of job stress in call center?
7. To minimize turnover intentions and to make employees stay longer time with the company, what is ethio telecom doing as a plan.

Appendix C: Statistical analysis using SPSS V. 20.

Correlations

		source of job stress	Turnover intensions
source of job stress	Pearson Correlation	1	.260[**]
	Sig. (2-tailed)		.009
	N	300	300
Turnover intensions	Pearson Correlation	.260[**]	1
	Sig. (2-tailed)	.009	
	N	300	300

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

Model Summary on Sources of Job stress

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.946[a]	.894	.885	.17859	.894	96.192	8	91	.000	2.098

a. Predictors: (Constant), I encounter the same situations every day, I am unable to give adequate time to customers, I `m not allowed to speak to the customer using my own style, My company constantly monitors my calls, my work load is to heavy, I cannot react strongly to customer abuse, I cannot deviate from the script provided to me, the amount of work i have to do interfere with the quality I want to maintain
b. Dependent Variable: source of job stress

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	24.544	8	3.068	96.192	.000[b]
Residual	2.902	91	.032		
Total	27.446	99			

a. Dependent Variable: source of job stress

b. Predictors: (Constant), I encounter the same situations every day, I am unable to give adequate time to customers, I`m not allowed to speak to the customer using my own style, My company constantly monitors my calls, my work load is to heavy, I cannot react strongly to customer abuse, I cannot deviate from the script provided to me, the amount of work i have to do interfere with the quality I want to maintain

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.046	.141		.325	.746
	Call Monitoring	.138	.021	.254	6.572	.000
	Dialog Scripting	.116	.020	.223	5.868	.000
	Time Pressure	.113	.019	.225	6.040	.000
	Work Over Load	.114	.021	.208	5.477	.000
	Job Monotony	.121	.023	.204	5.307	.000

a. Dependent Variable: source of job stress

Model Summary for Turn over Intension

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	0.98	.938	.960	.60144	.042	7.100	1	98	.009	2.024

a. Predictors: (Constant), source of job stress

b. Dependent Variable: Turnover intensions

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.271	.438		5.184	.000		
	source of job stress	.306	.115	.260	2.665	.009	1.000	1.000

a. Dependent Variable: Turnover intensions

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8213	3.7390	3.4267	.16107	300
Residual	-1.20524	1.36965	.00000	.59839	300
Std. Predicted Value	-3.759	1.939	.000	1.000	300
Std. Residual	-2.004	2.277	.000	.995	300

a. Dependent Variable: Turnover intensions