

Factors Influencing Employee High Turnover Rate at Call Centres: A Case Study on AEON Credit Service Malaysia

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Abstract:

Objective: The purpose of this paper is to investigate and to get better understanding on the root cause of employee high turnover rate at Call centers in Malaysia specially on Klang Valley. It also determine what would reduce the employee job hop at the firm which will help to reduce cost of hiring, training, and retaining.

Methodology: This research is based on primary data obtained from a telecommunication contact center in Klang Valley. A mixed-methods design was employed whereby a survey questionnaire was completed by 100 employees of Aeon Credit Service Sdn Bhd.

Findings: The results indicate that the job satisfaction is vital to reduce the high turnover rate at call center on both internal and external factors. Professionals of telecommunication companies and other related companies in the service industry can use the outcomes of this study to justify their efforts in performance improvement. This will enable the HR practices to be supervised and further enhanced. This may also help reducing turnover among greatly skilled workforce in this age of self-motivated and extremely competitive business environment. Further advancement of the research might be possible to discuss potentially important overlooked areas.

Keywords: Employee, Turnover, Call Center, Klang Valley, Malaysia

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I. Introduction

The development of the service industry in the modern economy has become increasingly important in contemporary business environment. Organizations are often required to overcome challenges by introducing dynamic strategies and innovative ideas to purvey service (Castanheira and Chambel, 2010). Needless to say, Contact center sector has witnessed an exponential growth in the last decade (Merchants, 2015). As a result, wider range of employment opportunities are created in both Western and Eastern economies (Holman, 2005).

Call centers can be defined as specialized organizational units providing telephone based customer services (Kleemann & Matuschek, 2002). The 'contact center' and 'helpdesk' term is also known as 'call center'. There are three components of definition for Call Center by Dean (2002). Initially, the focus of the operation is on the customer service by the call center representatives. Next, the telephones and computers are used simultaneously by the agents. Finally, the calls are managed and organized by an automatic distribution system (Dean, 2002). Call centers have been an integral part of business operation and its one of the growing sector for all major organizations (Michelle, 2006). Besides that, there are few functions of Call Center agents such as collections, inquiry services, billing supports, sales, complaint resolution, order processing and fulfilment, telemarketing or tele-services, and technical support. There are also some conjoint types of technology used by the Call Centers such as e-mail management or response systems, voice mail, online information fulfilment systems, Internet call-back systems, ACD systems, IVR systems, fax on demand, and interactive web chat.

In emerging markets such as Malaysia, contact center is a substantial industrial segment (Kelly, 2015). It is identified as one of the key sectors that could lead the country to achieve higher economic status (Frost & Sullivan, 2012; Ramli and Mohamad, 2015). Moreover, Malaysia is heralded as the new "Asia Pacific Call Center Hub" due to the high growth rate in the contact center industry (Ananda and Ulaganathan, 2008). According to Computerworld (March 2008), Malaysia has shown the strongest growth rate compared to all its ASEAN counterparts. Call center industry growth rate in Malaysia is 17% compared to only 15% for the ASEAN region. The growth rate in Singapore is 8%; India is 10% while Thailand is 15% Estimates there are over 600 call centers Malaysia employing over 25,000 people, reported by Asia Pacific Research Group (APRG) (CRM Management, 2010). As now, 67% of the total Call Centers in Malaysia are serving local

consumers. But recent global study shown that the contact Centers are found to experience 37% attrition rate within 6 months of service since their roles have become increasingly complex (Merchants, 2015). Similarly, Malaysian contact center industry is having problems associated with employee turnover (Abdullateef et al., 2010; Kareem et al., 2014).

According to (Pikom, 2012) the employee turnover rate is increasingly tremendously in Malaysia. The Call Center agent attrition rate is 22% per annum in Asia. In the call center industry in Malaysia the turnover rate increased from 12.3% in 2012 to 13.2% in 2013 (Star Job, 2013). Such a turnover rate poses high financial and operational costs to the organization in terms of recruitment and training and development of the agents. Researchers pointed it as a reason which may lead to cost upsurge and lower the employees' self-esteem (Nadiri&Tanova, 2010) which brings significant costs to the organization like, cost of replacement, cost of training, and cost of vacancy (Heydarian&Abhar, 2011). The business cannot be operating with the traditional functions nowadays as it is getting more complex. Even the Malaysia has been identified as new Asia Pacific Call Center Hub but the major factor that affecting the call center representatives is the level of motivation. Commonly the motivation is more on low level of motivation due to their work of low skilled nature. Call Centers also associated with other factors that are high staff turnover, high stress levels, absenteeism, job satisfaction and etc. (Melissa, 2013).

Whatever causes high turnover rate, the human resource and call center managers must find out. They also have to discover ways to retain them to produce wellqualified call center agents. Studies are insufficient to quantify the factors manipulating the definite turnover. It is essential to inspect the aspectsdistressing employee's and source turnover (Chen et al., 2008). In an anticipation to help better understanding those factors and to find out correct solutions to lessen employee turnover this research is performed. The following objectives have been achieved through this study which have been linked in the analysis part-

- 1) To identify the gap that causes turnover rate at Call Centers in Klang Valley.
- 2) To determine the factors that would reduce turnover rate at Call Centers in Klang Valley.
- 3) To identify the methods on how to retain employees at Call Centers in Klang Valley.

II. Literature Review

Turnover:

In the past three decades, many studies have addressed the issue on employees' turnover. Turnover means the employees movement within an organization. Turnover also refer to quit, attrition, exists, mobility, migration or succession. According to (Holtom et al 2012), turnover can be explained on the basis of individual differences, stress-and-change-related attitudes, contextual variables such as interpersonal relationship and culture and so on (Chen, Ployhart, Thomas, Bliese, & Anderson, 2011). Perez, (2008) mentioned there are 3 characteristics of turnover: voluntariness, avoidability and functionality. Besides that (Chen et al., 2008) stated that turnover could be classified into voluntary or involuntary turnover. Voluntary turnover refers to the voluntarily resignation of an employee from an organization. Involuntary turnover, on the other hands, it refers a person who leaves an organization involuntarily such as being laid off or dismissed by the organization (Chen et al., 2008). Avoidability turnover is referring to prevent the voluntary employees from leaving the organization. Functionality turnover is referring to the impact brings to the organization after an employee leaves the company. The positive impact is enabling the replacement of unproductive employees with productive employees. The negative impact is that the organization is losing valuable asset.

Turn over reasons:

There are few factors that contribute the attrition rate. This rate also recognized as churn rate, two things can be stately from this such as how many employees leave over a certain period of time and how many customers leave over a certain period of time is can be measured.

The age, level of education, level of income, tenure and job group falls under demographic factors which have been found to have constant relationship with turnover intents in the former research. Besides that, the age, income level and tenure have been conveyed as it has bad relationship between turnover intents by several studies. According to Cotton & Tuttle, (1986), education factors plays a major role as more educated employees resigned more often.

There are certain research indicates that the Call Center agents are likely to focus on their jobs and they are not familiar with much satisfaction. As per research carried out, the female and male employees' complaints the same opinions as they were constrained to follow certain work schedule by their supervisors (Putnam and Loppie, 2000). Furthermore, they were expected to follow scripted dialogues as they experienced themselves as "robots" and pay levels are being low. At times, they need time to recover as they deal with customers who react in a highly emotional manner.

Merger and acquisition by other company are also vital reason. The employees find the job is misfit, inadequate benefits, increasing opportunity, decreasing loyalty towards organization, lack of motivation,

increased expectation, low compensation, lack appreciation and at the end of the research, there will be more important reasons of turnover rate in Klang Valley at Call Centers will be highlighted. A study by Pawar and Chakravarthy (2014) found that usually, employees leave their organisations for financial reasons, personal problems with their managers, professional advancement, issues with co-workers, role ambiguity, or a lack of information on job description, among other reasons. Numerous researches have been devoted for detecting the correlations of employees' intent to leave an organisation because of the substantial amount of turnover (Öcel, 2012; Liu & Onwuegbuzie, 2012). Researches were conducted to take necessary measures to avoid adverse employee actions that could affect others and reduce the cost of turnover, as it has huge economic costs for the organisations (Hughes, Avey & Nixon, 2010). In addition, the findings of an experiential study directed by Bakan and Buyukbese (2013) propose that organisations need to examine the factors affecting job satisfaction and control non-attendance, turnover, and plan to resign, being correlated with dissatisfaction.

Job stress:

Agreeing by (Cooper et al 2001), job anxiety considerably projected the impression of leaving. As the level of stress rises, intention to leave increases as well. It has negative influence on employees' lifestyle quality and psychiatric sickness, and it contributes in the direction of physical sickness, such as depression and musculoskeletal difficulties (ILO, 2001; Jehangir et al., 2011). It has been also identified that highly-demanding and taxing works are often associated with outcomes correlated to burnout, job satisfaction, physical and mental health issues in past studies (Kalliath and Morris, 2002; Khamisa et al., 2015; Piko, 2006; Pillay, 2009). Nevertheless, according to Barkhuizen et al. (2014), not all burnout can be tracked back to the lack of job assets. Some burnout occurred because of personal concerns or wide-ranging characteristics of the individual. Henson (2016) proposed, on the prospect of employees suffering burnout, leadership has a noteworthy impact. Leaders presenting compassion and engagement with their staff should be employed and conserved within their businesses to lessen the frequency of burnout (Henson, 2016). One of the distinct features of an employee that is more reliable in calculating intent to leave is age (Zeytinoglu, Denton, Davies, & Plenderleith, 2009).

Job satisfaction:

Job satisfaction has correlation with employee engagement and turnover. If the engagement is higher, the satisfaction goes higher and the turnover goes lower (Schubert-Irastorza & Fabry, 2014). A pleasant or positive emotional ailment occasioning from job experiences and proper assessment explains positive job satisfaction (Liu, Mitchell, Lee, & Holtom, 2012). Job satisfaction highly influences an employee's resolution whether to leave or stay in the organization (Chen, Ployhart, Anderson, & Bliese, 2011).

However, some researchers also found divergent conclusions on the relationship. Agreeing to Chen et al. (2011), whoevers are more negatively disposed toward their lives, has just a little influence of job satisfaction on their intention to leave. Additionally, he also stated that the more positive the disposition of an individual, the more intense relationship between job satisfaction and turnover would exist (Chen et al., 2011).

Lack of emotional and physical engagement

Deficiency of assignation can be evident in physical ways. It may negatively affect the health of personnel and businesses productivity. Shuck, Twyford, Reio, and Shuck (2014) discussed the cognitive, emotional, and behavioural possessions of a detached operative. These properties can reason an employee to show reduced outputs of performance, possible poor evaluation and punitive activities (Shuck et al., 2014). Alleged provision of personal values upsurges employee's emotional commitment and establishes positive approaches (Shuck et al., 2014). Unnecessary leaves, more than once a week, due to authentic or probable illness can be a physical reaction of disengaged employees.

Assessing work-family balance

Chernyak-Hai & Tziner (2016) emphasises on work – life balance of employees for producing productive output. When there is a balance, both perceived and actual, of WFB and limited work-family conflict (WFC), engagement is high (Chernyak-Hai & Tziner, 2016). Chernyak-Hai and Tziner (2016) suggested higher engagement leads to higher burnout and WFC. Rofcanin et al. (2016) assessed the performance levels of employees who believed their supervisor was supportive of a family and work-life balance or WFB.

Turnover Intentions

Though an employee's plan to leave may have many causes, weak commitment with the company is the most dominant. Shuck et al. (2014) calculated the effect of commitment on the intent to dismiss an employee. Their outcomes directed a strong correlation between the mental and behavioural features of an employee and their possibility to leave the employer. The mental and behavioural affiliation shows positive connections with the HR improvement area. Which means to take in feelings of significance and care, will

declineintendedturnover (Shuck et al., 2014). When managers provide prospects for development and support for their staff, the intents to empty their position would also lessen.

Costs

There are costs to both the individual as well as the employer. When an employee chooses to decide whether to leave an organization, he must consider monetary costs as well as the psychological costs. Al-Emadi et al. (2015) suggested those costs differ depending on the engagement of the person and the behavioral attitude at the time of consideration. The costs to the employer also vary depending on the level of the employee skill set and knowledge base. While exact costs vary, recruiting and training a new hire to be 100% productive can cost at least 25% of the employee’s annual salary, not including the lost productivity until the new hire is at full capacity (Zibarras et al., 2015).

Human Resources Management Practices

Human Resource leaders are employee-focused andfrom time to timethey refer to human as capital and part of the business (Bal et al., 2013). Recently researchers advise, focus on the employee is becoming more significant as businessesstudy to handle oscillations in markets, ideology, and generational changes (Bal et al., 2013). HR leaders now must assist in creating or altering the culture, calculatecontests and perform as links for decision-makingadministration and the employees.HR professionals are expected to be administrators of information and metrics. It enables them to use the numbers to make endorsements for alteration, alignment and presenting financial effects of energeticcommitment (Frigo&Ubelhart, 2016). Some business front-runnersproducedpreservation programs to retain the brilliantworkforce. These preservation programs may containsubstantial employee benefits, elastic work provisions, career improvementprospects, and any exercise that is able to lessen the turnover plans (Haines, Jalette, & Larose, 2010). There are several issues that subsidize to the turnover plan. But researchesestablish that human resources management practices able to decrease the possibility of turnover amongst employees. Steady growth of wages or compensation packages considerably reduces the employee turnover intention (Haines, Jalette, & Larose, 2010).

III. Methodology

Quantitative and qualitative both mix methods were used in this study. The primary data collected from the respondents of AEON Credit Service (M) Berhad,a leading call centerin kalangvally.The secondary data is mostly collected from journals, reports, internets, and referent books.

The call center is with a total headcounts of 100 over employees including branches. The Aeon Credit Service (M) Berhad is the representatives of the whole KlangValley’scall center. The target market of the call center agent population is estimated as 10% from the total population of Klang Valley but due to the time and cost limitation, only n = 100 agents will be chosen for the survey.In additional, the researcher has selected the judgment sampling which also known as purposive sampling at Aeon Credit Service (M) Berhad call center compare to the convenient sampling, snowball sampling and quota because this sample is used based on assured judgment about the complete population by this approach.The Likert scale will be used to prepare the questionnaire as 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree as the researcher can directly get the expected responses.

IV. Data Analysisand Findings

Table 1: Respondents Profile

Options	Frequency (n=100)	Percentage (%)
Gender		
Male	39	39
Female	61	61
Age		
18 – 24	22	22
25 – 34	66	66
35 – 44	11	11
45 and above	1	1
Years of working		
< 1 year	27	27
1 – 3 years	52	52
4 – 6 years	14	14
> 6 years	7	7
Salary range		
Less than RM1,000.00	0	0
RM1,001.00 – RM3,000.00	85	85
RM3,001.00 – RM5,000.00	11	11
RM5,001.00 and above	4	4

As presented in Table 1, there are 39% male and 61% female respondents, showing that call center agents are predominantly female employees. 66% employees are middle ages (25-34). Interestingly, only 27% respondents have less than 1 year of experience, 7% have more than 6 year experience. Major number of employee 85% draw the salary less than RM3001.00.

Table 2: DATA COLLECTION ON THE JOB

	No.	Sum	Average
The Job Itself	The job is challenging	396	3.96
	Work load is reasonable	320	3.2
	Job orientation (Training) was effective	315	3.15
	Skills are effectively used	358	3.58
	Sufficient resources are available	325	3.25
	Work environment is comfortable and safe	347	3.47

Table 3: DATA COLLECTION ON MANAGER

	Section B	Sum	Average
Your Manager	Effectively leads the department	360	3.6
	Has good leadership qualities	346	3.46
	Communicates well with subordinates	342	3.42
	Recognizes good work	341	3.41

Table 4: DATA COLLECTION ON THE MANAGEMENT

	Section C	Sum	Average
The Management	Give fair and equal treatment	293	2.93
	Provide development opportunities	309	3.09
	Always available to discuss job related issues	341	3.41
	Welcome suggestions and encourage feedback	328	3.28

Table 5: DATA COLLECTION ON LEVEL OF SATISFACTION

	Section D	Sum	Average
Level of Satisfaction	Salary	273	2.73
	Teamwork	344	3.44
	Job Security	326	3.26
	Medical coverage	300	3
	Training provided	294	2.94
	Rewards	285	2.85
	Recognition	296	2.96
	Retirement program	271	2.71
	Frequency of bonuses	323	3.23
	Amount of bonuses	305	3.05
	Flexibility of work hours	283	2.83
	Physical working environment	316	3.16
	Opportunity for promotion	282	2.82
	Connection between pay and performance	288	2.88

Section A

On the job category which is the nature of the job the employees are not satisfied with the training provided by the management as it was the lowest average responses based on the Likert scale received from the call center representatives. The average for the training provided by the call center management was 3.15. This has proven that the training is not enough for the call center agents. The trainer’s perception are when the agents start to answer calls they will learn more on the products but the agent are not satisfied as they have to answer calls without proper training which will make them to make mistake and they are also penalized for it. Based on the researcher’s observation, the operation improvement team is new it was implemented since January 2013 at call center. The trainers are not well educated with product knowledge as they are still learning. There are a lot of promotions up-to-date, all the employees must be educated on the new and latest updates on system and product knowledge.

Section B

Furthermore, based on the manager classification the employees are not satisfied as they find the manager is not recognizing their good work at call center. The manager’s recognition towards the employees’ good work was the lowest average compare to other statements for the manager category as it was 3.41. The researcher can conclude that the manager is not appreciating the employees’ good work based on the findings.

Section C

Moreover, from the management category as the call center representatives are not satisfied towards the management that is not giving equal and fair treatment to all the agents. Giving equal and fair treatment statement has the lowest average of 2.93 compare to the other statements about the management. The fair and equal treatment is very important as a management they must not be bias due to this will affect the management's and employee's relationship in a longterm. The equal and fair treatment to the employees can define as discrimination.

Section D

The level of satisfaction for the retirement program is the least as the average was 2.71 compare to the other satisfaction statement. There is no any retirement program for the call center agents who work at the organization as this is one of the threats for the employer. The employee who finds long-term career advancement at the organization will be disappointed due to there is no any retirement program has been provided.

IV.Recommendations

The organization must take steps to overcome the issues to reduce high turnover rate at call center. The recommendation has been given based on the findings on the four categories.

RO:1TO IDENTIFY THE GAP THAT CAUSE TURNOVER RATE AT CALL CENTRES IN KLANAG VALLEY

****Develop Training System and materials:***

The job category has the lowest average for job orientation (training) effectiveness at call center department. The management must have an exam after training so that they can have well trained employees before start to answer calls. This exam can show how educates the employees to solve customer's complaints and issues. The customer will aspect immediate solutions from the call center agents, the employees must at least try to understand on the customer's inquiry or request. Most of the agents will use professional terms for the requests or inquiry and the agents should understand on the customer's needs and wants.

Based on the researcher's observation, the training materials are not appropriate because the agents are unable to get sufficient information from the materials provided. The resources are provided by the trainers are not adequate. The researcher also concluded that the trainers do not have proper outline of the training provided. The call center representatives will not be able to refer to the higher level all the time as at least they must have basic knowledge to solve customer's issues.

****Rewards:***

The manager must rewards the good employees with certificates and cash. Not all the employees are motivated by money or certificate as some need appreciation by word of mouth and a "tap" on the shoulder. The manager must give internal compliment from the other agents or managers and share among the employees at call center.

RO 2: TO DETERMINE THE FACTORS THAT WOULD REDUCE TURNOVER RATE AT CALL CENTERS

****Good Recruitment Strategy:***

The organization must have a good recruitment strategy which can reduce the turnover rate by hiring the right person for the right position. The employees' values, goals and principles must match with the company. The best investment for the organization is workforce in long term growth. It is better to hire employees who are fit to the culture of the organization. Besides that, the management is recommend to dismiss the employees who doesn't fit to the position due no matter how effective they are at their job but they just doesn't fit to the company culture will cause culture debt to the organization. These types of employees will cause more damage than good by affecting the well of the business. These factor same goes to the old saying "a stitch in time, saves nine".

****Leadership Trainings:***

The management must ensure the higher management who is the supervisors and managers has enough leadership training. little employees' leaves because of the wage but once of the top reason was employment and job expectation were diverse, inadequate opportunities to progress, insignificant feedback from managers and disappointment to show gratitude for workers. The managers and supervisors are who evaluate the employees as they must have enough leadership skills.

***Work-life balance:**

Moreover, the management must create a work life balance at organization. If the management is facing high unplanned leaves by the employees which will affect the productivity, the management needs to arrange flexible schedules to put up family and personal life responsibilities.

***Effective utilization of Exit Interview:**

In additional, employees opinion by the exit interview is not only to identify why the employees leave but also to get feedback on what to improve to reduce the turnover rate at call center.

Finally, the management can use an effective exit interview which will help the management to improve and reduce the high turnover rates at the call center in Klang Valley. The management must take this opportunity to identify the issues to overcome in future.

RO 3: TO IDENTIFY THE METHODS ON HOW TO RETAIN EMPLOYEES AT CALL CENTERS

***Increase Motivation Level:**

The management must increase the motivation level at the organization by using the Herzberg's two factor theory. Both motivation and hygienic factors plays a major role in motivating employees. If the hygienic factors lack, it can cause dissatisfaction to the employees. The hygienic factors are such as working conditions, quality of supervision, feelings of job security, wages, salaries and other financial compensation, company policy and administration and quality of inter-personal relations. Besides that, the management must increase the training for the employees to improve them.

***Positive work culture:**

Moreover, rewards for the agents must go further than their financial reward. The organization must built positive culture such as lunch with boss, compliment or appreciation notes, department activities and service projects. The organization can practice revenue sharing rather than the yearly bonuses.

***Active involvement of managers:**

Furthermore, the managers must involve in this process of retaining employees by coaching, minimizing poor performance and help the performing agents to move to the next level in their work life. The stress can cause high turnover rate because the call center is operating on 365 days, from 8am to 11pm. The employees are committed to work on weekends and public holidays.

***Effective Communication Strategy:**

Finally, the manager must follow few communication strategies as mostly the high turnover still falls to the manager or management treatment towards the employees. The manager must keep the employees well informed of any latest updates. The management should have the open door policy which will be convenient for the employees to approach the manager for any feedback, inquiry or ideas.

V. Conclusion

From the overall study the researcher can conclude that the job satisfaction is vital to reduce the high turnover rate at call center on both internal and external factors. Besides that, the conclusion shows that the higher the job fulfillment towards the job, manager, management and level of satisfaction the lower the employees turnover. The satisfaction level at call center will determine the staff turnover. At call center the employees also must be satisfied so serve the customer with heart. The call center agents are the front liners who deal with customer's issues who play a major role. Management must be sure the call center environment is supportive for the employees to answer calls. The management must improve the highlighted findings to reduce high turnover rate at call center such as training provided, recognizes the employees good work, give fair and equal treatment and the retirement program to more attractive benefit. As mentioned earlier, by reducing the turnover rate at call center in Klang Valley, the management can maintain a long term relationship with the employees, the organization can maximize the production and reduce high turnover rate. In reducing the turnover rate it also will reduce the time of proving training for new employees and cost of hiring new employees. The work load of the current employees similarly will increase which will lead to resignation again.

VI. Limitations

The research had confirmed all the objectives at the end of the study but it is not without limitations. The limitation for this study was the small group of target market (n = 100) due to scarcity of time. Moreover, the survey has been conducted from one call center company maintained by Japanese management. The response might vary if the research will be conducted on different company culture and management.

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