

The 'Big Five' Personality Traits in Relation with Job Satisfaction and Turnover Intention: A Case Study of a Greek Call Center

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[1]

Abstract

Call centers have emerged as a new way of conducting business over the past 20 years. However, these business formations are tormented by poor job satisfaction and excessive turnover rates among their recruits. This study was designed to shed more light on the personality type of employee that can possibly thrive and prosper in a call center context. It incorporates the Five Factor Model to identify what type of individual is prone to experience more (or less) job satisfaction and express the intention to leave his/her position. For the purpose of the study the Minnesota Satisfaction Questionnaire, the International Personality Item Pool, Roodt's Turnover Intent Questionnaire and demographic variables were combined. The collected data were analyzed with the use of the Statistical Package for Social Science (SPSS). The findings of the study suggest that conscientious and emotionally stable employees experience more job satisfaction and are less susceptible to withdraw from their position. On the contrary open individuals cannot function inside the highly automated and strenuous workplace context of a call center and are thus, prone to leave the business formation.

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Chapter 1

1.1 Introduction

Call centers have emerged as an increasingly vital part of today's business world operating as a primary communications channel for firms in different industries around the world (Aksin et al, 2007). They have become a strategic contact point being effective in reaching new customers, retaining existing ones, engaging in various promotional activities (Choi et al, 2011). The trend is dictated by rapid developments in information technology systems, economies of scale, business process outsourcing in conjunction with an increased focus on customer interaction and satisfaction (Budwhar et al, 2009). Indeed, this clear shift from manufacturing to knowledge-based services is evident as both marketing and human resources scholars are devoting more and more attention on the customer – 'frontline' employee relationship (Budwhar et al, 2009). Virtually every business formation is interested in contacting its potential customer base by taking advantage of the decreased costs of telecommunications and information technology systems (Aksin et al, 2007). Academic research has shown that the success of service organizations depends mainly upon the performance of their frontline employees (Slatten et al, 2010) whereas a company's profile is shaped by the quality of interaction of these frontline employees in call centers (Sawyer et al, 2009).

The call center sector has emerged at the beginning of the 1990's in many developed countries at the same time and has grown at an unprecedented rate since then (Holman et al, 2007). Jobs et al (2007) asserts that 3.6 per cent of the Irish workforce is employed in the call center industry. Feinberg et al (2002) estimate that there are approximately 10.000 call centers in Europe growing in number and market spending at 25-40 per cent annually. In 2006, Australia had 160.000 employees and a phenomenal rate of 20 per cent per year (Siong et al, 2006). Nearly 98 per cent of the Fortune 500 companies incorporate call center services which account for the majority of their customer contact (Budwhar et al, 2009). In the USA 3 per cent of the workforce is occupied in these business entities – 56.000 CC and 3.07 million agents (Jack et al, 2006; Sawyer et al, 2009). In Greece according to the Hellenic Call Center Association (HCCA) 20.000 were employed in the industry as of 2012 with a growing rate of 8 per cent annually. This growth is promoted partially from the recession that

struck the country from 2009 onwards, since many domestic giants (such as banks and big retailers e.g. Jumbo) have started outsourcing part of their services for budgeting reasons. The global market is expected to reach 9.5 billion by 2016 in the Asia/Pacific region alone (Baraka et al, 2013).

When referring to employees that initiate calls to customers (=outbound) or accept calls from them (=inbound) literature incorporates terms such as agents, recruits, customer service representatives or call center representatives. The vast majority of a call center's workforce is comprised from these employees as managers assume only 12 per cent of total employees (Holman et al, 2007). A typical business formation of this kind is 10-15 years old (taking into account that the whole industry is in its infancy as well) and occupies relatively young and educated workforce, even if an agent's position is considered a low-skill job – 22 per cent with college degrees (Holman et al, 2007).

Call centers however, are tormented by rather poor job satisfaction, relatively short workforce tenure and endemic turnover rates among their recruits. Low levels of job satisfaction and extremely high turnover – starting at 25 per cent and reaching as high as 50 per cent – are charted by various researchers (Aksin et al, 2007; Jack et al, 2006; Kirby et al, 2006; Poddar et Madupalli, 2012; Sawyerr et al, 2009). Around one third of the workforce will remain less than a year at work (Holman et al, 2007). Other aspects of vital importance to management include emotional exhaustion, depersonalization, burnout, absenteeism, low morale which are also associated with poor job satisfaction (Choi et al, 2011). Literature has attributed this phenomenon to the neo-Tayloristic, cost-effective management practices that regard employees as expendable components of operational efficiency (Choi et al, 2011). Other studies point out the stressful nature of an agent's position (Ruyter et al, 2001; Tuten and Neiedermayer, 2004), the overwhelming negative interactions with irate and abusive customers (Poddar and Madupalli, 2012), the highly automated, scripted nature of workload and tasks that does not allow for initiatives and personal growth (Kleeman and Matuschek, 2002; Sawyer et al, 2009).

On the other hand, academic research has identified variance between personal dispositions that can lead to variable levels of job satisfaction and turnover (Silva, 2006; Spagnoli and Caetano, 2012). Even if the workload and tasks remain the same,

individual differences among employees – concerning the way they perceive their jobs – can be identified (Furnham, 2009; Trauth, 2002 cited by Wickramasinghe, 2008). In other words, different personalities may respond differently even in the same workplace context. For this reason literature has incorporated a number of tools that can monitor personality in a variety of professional settings. One of these tools demonstrating well documented validity and worldwide applicability is the Five Factor Model (Lounsbury et al, 2012; McGrae and Costa, 1997).

The emergence of a newly established call center industry – both nationally and internationally, the endemic turnover rate that takes its toll on employee continuity, organizational stability/productivity, the high costs incurred in the induction and training of new staff and the scarce empirical research on job satisfaction in Greece (Giannikis and Mihail, 2010) assume a fertile research field for the purpose of this study. We hopefully aim to shed light on the type of personality that can possibly thrive and prosper in a demanding and stressful call center environment. The Five Factor Model – or else the ‘big five’ personality traits – will be incorporated to monitor the type of individual prone to experience (more or less) job satisfaction and express the intention to quit. As a result, these business formations may be provided with helpful guidance and feedback over who to hire or at least the profile of the employee that is least eligible for an agent’s emotionally demanding position. In such a way, the severe socio-economic impact of job (dis)satisfaction and turnover (both for the employee and the call center) will be alleviated.

1.2 Purpose of the Study

This study hopefully aims to shed light on the personality type of the employee that most appropriately fits in a stressful call center environment. It is widely acknowledged that these business formations are tormented by endemic turnover rates and rather poor job satisfaction among their recruits. Based on the Five Factor Model construct this research will try to identify which type of employee is prone to experience more (or less) job satisfaction (or dissatisfaction) and leave his/her position on a voluntary basis. Close associations between job satisfaction and turnover call for a parallel examination of the two concepts as the first one can

function as a strong predictor of the latter. The investigation will try to identify the type of employee that can possibly thrive and prosper in a call center environment or at least that kind of individual that can handle pressure without intending to leave the business formation.

1.3 Significance of the Study

Call centers have emerged and grown at an unprecedented rate both nationally and internationally, establishing a new way of conducting business (Saywer et al, 2009; Aksin et al, 2007). The recession in Greece obliged many companies to outsource part of their services for budgeting reasons (especially in the retail and banking sector). There are strong indications that the sector will continue to grow in importance and attract even more recruits in the future both domestically and abroad. Reasonably, the endemic turnover rate that torments the call center industry necessitates for the investigation of the phenomenon. These business formations suffer costs in terms of training and recruiting new agents, loss on sales, skills and management time (Ruyter et al, 2001; Chang, 2010; Gustafson, 2002). Silva (2006) ascertains that the potential role of individual dispositions towards turnover has not comprehensively been documented. It is therefore important to examine how turnover is mediated by personality traits in a call center environment in order for the most appropriate recruits to be selected.

The scarcity of empirical research on job satisfaction in Greece (Gianikis and Mihail, 2010) also adds to the significance of the study, as a fragment of the working population (=call center employees) in Greece will be charted. Satisfied employees result in decreased replacement costs and increased intention to stay rates (Chung et al, 2012). Nikolaou (2003) reiterates the existence of a strong relationship between personality and job satisfaction. However, he points out that work related outcomes (and attitudes) are not possible to determine due to the gravity of in situ variables such as the unique job environment itself or colleagues or supervision etc. The Five Factor Model alone cannot fully cover and explain work related variances in different environments. Moreover, the cultural and ethnological variance in the determinants of job satisfaction has been well documented and established (Abdulla et al, 2012). It is therefore significant to measure how job satisfaction is influenced by personality determinants in a stressful Greek call center environment.

1.4 Research Questions

Based on the findings of the literature above the research will assume and focus on:

How is conscientiousness related to turnover intention? We aim to find the relationship between conscientiousness and turnover.

How is agreeableness related to turnover intention? We aim to find the relationship between agreeableness and turnover.

How is emotional stability related to turnover intention? We aim to find the relationship between emotional stability and turnover.

How is extraversion related to turnover intention? We aim to find the relationship between extraversion and turnover.

How is openness related to turnover intention? We aim to find the relationship between openness and turnover.

How is conscientiousness related to job satisfaction? We aim to find the relationship between conscientiousness and job satisfaction.

How is agreeableness related to job satisfaction? We aim to find the relationship between agreeableness and job satisfaction.

How is emotional stability related to job satisfaction? We aim to find the relationship between emotional stability and job satisfaction.

How is extraversion related to job satisfaction? We aim to find the relationship between extraversion and job satisfaction.

How is openness related to job satisfaction? We aim to find the relationship between openness and job satisfaction.

Chapter 2

2. Literature Review

In this section the academic research landscape over the ‘big five’ personality traits, job satisfaction and turnover will be resumed. At first an introduction of the Five Factor Model, its key components and wide use as an academic research tool is incorporated. Job satisfaction definition, models, variables and consequences are also

identified. Turnover literature including definition, types, influencing factors and the cost of it for organizations – and call centers in particular – are charted as well. Finally, an effort to depict the associations between the three constructs is put forward. Personality variables and dispositions influence individual preferences towards one's job satisfaction and intent to quit. Interrelations between job satisfaction and turnover intentions are monitored throughout literature.

2. 1. The Five Factor Model

The five factor model – also known as the ‘big five’ factors – has been established to describe the structure of personality and how it affects various behaviors (Sawyer et al, 2009). It has emerged as a most useful tool to study the links between personality and variables of academic research and interest to organizations such as job satisfaction, leadership, job performance, turnover rate, organizational commitment (Panaccio and Vandenberghe, 2012). Along with the California Psychological Inventory (CPI), Catell's 16 personality factors and Myer-Briggs type indicator it is considered among the soundest scientific tools when trying to identify one's personality (Hautala, 2005). It was first introduced by Tupes and Cristal in 1961, advanced and extended conceptually by Digman (1990), Goldberg (1993) and Costa and McGrae (1996) over the next decades (cited by Bozionelos, 2004). In their endeavor to chart personality data from the United States air force, Ernest Tupes and Raymond Cristal identified five overarching pillars which – at the time – were named “surgency”, “agreeableness”, “dependability”, “emotional stability” and “culture”. They found that these five pillars could sufficiently account for large sets of personality data (Tupes and Cristal, 1961). After a nearly twenty year hiatus and boycott by researchers - Catell for instance viewed the concept as a heresy towards his own model – Goldberg and Digman brought the concept back to attention (Leung and Bozionelos, 2004). The first one named the traits as extraversion, agreeableness, conscientiousness, emotional stability and openness whereas the latter labeled them as the “big five” factors – a hint to mark their importance. Costa and McGrae (1996, cited by Leung and Bozionelos, 2004) proved its temporal stability and cross cultural applicability. Since the 1980's it has grown in academic popularity and is now considered a robust personality indicator (Ciavarella et al, 2004). The model's universal application is supported by the identification of the five factors it proposes

among radically distinct cultures and languages (McGrae and Costa, 1997 and Saucier, 2000 cited by Nikolaou et al, 2007). All the above mentioned researchers – along with numerous others that have adopted and used the model – may use different terms and concepts to identify basic personality traits, but in general propose five dimensions as taxonomy to comprehensively describe human personality (Bozionelos, 2004): Conscientiousness, agreeableness, extraversion, openness, and emotional stability. These pillars are again sub divided and extended to various concepts (=components) that – when added together – assume these ‘big five’ overarching pillars/domains (O’Connor, 2002).

Extraversion is exemplified by social ability, positive emotionality, high levels of energy and ambition (Barrick et al, 2001). Extrovert employees are often trusted by others (customers or co-workers) due to the fact that they are social, talkative and communicative thus, contributing to a pleasant workplace environment. They also seek and enjoy stimulation and interactions – especially with supervisors – being motivated by status and rewards (Zimmerman, 2008 cited by Panaccio and Vandenberghe, 2012). As they enjoy being with people, they prefer working in groups and drawing attention to themselves (Panaccio and Vandenberghe, 2012).

Agreeableness is the tendency to be cooperative, friendly, helpful, trusting and kind (Judge and Ilies, 2002 cited by Michel et al, 2011). Costa et MacGrae (1992) and Goldberg (1992) especially describe an agreeable individual as altruistic, fair and generous to others (Blickle, 2008). This kind of employee values getting along well with others and – for doing so – is willing to compromise (Wikipedia.org, 2012). He or she can also demonstrate exceptional control abilities in anger regulation and control inhibition (Ahadi and Rothbart, 1994).

Conscientiousness refers to the ability of showing discipline, determination, hard work and carefulness (Costa and MacGrae, 1992). Barrick et al (1991) assert that it has a very strong positive correlation with job performance across a range of duties and tasks. Put in other words a conscientious employee usually demonstrates more than satisfactory job performance irrelevant of the position he/she has in an organization. This domain is also linked with advanced problem solving and effective time-energy management (Connor-Smith et al, 2007; Witte et al, 2006).

Emotional stability is the tendency to feel calm, satisfied, comfortable, stable and secure (Barrick et al, 1991). It is often called emotional instability or neuroticism. Low levels of emotional stability (=instability or neuroticism) translate to prolonged

periods of stress, anxiety or even depression (Judge et al, 1999) which can obviously lead to absenteeism and turnover. Numerous studies provide convincing evidence of the impact low emotional stability entails (Barrick et al, 1999; Judge, 1990). On the contrary, high emotional stability is associated with high levels of confidence. Ciavarella et al (2004) assert that an entrepreneur's emotional stability positively correlates with the long term survival of his venture.

Openness generally refers to intelligence and broad-mindedness (Ciavarella, 2004). Open to new experience(s) individuals are curious, adventurous, appreciate art, innovative, imaginative (Barrick et al, 1991), creative and unconventional (MacGrae, 1996), likely to consider new perspectives and possibilities (Michel et al, 2011). As a consequence, it is positively correlated with problem solving abilities (Connor-Smith et al, 2007). Due to their intellectuality and creative thinking these persons have a positive attitude towards learning new things (Dingman, 1990 cited by Matzler et al, 2008). In contrast, conservative and resistant to change employees opt for familiarity instead of innovation (MacGrae, 1987).

2.2 The Five Factor Model in Literature

Several meta-analyses have been conducted among diverse occupational groups of professionals, including workers, salespersons, policemen and managers to verify the relationship between the five characteristics and behaviors like job performance, satisfaction etc (Sawyer, 2009). Only conscientiousness was related positively to all criteria. Bozionelos (2004) identifies an association between work involvement and the traits of agreeableness, extroversion and openness. Mutafi et al's (2007, cited by Furnham et al, 2007) findings identify how personality and managerial level differ in British organizations. Among three levels of management – senior, middle, junior – the first level appeared more conscientious and extraverted, less neurotic though than the other counterparts involved. With the aim to identify the correlations between personality and psychological contract inducements (Nikolaou et al, 2007) found a link between extraversion-conscientiousness to intrinsic psychological contract inducements and neuroticism to extrinsic ones. Vakola et al (2004) also proposes the mediating role of the 'big five' trait of conscientiousness towards organizational change. Niehoff (2006) ascertains its significant validity into predicting work related behaviors and contributes to relative literature by charting the positive

correlation of mentoring in the workplace with openness to experience, extraversion and conscientiousness. Caligiuri (2000, cited by Gunthrie et al, 2003) found that expatriate employees who were agreeable and extroverted would be less likely to end their international assignments whereas conscientious assignees' performance abroad would be more positively judged by their senior management. Bartone et al (2009) incorporate the 'big five' to identify a strong linkage between extraversion and leader performance in a U. S. military academy. In general, extraversion and conscientiousness is associated with career success whereas neuroticism appears to have a negative effect on the intention to remain within an organization (Silva, 2006).

2.3 Job Satisfaction

2.3.1 The concept

Job satisfaction is a widely researched topic throughout bibliography. A vast number of influencing factors that predict it are identified below. Its strong interrelationship with voluntary turnover and associations with personality traits are also charted. Whatsoever, limited academic contributions towards the concept in Greece (Gianikis and Mihail, 2010) provide an excellent opportunity to model it in a call center environment.

The term can be conceptualized as one's attachment to a job either in its entirety or in particular facets of it (Tett and Meyer, 1993 cited by Aydin et al, 2012). Locke (1976) introduced one of the most popular and referenced definitions as a positive emotional state stemming from someone's appreciation towards his/her job experience (cited by Demirtas, 2010). Along with Locke (1976), Greenberg and Baron (2000) assert that job satisfaction is an individual's positive or negative feelings about his/her job (cited by Aydin et al, 2012). In general, academic research distinguishes between affective and cognitive job satisfaction. The first term measures the extent of one's pleasurable feelings about the job overall, whereas the latter measures satisfaction towards more particular facets of it such as salary, career opportunities, working hours (Thompson and Phua, 2012). Put in other words, as Wright and Cropanzano (2000, pp. 85 cited by Wright, 2006) suggest "job satisfaction is partially based on what one feels and partially on what one thinks" and "we can talk

about the overall job satisfaction as well as the satisfaction with pay, physical conditions of work, the content of work, relations with colleagues, among others” (Machado et al, 2011, pp. 1717).

2.3.2 Models

Herzberg et al (1959, cited by Gunlu et al, 2009) laid the foundation for one of the most popular “two factor theory” on job satisfaction in the academic landscape. They incorporated the factors-attitudes-effects complex as a single unit for their study in a quest to answer: A) How one’s attitude towards his/her job can be specified B) The causes of these attitudes C) The consequences of these attitudes. Two separate categories of factors are identified: 1) Hygiene or extra-job factors such as salary, status, job security, interpersonal relations with peers, subordinates and supervisors, working conditions, company policy. 2) Motivators or job-factors such as responsibility, achievement, advancement, the work itself. Hygienes conclude extrinsic properties not involved in an individual’s actual job and motivators pertain intrinsic properties within the work itself (Tietjen and Myers, 1998). When the first (hygiene) factors are not met dissatisfaction is probable, whereas when these are provided this does not necessarily result in complete satisfaction because the latter (motivational) needs are not fully met. Inherent levels of job satisfaction/dissatisfaction lie within each factor.

Maslow’s (1970) hierarchy of needs’ motivational theory is also considered a foundation of the job satisfaction literature. More specifically human needs are sub divided into five categories: 1) psychological, 2) safety, 3) social, 4) self-esteem and 5) self-actualization needs. Satisfaction for an employee will be attained when the needs will be catered for starting from the first category towards the last one. When a need is fulfilled satisfaction arises from the higher/next level of the hierarchy.

Locke’s (1976, cited by Tietjen and Myers, 1998) affect theory describes job satisfaction as a discrepancy between what an individual wants in a job and what he/she actually experiences in a job. More specifically, Locke distinguishes between values and needs conceding that while needs may be similar values are not. Unique individual values mean that importance is not placed evenly on promotion or money for example. An event or condition valued by the employee causes him/her to feel satisfaction. The greater the fulfillment of an employee’s values the higher yield of

job satisfaction he/she will experience. Depending on how much a facet of a job is valued, satisfaction (or dissatisfaction) is moderated. When someone for instance, values autonomy he/she will experience a higher yield of satisfaction given the fact autonomy is experienced in the working environment. Locke categorizes between events (and agents) assuming both positive and negative outcomes.

Vroom's (1964, cited by Kooij et al, 2007) expectancy theory incorporates the variables of expectancy, instrumentality and valence to interpret the concept. He tries to specify the relationship between work and motivation asserting that an individual's effort is expected to lead to performance (expectancy), this performance will lead to an outcome (instrumentality) and the attractiveness of that outcome (valence).

Judge et al (1997 cited by Pierce and Gardner, 2008) introduced the core self-evaluations model proposing four core self-evaluations which built a person's disposition on job satisfaction: Self-esteem, locus of control, self-efficacy and neuroticism. The model narrowed the scope of the dispositional theory – which suggests innate dispositions towards job satisfaction in general, regardless of an individual's career or job – by specifying on the aforementioned (four) constructs. Genetics and life experiences influence the development of these core evaluations serving as a foundation that influences them. When someone enters his/her working life (in adulthood) it is safe to assume that the basis of the four core self-evaluations is developed and stable. Valuing one's self (self-esteem), believing in your own excellence (self-efficacy) and believing that you have control over your life result in higher job satisfaction. On the contrary, higher levels of neuroticism assume lower job satisfaction. Literature suggested the robustness of the model relating it with concepts such as workplace stress, motivation, life satisfaction and success.

2.3.3 Job Satisfaction Antecedents

Bibliography incorporates terms such as variables, predictors, determinants, antecedents or facets when referring to factors that – positively or negatively – affect job satisfaction. In general, researchers acknowledge the multi-variate nature of its determinants, dividing them into organizational, demographic and various work-related factors (Tlaiss, 2012).

Focusing on the organizational level antecedents of job satisfaction, Bellou (2010) identifies fairness, opportunities, enthusiasm and reputation as concept

amplifiers. In a survey conducted by Davis (2004) among employees of different small businesses work, supervision, promotion and co-workers demonstrated significant correlation with job satisfaction whereas age, work status, gender and seniority did not seem to matter significantly. Eskildsen and Kristensen (2010) imply that there is a vast number of constructs that predict (or affect) job satisfaction. However, they propose that bibliography in general assumes five distinct domains: 1) Image of the organization 2) The vision of the organization and its ability to inform it to its employees 3) Supervision, a domain that focuses on the relationships between employees and managers 4) Co-workers, focusing on the climate among subordinates 5) Working conditions, concerning the physical working environment and every aspect that has to deal with non-social and cultural context (e. g. security, benefits).

Wickramasinghe (2008) ascertains that demographic characteristics determine variations in job satisfaction levels. She identifies gender and tenure as significant moderators. Toker (2011) proposes gender, social status, age, length of service as remarkable determinants of the concept. Marital status on the contrary, is not acknowledged as important. Oshagbemi (2003) proposes that an employee's length of service and his/her rank within a business formation are strong predictors of overall job satisfaction. Testa and Mueller (2009) suggest that culture, work environment and demographics combined variably impact service worker job satisfaction.

In sales oriented setting, as in this case study, sales management literature identifies role ambiguity, role conflict, work-family conflict, emotional exhaustion and perceived organizational support as key antecedents (Chung et al, 2012). Westover and Taylor (2009) propose work rewards and work relations with coworkers and management as key determinants of job satisfaction in a cross-national survey in six countries. In their meta-analysis Magnus et al (2012), identify humor as a strong predictor. In their meta-analytic study Lee and Ashworth (1996, cited by Tsigilis et al, 2004), demonstrated negative correlations between the concept and emotional exhaustion. Judge and Bono (2001, cited by Punnett et al, 2007) identified positive associations between job satisfaction and self-efficacy (achievement), self-esteem and locus of control thus proving the robustness of their self-core evaluations model. Blegan (1993, cited by Demirtas, 2010) identifies 13 predictors of the concept including, experience, age, education, locus of control, supervision, autonomy, stress, routine, fairness, communication, recognition, commitment and professionalism.

Trivellas et al (2013) characterize it as a multidimensional construct mediated by job control, security, self-accomplishment, self-advancement, opportunities, work interrelationships and physical work environment.

2.3.4 Job Satisfaction Consequences

Academic research on the consequences of job satisfaction has been extensive in profit oriented settings predominantly (Saner and Eyupoglou, 2012). An organization's overall profitability is positively influenced from higher yields of workers' satisfaction (Origo and Pagani, 2008). Job satisfaction is desirable in any given profession and its consequences have long been identified (Saner and Eyupoglou, 2010). A vast number of researchers have charted the positive relationship between job satisfaction and organizational variables. It has been found to increase organizational commitment, intention to stay, performance, cohesion and climate (Daulatram, 2003). Testa and Mueller (2009) positively correlate it with productivity, organizational commitment and customer satisfaction whereas Wright (2006) identifies it as a strong predictor on employee efficiency, attendance and retention. Saywerr (2009) associates the concept with lower absenteeism, turnover and burnout levels. Talent shortages in enterprises has been directly associated with low satisfaction of their employees (Wenjing, 2011) as it predicts and influences quitting (Green, 2010 cited by Drydakis, 2012). Gianikis et Mihail (2010) identifies the relationship between job satisfaction and lower levels of tardiness while Basak et Gosh (2011) propose that it enhances collegiality and locus of control at the same time reducing work attrition. Wheeler et al (2010) assert that person-organization fit (P-O) is mediated and enhanced by job satisfaction. The more satisfied an employee appears the more fit he/she feels inside the organization.

On a personal level it promotes identity, social image and desirable work behaviors (Machado et al, 2011). It also affects employees' health and well-being (O'Leary et al, 2008; Machado et al, 2011). Personal and social welfare are guaranteed and promoted. Westover and Taylor (2009) charted its humanitarian contributions of improved personal health and well-being. Kirby (2006) also associates stress and low levels of job satisfaction (in a call center) with social and personal dysfunctions. Reduced deviant work behaviors are charted when high levels of job satisfaction are monitored (Mount, 2006 cited by Drydakis, 2012). Satisfied

employees are less prone to daily workplace stressors and demonstrate the ability to handle them more effectively (Zeffane et al, 2008 cited by Tlaiss, 2012). Irregular work attendance and performance is also attributed to employee dissatisfaction (Kinz et al, 2004 cited by Zeffane et al, 2008).

By examining various models on job satisfaction Westover et al (2010) interpret major correlates – as outcomes – among them such as job involvement, motivation (positive) or tardiness, absenteeism (negative) (figure 1). In sales settings, literature acknowledges that the most important facet of the concept lies upon its linkage with increased customer satisfaction, orientation and customer perception of service quality (Testa and Mueller, 2009). Satisfied sale employees manage satisfied customers. It is therefore clearly understandable that its implications – individual, social and organizational – are both varied and crucial as a task for management. However, the scarcity of empirical research on job satisfaction in Greece (Giannikis and Mihail, 2010) and the emergence of a newly born calling center industry assume an uncharted territory and provide the opportunity to model satisfaction in Greek call centers in relation to the Five Factor model personality characteristics for management professionals. Taking into account the social nature of a call center – designed for direct communication with customers – it is evident that job satisfaction monitoring is of utmost importance (Cekmecelioglu et al, 2012).

Figure 1
Job Satisfaction Outcomes
Source: Westover et al, 2010

Outcomes of job satisfaction	Direction of relationship
Life satisfaction	Positive
Job performance	Positive
Worker motivation	Positive
Job involvement	Positive
Organizational commitment	Positive
Organizational citizenship behavior	Positive
Tardiness	Negative
Absenteeism	Negative
Withdrawal cognitions	Negative
Turnover	Negative
Health	Positive
Stress	Negative

2.4 Turnover

2.4.1 The Concept

Defined by Price (1977, pp. 15), the term incorporates the ratio between members of an organization who have left and the total sum of employees during a certain period. In a more abstract proposition it can be viewed as the overall attitude that stems from the idea of leaving a position to seek other jobs (Joseph et al, 2007 cited by Chang, 2010) or else the actual movement across the membership boundary of an organization (Price, 1997). The foundations of turnover were laid by March and Simon (1958) who identified the predictors (=job satisfaction and job alternatives) that would dominate academic research over the years (Smith et al, 2011). Their contribution, a first stand-alone turnover theory, steps on the traditions of administrative decision theory and provides the basis for most descending models (Steel et al, 2009). Indeed the relationship between job satisfaction and lower turnover intention has been extensively documented presenting in a clear way that the first concept reduces an employee's intention to leave his/her job (Vidal et al, 2007). In other words job dissatisfaction prompts thoughts of job resignation which eventually may lead to withdrawal (Mobley, 1977). The latter term refers to the ease of movement which is acknowledged as a major determinant for job mobility to almost every model on turnover (Smith et al, 2011).

2.4.2 Models

The existing turnover theory incorporates 24 models structured on three conceptual frameworks: A) The universal framework that seeks to explain the turnover of any individual irrespectively of unique circumstances, functioning as an overarching pillar and assuming that these models apply universally no matter how specified the population may be B) The modal process framework that acknowledges both the diversity of individual decisions (to quit or stay) and the existence of a basic decision pattern attempting to provide a most typical turnover process model C) The sub populational framework that focuses on the premise that turnover intent may vary for individuals of different kinds and situations. These differnces depend on both

personal and contextual factors (Steel et al, 2009). Predominant models include: The met expectations model (Porter et al, 1973), causal model (Price, 1977), intermediate linkages model (Mobley, 1977), voluntary employee turnover model (Lee et al, 1994), job embedness model (Mitchell et al, 2001). The first model proposes that individuals enter work environments with certain expectations about their workplace. If these beliefs about the conditions in the workplace are met, satisfaction and commitment occur. A lack in fulfillment of a person's initial job expectations will eventually lead to turnover (Hendrie, 2004). The causal model assumes that higher job satisfaction results in greater organizational commitment by producing a causal relationship. There are causes for job satisfaction such as communication, pay, friendship, promotional opportunities, centralization (Mitchell et al, 2001). Mobley's (1977) model identifies intermediate linkages between satisfaction-to-turnover processes by trying to verify in a heuristic manner an individual's withdrawal decision process. It suggests that job dissatisfaction – heuristically – leads to intention to search, search, evaluation of alternatives, intent to resign that eventually lead to turnover decision and behavior. A set of cognitive decisions-steps (intermediate links) occur between experiencing job dissatisfaction and leaving the organization (Zimmerman, 2008). Lee et al's (1994) model proposes that individuals withdraw from organizations in different ways through distinct decision processes from leaver to leaver before quitting. A single event – called “shock” – initiates the decision-to-quit process. It is a multi-route framework that separates it-self from unitarist considerations of the turnover theory (Morell et al, 2004). Finally the job embedness model is a construct that predicts voluntary turnover. It incorporates three core components: A) Fit, which is how compatible an individual is with the organization and community. B) Links, referring to the attachments to other people or groups. C) Sacrifice, which includes the real or perceived costs of quitting one's position. These three core factors are negatively associated with turnover. All the above mentioned models assume core variables like stress, supervision, organizational commitment, job satisfaction and self-esteem to explain and assess turnover in a variety of professional settings (Siong et al, 2006).

2.4.3 Types of Turnover and Turnover Intent

The U.S. Bureau of Labor Statistics incorporates the term total separations when referring to turnover subdividing it into involuntary separations (layoffs and discharges), other separations (due to retirement, death, disability) and voluntary separations (quits) (bls.gov, 2012). Literature in general distinguishes among resignations, retirement and dismissals (Hendrie, 2004). Major classification types include functional – an organization loses a good employee – versus dysfunctional – the loss of an employee the organization would really like to get rid of – (Mowday et al, 1979), internal or external – referring to the opportunity destinations e.g. when opting for a new position within the same business formation or departing from the company for another business entity (Hom et al, 2001 cited by Negrin-Mano et al, 2004), skilled or unskilled employee turnover – referring to unskilled positions occupied by easy to replace workers in contrast to skilled employees with high human capital value (Chang, 2010), organizational (when an employee leaves the organization but remains within the same job context) versus occupational turnover (when the employee leaves the entire occupation) (Blau, 2000; Blau et al, 2003 cited by Poddar et Madupalli, 2012), involuntary versus voluntary turnover (Lee et al, 1994; Lee et al, 1997; Lee et al, 2004; Mitchel, 2003; Zhang et al, 2006). The latter concept is concerned with people who decide to leave – on their own will – a job for which they are paid and are not fired or forced to leave by their employer in any way (Lee et al, 2001). This type of turnover generates from factors that alienate the employee from his/her working environment. Booth and Hammer (2006) distinguish between ‘push’ factors such as lack of interest in the job content itself and ‘pull’ factors, when someone is attracted to another job by incentives. This term has attracted substantial attention by researchers as those employees who choose to leave have relatively high human capital value and their quitting/withdrawal causes the organization to be ineffective and dysfunctional (Zhang et al, 2006). Morrell et al (2004, cited by Booth and Hammer, 2006) suggest that the best employees are more likely to leave thus incurring significant costs. In other words, the (voluntary) loss of a critical employee may be detrimental for his/her organization in terms of work disruption and replacement costs (Rahman and Nas, 2012).

The term Turnover Intent can be analyzed to the particular elements of the overall quitting process: A) Thoughts of resigning B) Intention to search for new job alternatives C) Quitting takes place (Carmeli and Weisberg, 2006 cited by Rahman and Nas, 2013). Literature has tried to address how people (voluntarily) quit focusing

on process research and why people quit focusing on content research (Maertz et al, 2012). Job satisfaction and alternatives – introduced by March and Simon (1958) as mentioned beforehand – also served as pillars for much of the academic research on turnover intent. There is a strong positive interrelationship between turnover intentions and actual/occurring turnover (Rosser and Townsend, 2006 cited by Wells and Peachey, 2011). Even though there is a certain distinction between intent to leave and actual turnover academic research attains that the first concept has an immediate causal effect on the latter (Rahman and Nas, 2013). Several meta-analyses have pointed out this strong bond: Zimmerman and Darnold (2009, cited by Flint et al, 2013) proved a significant standardized pathway of 0.43 between intentions to quit and voluntary turnover, whereas Zimmerman (2008, cited by Flint et al, 2013) demonstrated a similar pathway of 0.42 between the two concepts. As posed by Fishbein and Ajzen (1975, p. 369 cited by Zimmerman and Darnold, 2009) “the best single predictor of an individual’s behavior will be a measure of his intention to perform that behavior”. Despite, however the fairly expansive theoretical contribution on the concept the prediction of turnover intent (and actual turnover) remains rather poor with the proportion of shared variance between levels of satisfaction and turnover being at 3,6% (Griffeth et al, 2000 cited by Mitchell et al, 2001). Obviously the reason why voluntary turnover intent takes place cannot decisively be explained focusing solely on this pillar (Mitchell et al, 2001).

2.4.4 Turnover Antecedents

In general, job satisfaction, organizational commitment and employment alternatives are considered the most strong turnover predicting factors and undoubtedly dominate the academic research landscape (Senter et al, 2007; Maertz et al, 1998 cited by Smith et al 2011). The strong interrelationship between job satisfaction and turnover and its functionality has been documented in the aforementioned job satisfaction section. In an era where ‘life-time employment’ has been substituted by ‘lifelong employability’ (Baruch, 2001 pp. 544 cited by Schyns et al, 2007) organizational commitment is difficult to achieve and therefore voluntary turnover occurs (Steers, 1977). When an individual is identified with and involved in an organization it is most probable that he/she will demonstrate stable attitude, engagement with organizational goals, better performance, better relationship with

customers and – as a consequence – will be less likely to leave (Perryer et al, 2010). Perceived job opportunities are also positively associated with turnover intention (Negrin-Manu et al, 2004). This appears logical as an employee that is offered a better job offering in terms of material (e.g. salary) or immaterial (e.g. autonomy) benefits will most presumably opt to leave current position – even though the whole process is not regarded by theorists to be a linear one (Schyns et al, 2007). Along with that, in a review research conducted by Hausknecht (2008, cited by Zheng et al, 2010) twelve general retention factors, influencing whether an employee will stay or withdraw, are identified in the literature over the past 60 years: Job satisfaction, rewards, attachments, commitment, prestige, alternatives, investments, opportunities, location, justice, work arrangement, non-work issues. Organizational change is also positively associated with the phenomenon as it may cause an employee the intention to quit (Morrell et al, 2004). Rahman and Nas (2012) identify job performance as a major predictor of turnover intention. They also categorize a number of other contributing factors including: An employee's potential, appraiser, management, organizational configuration, compensation, job satisfaction, experience, commitment, trust, engagement, demographic variables, development, organizational politics, support from supervision, stability and job enrichment. The Society for Human Resource Management (cited by Rahman and Nas, 2012) proposes poor management, compensation/benefits package and opportunities for career development as top three reasons that explain why an employee may voluntarily leave his/her position.

2.4.5 Turnover Consequences

Whether functional or dysfunctional – as mentioned beforehand – the term in general is considered a costly phenomenon as it entails training, recruiting and the cost to other employees' productivity (Ruyter et al, 2001). The nature of cost is subdivided to direct costs, that assume recruiting and training – also called vacancy costs – and indirect costs that include decreased productivity, organizational process disruptions, loss on skills, sales and management time (Gustafson, 2002; Summer et al, 2003; Thatcher et al, 2003 ,cited by Chang, 2010). It is rather difficult to calculate as it incorporates both tangible and intangible remunerations: Overtime payments to deal with shortages, disrupted production, outflow of skills and experience, loss on organizational memory and social capital, increased costs due to staff inexperience,

remaining staff pressured/overloaded/overworked, low morale, damaged reputation, poor customer/consumer experience, managerial continuity – in the case of management turnover (Morrell et al, 2004; Hendrie, 2004; Davidson et al, 2009; Hemdi and Nasurdin, 2006). In the U.S. the cost of turnover per employee has been estimated at around \$10.000 (James, 1998 cited by Tuten and Niedermayer, 2002), whereas Gustafson (2002) estimates it between 3.000 to 10.000 U.S. dollars per employee and Davidson (2009) at AUS \$ 9.591 in a case study conducted in Australia. Other study proposes that an employee's turnover can cost the organization one and a half times his/her annual salary (Perryer et al, 2010). More specifically, the more skilled an employee is – e. g. accountant – the more dear the cost of turnover due to the loss of knowledge and organizational memory (Hall et al, 2009; Chang, 2010; Griffith et al, 2001). Pinkovitz et al (1997, cited by Sentel et al, 2007) estimate that approximately 12% of an organizations payroll is sacrificed to turnover costs. More specifically, in a research conducted by Budhwar et al (2009) in Indian call centers, the monthly wage of an entry level agent in 2005 was 13.000 rupees (295 \$) whereas the replacement cost alone would stand for 40.000 rupees (\$ 909). It is therefore reasonable to assume that the phenomenon costs dearly in every business entity world-wide.

2.5 The Five Factor Model in Conjunction with Turnover – Linking Research

Individual interference variables such as employee personality have grown in importance and popularity over the past decade (Holtom et al, 2008) providing the reasoning and contextual framework for future research, as in this case study. Nevertheless, few prior studies have tried to identify which kind of employee is related with excess turnover intention (Bertinelli et al, 2009). The 'big five' personality traits provides a methodologically sound and worldwide applicable tool (McGrae and Costa, 1997) to explore the interrelationship between certain aspects of an individual's personality and his/her intention to quit (Sawyer et al, 2009). A call center is a stressful work environment with demanding shifts and relatively poor career opportunities. Agents also have to confront heavy supervision, alienation due to solidarity, less scope for personal growth and irate customers that can cause burnout, fatigue, psychological disorders and eventually turnover (Budhwar et al, 2009). Some kinds of agents respond adequately and thrive in such an environment

while others strive and (voluntarily or not) withdraw. It would therefore be interesting to explore which personality construct – posed by the Five Factor Model – would fit and prosper in an agent’s demanding position.

Conscientious recruits may experience greater sense of obligation and their discipline and sense of duty should result to a lower propensity to quit (Day et al, 1998 cited by Sawyer et al, 2009). Agreeable employees due to their flexibility and helpfulness should show greater tendency to remain in the company as they can be adaptive to demanding shifts and working conditions. Emotional stability appears to be crucial indication to turnover intention (Le Breton et al, 2004). Goodwin et al (2011) identify a strong positive relationship between emotional labor and turnover intent. It would therefore be interesting to explore the attitude of a stable or neurotic employee in an emotionally intensive environment of a call center. Anxious, stress intolerant agents cannot possibly manage in a call center environment. On the contrary, extravert employees with larger social circle and greater access to information would not be ideal for an agent’s solitary position where interaction with co-workers is nearly absent. Similarly, open individuals may get bored in the long run (Kleeman and Matuschek, 2002) because the highly automated, scripted nature of a call center limits their autonomy and need for innovation.

Based on the findings of the literature above:

H1. Conscientiousness, as a call center employee personality trait, will be negatively associated with turnover intention.

H2. Agreeableness, as a call center employee personality trait, will be negatively associated with turnover intention.

H3. Emotional stability, as a call center employee personality trait, will be negatively associated with turnover intention.

H4. Extraversion, as a call center employee personality trait, will be positively associated with turnover intention.

H5. Openness, as a call center employee personality trait, will be positively associated with turnover intention.

2.6 The Five Factor Model in Conjunction with Job Satisfaction – Linking Research

The 'big five' personality traits have been widely incorporated to chart job satisfaction in a wide variety of professional settings and other variables. The validity of the outcomes – regardless of the difference in workplace contexts (mentioned in the Purpose of the study section) – has been widely replicated and acknowledged (Lounsbury et al, 2012). Menon and Thingujam (2012) measure how personality reflects job satisfaction levels over a recession period in an IT environment in India. Indeed, individual differences charted by the Five Factor Model, affect personal dispositions towards one's job as Judge et al (2002) and Brunk-Lee et al (2009) propose (cited by Furnham et al, 2007; Spagnoli and Caetano, 2012). Silva (2006) correlates job satisfaction with personality traits. Her study identifies variance between personal dispositions and job satisfaction by relating emotional stability to certain facets of it such as nature of work and promotion. Neuroticism was related to job dissatisfaction and intention to leave an organization. On the contrary, conscientiousness was a strong predictor of job satisfaction. Since there are strong indications and data that the model applies universally, irrelevant of diverse cultures and distinct languages, it can also be used as a tool in this research (MacGrae and Costa, 1997).

As mentioned beforehand, fairly wide academic contribution has been devoted on organizational (such as supervision, interrelation with co-workers) and profit oriented settings (such as salary) (Saner and Eyupoglou, 2012). However, bibliography discerned an individual variance in the way employees perceived their jobs even if their workload and tasks remained constantly the same (O'Reilly et al, 1980 cited by Furnham et al, 2009). A meta-analysis conducted by Judge et al (2002, cited by Furnham et al, 2009) identified significant associations between job satisfaction and neuroticism (-0, 29), extraversion (0, 25) and conscientiousness (0, 26). The five factor model traits demonstrated a correlation of 0, 41 with job satisfaction. It can therefore be assumed that personality can be a strong determinant of job satisfaction and that psychometrics in general can provide a fair indicator of the concept in a workplace environment. The dispositional traits of positive affectivity (extraversion) and negative affectivity (neuroticism) and their connection with job satisfaction are indeed, based on sound academic foundation. Chin et Kosinski (1997) assert that sociable, expressive and ambitious employees (=extraverts/positive affectivity) are likely to experience greater job satisfaction. On the contrary, distressed, pessimistic, agitated employees (neurotics/negative affectivity) are prone

to feel less job satisfaction even if the workloads remain the same. Chin et Kosinski's (1997) findings are also backed by similar researches by Agho et al, 1992, Porwal et Sarma, 1985 (cited by Chin et Kosinski, 1997).

Based on the findings of the literature above:

H6. Conscientiousness, as a call center employee personality trait, will be positively associated with job satisfaction.

H7. Agreeableness, as a call center employee personality trait, will be positively associated with job satisfaction.

H8. Emotional stability, as a call center employee personality trait, will be positively associated with job satisfaction.

H9. Extraversion, as a call center employee personality trait, will be negatively associated with job satisfaction.

H10. Openness, as a call center employee personality trait, will be negatively associated with job satisfaction.

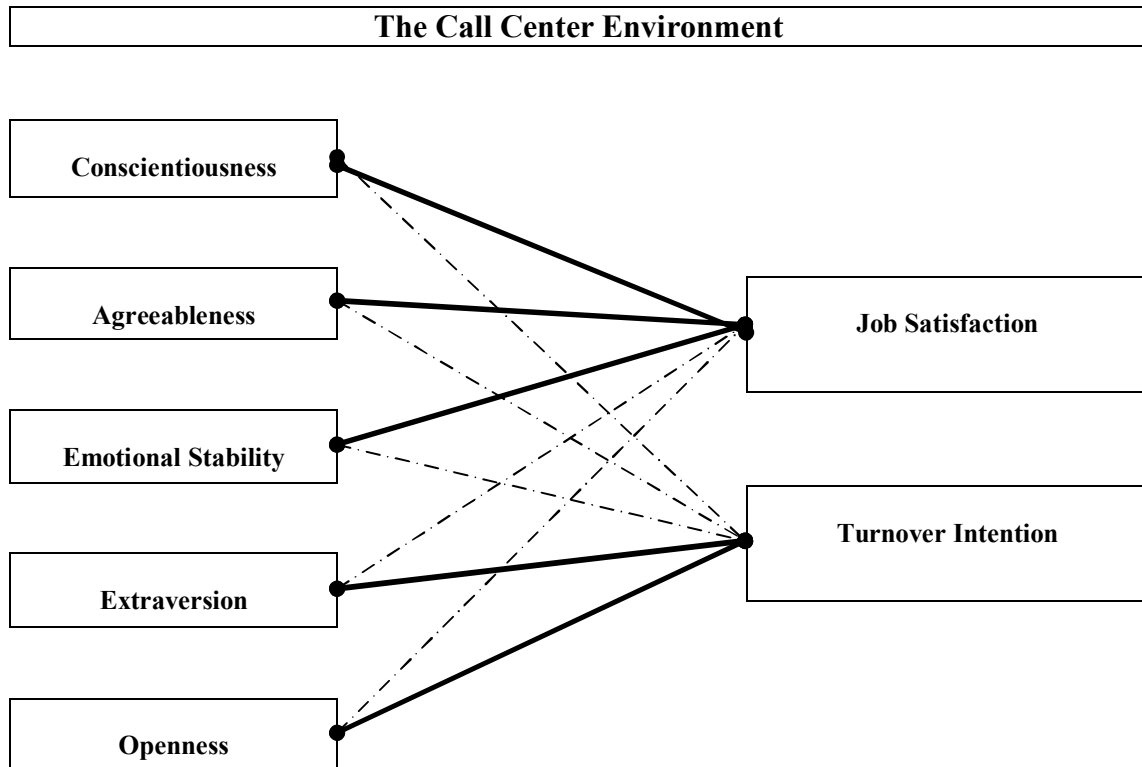
2.7 Job Satisfaction in Conjunction with Turnover – Linking Research

Because job satisfaction is associated with lower levels of tardiness and absenteeism (Giannikis and Mihail, 2010), is a strong predictor and widely considered to decrease an employee's intent to turnover (Tuten and Niedermayer, 2002), the two concepts will be studied together along with the Five Factor Model in a call centre environment. The negative effects of employee job satisfaction on turnover intentions have thoroughly been established by literature (Poddar and Madupalli, 2012). Smith et al (2011) assert that the concept – along with commitment and job alternatives – undoubtedly influences voluntary turnover. The association and relative contribution of job (dis)satisfaction to the turnover procedure is more than evident throughout the whole literature (Chen, 2006). An individual's job dissatisfaction is caused by direct or indirect variables concerning his/her job – not only pay or supervision but also aspects that do not necessarily relate to task content such as morale (Chang et al, 2007, cited by Park et al, 2009-mentioned beforehand). A dissatisfied employee will be driven by initial thoughts of quitting, followed by comparisons of given alternatives which will eventually lead to turnover (Mobley, 1977 cited by Wheeler et al, 2007).). It is widely accepted that the whole process comprises of a) quitting

process caused by job dissatisfaction b) search for other suitable jobs before withdrawal c) evaluation of these alternatives d) turnover takes place as a result (Lee and Mitchell, 1999). Wheeler et al (2010) also proposed that job satisfaction indirectly influences voluntary turnover by affecting the person-organization fit (P-O) mechanism (aforementioned). Dissatisfaction will lead to misfit that will eventually result in voluntary or in voluntary turnover. Poddar and Madupalli (2012) suggest that low job satisfaction is unequivocally associated with turnover intention through literature and inter relate problematic customer behaviors with emotional exhaustion that eventually lead to job dissatisfaction and turnover.

In a call center research landscape Kirby (2006) asserts that stress and boredom function as preludes to job dissatisfaction leading eventually to turnover – as identified beforehand (variables section of job satisfaction) stress is a major predictor of job satisfaction. Cartwright (2003, cited by Jack et al, 2006) also associates stress with employee performance and satisfaction that may lead to turnover. Poddar and Madupalli (2012) reinforce existing literature findings over the variance between the concepts as well. By conducting semi structured interviews in American call centers, they monitor how problematic customer behaviors (e. g. rude or abusive or unreasonably demanding customers) lead to agents' emotional exhaustion, burnout and poor job satisfaction that result to turnover intention.

Figure 2
Conceptual Model



Note: Bold lines indicate positive paths, whereas dot lines depict negative paths.

Chapter 3

Background

3.1 Definition of a Call Center

Call centers can be defined as specialized organizational units providing telephone based customer services (Kleeman and Matuscchek, 2002). Call centers are an important way of conducting business for organizations by providing cutting edge competitive advantage with the use of low cost delivery via telephones (Callaghan et Tompson, 2001 cited by Dean et Rainie, 2009). Richardson and Gillespie (2003, pp. 88-89, cited by Jobs et al, 2007) define call centers as having three distinct properties: 1) Workforce occupied in integrated telecommunications and information system technologies 2) automatic distribution of workload and monitoring of performance 3) Workforce is in direct telephone contact with customers by accepting in bound calls and/or initiating outbound calls. Adding to the definition Jobs et al (2007) assert that employees can also get in contact with customers through e-mails also maintaining that their size can vary from as few as 10 people to mega centers with over 2. 000 recruits. Jack et al (2006) identifies a typical call center as a voice operations center that interacts with customers in a variety of ways such as billing, provisioning, directory assistance, customer and technical support.

3.2 Call Center Types and Classifications

Within the call center industry four major types are recognized: In- house, out-sourced, in-bound and out-bound call centers. The first ones' are managed in-house operating inside an organization within a bigger business unit as an integrated and inseparable part of it whereas out-sourced call centers are completely different and separate business entities that accept work on commission via contracting (Aksin and Masini, 2006). They can subsequently be divided to 'in-bound' and 'out-bound' formations. The first one's primary function is to receive telephone calls that have been initiated by the customers (frequently asked questions, complaints) whereas 'out-bound' call centers work on commission to promote products or services of an

external contractor by initiating a telephone contact with the potential customer (Aksin et al, 2007). NACE (Nomenclature generale des Activites economiques dans les Communantes Europeenes, cited by Jobs et al, 2007) codes an activity based call center classification: Client relation on behalf of others, placing orders, product information, handling complaints, address verification, direct marketing and market research, answering calls, promoting sales with calls directed to customers. Based on the kind of services provided the industry can be sub divided to 11 sectors: financial/banking/insurance, telemarketing, telecommunications, third party outsourcing, government, distribution, IT, directory, medical, customer service and other (Jobs et al, 2007).

The trend around the world is for call centers to be viewed as key contact points with potential customer bases alternating them from cost centers to strategic revenue producers for organizations (Jack et al, 2006). Academic research proposes that their significance and economic impact on national economies will continue to grow. Indeed, Jobs et al (2007) identify the industry as strategic employment sector in Ireland which occupies 3, 6 percent of the workforce (Datamonitor, 2005 cited by Jobs et al, 2007). Relevant data from the U.S.A suggest that approximately 3 percent of the workforce work in call centers (Berkeley, 2005 cited by Jack et al, 2007). IBISWorld (2008, cited by Sawyer et al, 2009) estimates the number of call centers in the U. S. at 56.000 employing around 3, 07 million agents. By allowing for a cheap and fast contact with customers/consumers call centers have emerged across Europe as well where estimations of 10.000+ call centers and 25-40 percent growing in number and market spends is proposed (Feinberg et al, 2002). In the U.K. alone 2.2 percent of the workforce in 2001 was occupied in the industry and the annual expected growth per year for Western Europe was forecasted at 12 percent (Marr et Parry, 2004). However, it should be pointed out that an effective data collection regime exists neither for the U.S. nor for the European Union even though the industry does have publications, vendors and conferences (Jobs et al, 2007). Chan (1999 cited by Lam et Lau, 2004) estimated the global calling center market in 1998 at \$17 billion.

3.3 The Call Center Environment and Problematic

Dean and Rainie (2009) attain that front line employees in these business entities suffer high levels of stress and emotional labor. Kirby (2006) asserts that call centers are tormented by low employee morale, job satisfaction and high turnover and absenteeism rates. Sawyer et al (2009) mentions poor service performance and high levels of burnout. Poddar and Madupalli (2012) identify emotional exhaustion related with job dissatisfaction and turnover intention. IBISWorld (2008, cited by Olukemi et al, 2009; Sawyer et al, 2009 cited by Poddar and Madupali, 2012) estimate turnover between 35 and 50 percent, TOSCA (pp. 125, 2007 cited by Jobs et al, 2007) proposes an overall average of 35 percent while Kirby (2006) asserts that it lies at 25 percent placing absenteeism as high as 35 percent. As influencing factors academic research identifies stress and boredom (Kirby, 2006), heavy electronic surveillance, control and the pressure to meet both qualitative and quantitative targets (Dean and Rainie, 2009), low salary, lack of career opportunities and advancement (Jobs et al, 2007), high productivity demands, monitoring and stress (Dean et Rainie, 2009), problematic customer behavior with rude, abusive, unreasonably demanding and difficult to handle customers (Poddar and Madupalli (2012), job stress and high attrition rates (Rameshbabu et al, 2013), telephone surveillance which increases strain (Varca, 2006).

Literature indicates that from an industrial psychology point of view call center management adopted neo-Tayloristic practices by placing its focus on high volume production and confronting agents as expendable parts in a mass production system (Batt and Moynihan, 2002; Taylor et Bain, 2001 cited by Jack et al, 2007). An emphasis on quantity rather than quality seems to be the case (Varca, 2006). It is therefore fair to say that the stressful and psychologically demanding nature of a call center environment is well documented and the phenomenon of turnover intention internationally is so intense that business managers accept it as 'part of the deal' and some researchers characterize it as a 'sacrificial' H.R. strategy (Wallace et al, 2000). Quantitative monitor measurements reveal poor call per hour ratios and large intervals between calls whereas target setting is seldom reached by some individuals. Inevitably, this may lead to quits or dismissals, which are a costly phenomenon in general as they include the cost of training, recruitment, compensation-in the case of dismissal (Ruyter et al, 2001). In the U. K. alone Kirby (2006) estimates that the annual recruitment and training cost in the call center industry is over 570 million pounds taking into consideration 650. 000 front line agent positions, a turnover rate of

25 percent and a recruiting cost of 4.500 pounds per recruited agent. The experience curve effect – the span between the introduction of an activity (to a new employee) and the time it takes to master it – also affects the firms overall productivity and good service quality because it is difficult for organizations to immediately fill the positions previously occupied by trained and skilful employees in order to achieve steady organizational performance (Poddar et Madupalli, 2012). Rameshbabu et al (2013) correlate high attrition rates and job stress in call centers with negative physical health of shift workers, whatsoever social and health related issues have been discussed by a broad number of researchers and will not be addressed in this research.

The highly demanding, stressful, repetitive and emotionally demanding nature of such a business entity – having been described as an advanced form of Taylorism – contributes to high levels of absenteeism and staff turnover (Siong et al, 2006). In addition, Barnes (2001, p. 3 cited by Sawyer et al, 2009) asserts that the high turnover rate which is endemic in the call center industry has been exacerbated by ‘the recruitment of the wrong personality type’. The phenomenon appears persistently high and assumes a serious issue for investigation to senior management (Robinson et al, 2006 cited by Goodwin et al, 2011). Staff selection, training and retention are crucial factors that influence a call center’s effectiveness and productivity. Agents are (or should be) the primary human resources focus of such a business entity, as they are the first point of contact with the potential customer (Sharp, 2003). The case however, is that call centers usually fail to know who to hire, his/her interests, motivations and attitudes (Butler, 2004), a task that entails “far more than writing a job description and requirements” (Cline, 2002 pp. 27-30). This indifferent and ‘sacrificial’ human resources strategy means that call centers do not incorporate elaborate strategies to attract and hire eligible agents. Bain and Taylor (2000) also pinpoint inadequate attention into selecting appropriate recruits. Along with the above findings, Gustafson (2002) associates increased levels of employee training with decreased turnover rates, asserting that training promotes satisfaction which eventually leads to retention. As a result – being rather stressful work environments – these business formations are tormented by endemic turnover rates that lie over 30% internationally (Stuller, 1999 cited by Tuten et al, 2002). New estimations from various researchers place the rate even higher reaching 50% (Aksin et al, 2007; Jack et al, 2006; Jobs et al, 2007; Kirby, 2006; Poddar et Madupalli, 2012; Sawyer et al, 2009). It is therefore evident that turnover in call centers is a stable and persistent

phenomenon irrelevant of particular socio economic circumstances through time. In total contradiction lie the findings of the U.S. Bureau of labor statistics which identifies a turnover rate – both in private and public sector – of around 3%. The phenomenon is so intense that many business managers disregard it as “part of the deal” (Wallace et al, 2000). The relationship between stress and voluntary turnover – when stress raises the will to withdraw rises too and vice versa – has been documented by Mattesson and Ivancevich (1987) who assert that ¼ of all voluntary turnover is associated with stress.

3.4 Call Center Staffing

Aksin et al (2007) assert that 60-80 percent of the overall budgeting costs in a call center are devoted to agents (the people that handle phone calls) due to the labor intensive dimension of the operations conducted. Recruiting and retaining high performing agents is of the utmost importance of such a business entity. Nevertheless, literature suggests that inadequate attention has been given into incorporating selection criteria to hire successful front line recruits in terms of their personality constructs (Saywer et al, 2009). Academic research has placed its primary focus on the extensive training procedures of the workforce making it rather evident that the human aspect in such an environment has been miscalculated. Excessive recruiting and training costs are acknowledged as direct results of high attrition and turnover rates (NACC, 2013). Tayles et al (2002, cited by Marr and Parry, 2004) propose that while call centers excel at monitoring efficiency and performance, devote limited attention to qualitative employee characteristics. The determining role of personality though can mediate job satisfaction, performance and turnover (Silva, 2006). Getting the right recruits for training is therefore acknowledged as a vitally important first step towards a successful and satisfied agent that can benefit from the generous bonus payments given the targets are achieved (Pollit, 2008). Social and communication skills as well as personal motivation are considered ‘sine qua non’ attributes for an eligible employee (Kleeman and Matuschek, 2002). Assertive but not aggressive individuals with the emotional stability to manage difficult, demanding or even rude customers are in high demand and considered the most appropriate of recruits (Pollit, 2008; Sawyer et al, 2009). From the above we can conclude that personality does affect organizational outcomes in a call center environment and more attention should

be paid into targeting recruits with specific personal attributes that can function and prosper in such a business formation.

3.5 The Problem in Greece

The Greek calling center industry consists of global giants with vast experience in the field internationally and many independent domestic firms. The overall engaged personnel accounts for more than 10.000 employees with an upward trend every year (HCCA.gr, 2011). Although new way of conducting business in Greece, the domestic calling center industry faces the same problems confronted abroad. The company under study makes no exception. High turnover rates and poor job performance-satisfaction are common issues affecting its growth and prosperity (For the whole sector in general, it is rather indicative to mention that even anti-call center blogs have been created from former employees in the internet, e.g. anticallcenter.wordpress.com – Parr et Marry (2004, pp. 56) refer to them as “new dark satanic mills” and “sweatshops of the western world”). The average employee retention rate barely reaches two years and poor performance related problems are identified in a proportionate fragment of the employee population.

3.6 Company Background

The company under study is an out sourced and primarily out bound call center. The first term means that the firm operates as a separate business entity working on commission with external contractors. These partners include some of the biggest banks in Greece and all the domestic telecommunication companies. The last term means that the company initiates calls to customers in order to promote sales (as mentioned above). It consists of approximately 200 agents divided into four sectors namely the banking, telecommunications, IT and commercial sector. The overall turnover rate lies approximately at 30%, reaching nearly 40% between the ages of 20 to 30. The recruitment process takes place via advertisements in newspapers, internet and the company’s intranet where recruits are invited to submit their curriculums. Based on the curriculums, a first kind of sorting is conducted by the human resources department. The remaining candidates will then go through an interview and if eligible they will take part in induction training groups – of approximately 10 people

in each group. After the end of this theoretical development in the training groups final selection takes place and the recruits are hired. Based on the assessment carried by the human resources department each new employee goes further training depending on the project he/she will be involved in – projects vary in difficulty and the most demanding ones require the best agents available. For example banking sector agents require 1 and a half month of training whereas telecommunications agents require 2 weeks. Refresh training takes place twice a year for every recruit. It is therefore, fair to say that – in accordance with literature findings under the “call center staffing” section – the firm incorporates excessive training rather than focusing on the “right” type of personality that would most appropriately fit in. Employees are occupied in 4 hour, 6 hour and 8 hour shifts again depending on the nature of the project – e. g. banks: 09:00-15:00, customer service: 09:00-24:00. As far as bonuses are concerned, each project is granted a degree of difficulty which is multiplied by the sales made by the agents. For easy projects: 10 sales/agent X 1 (difficulty) = 10 Euros, for demanding projects: 3 sales/agent X 3(difficulty) = 9 Euros.

All four sectors target on promoting external contractors’ products and services by focusing on customer care, retention and loyalty. The firm goes beyond the typical call center, seeking a two-way cooperation with the customer by investigating his/her needs, the requirements of the product or service (offered) and the market(s) targeted. This kind of call center does not require an agent that simply operates as a translator between the customer and the company’s computerized information system. On the contrary, it relies upon communicative, adaptive, emotionally stable employees who can handle rather complex services and demanding valuable customers allowing for some ‘fine-tuning’ to be carried out by themselves (Kleeman and Matuschek, 2002). It is a fact that this quality of call center consist a minority both nationally and internationally-33% of the whole sector (Holman et al, 2007), but the segment will grow in importance due to the fact that simple service call centers will be replaced by internet-based features, like tele-banking in the near future (Kleeman and Matuschek, 2002). In terms of personnel employed, structure, turnover and profitability the firm lies in the average of the industry and therefore can be denominated as representative for the purpose of the study (HCCA.gr, 2011). It is rather indicative to mention that the firm has been evaluated with a high credit rating from ICAP Group - an acknowledged organization both from the Bank of Greece and the European Central Bank – and has therefore been included in the ‘strongest

companies in Greece'. This evaluation is accredited to only one in ten enterprises in Greece.

Chapter 4

Methodology

4.1 Research Design

The empirical work of this case study entails primary data information gathering about frontline employees (=agents) occupied in a major call center in the area of Athens, Attiki. Descriptive and correlation analysis studies are the most appropriate for explorative research and charting relationships between variables at a particular point in time. We opted to identify the relationship between personality traits established by the Five Factor Model and job satisfaction – turnover intention of call center agents during the period of May 2013. Three instruments were incorporated for data collection: The Minnesota Satisfaction Questionnaire, the International Personality Item Pool and Roodt's Turnover intent Questionnaire. The distribution of the questionnaires was conducted personally in the physical location of the call center to ensure higher participation. Different shifts (4, 6, 8 hour) also made the physical presence of the researcher obligatory throughout the working day for the hand out and collection of the questionnaires. The questionnaires were filled in a voluntary basis while the responses were kept strictly anonymous and confidential. The population of the study involves all agents occupied in the call center's physical location in all four sectors: Banking, telecommunications, IT and commercial. This number is highly varied depending on the projects commissioned, launched and the excessive turnover rate (mentioned beforehand). At the time the questionnaires were delivered 207 agents consisted the call center's frontline workforce. Taking into account the data provided by the HCCA and Datamonitor, the company is representative for the purpose of the case study as its workforce and net profit lie in the average of the industry sector (Aksin et al, 2007; Jobs et al, 2006; Holman et al, 2007; HCCA, 2013). The time period for the data collection is also considered

appropriate because it lies between the Easter and summer vacations ensuring that the vast majority of the agents would be present to fill the survey.

4.2 Instruments

4.2.1 Minnesota Satisfaction Questionnaire

The level of job satisfaction among front line employees has been measured by the Minnesota Satisfaction Questionnaire (MSQ). This instrument has two forms: A 100-item long form and a shorter version containing 20 items. For reasons of parsimony the short-handed version has been incorporated. The form has been developed by Weiss et al (1967, cited by Hsu, 2011) and has been used by a wide variety of researchers in various professional settings. The questions are weighted in a five-point likert scale starting from (1) [= low intensity/strongly dissatisfied with one's job] to (5) [= high intensity/strongly satisfied]. An example is: "With the chance to work alone= (1) strongly dissatisfied to (5) strongly satisfied. The questionnaire identifies particular satisfaction domains such as activity, variety, social status, security, authority, creativity, variety, advancement, recognition and its validity and reliability have long been acknowledge and established throughout literature (Roodt et Jacobs, 2007).

4.2.2 International Personality Item Pool (I. P. I. P.)

The Five Factor Model variables are charted by incorporating items from the International Personality Item Pool (Goldberg, 1999 cited by Sawyerr et al, 2009). Again, for reasons of parsimony, the five personality constraints are measured with four items each for a total of 20 items (5 personality dimensions X 4 items per dimension). Questions are weighted in a five-point likert scale from (1) [low intensity/very inaccurate] to (5) [high intensity/very accurate]. An example can be given as: "I get chores done right away"= (1) very inaccurate to (5) very accurate. Arguing in favor of the I. P. I. P. 's reliability, both Sawyerr et al and Goldberg demonstrate a reasonable reliability of 0.87, 0.91, 0.81, 0.88, 0. 86 (Sawyer et al, 2009) and 0.81, 0.85, 0.81, 0.88, 0.79 (Goldberg, 1999 cited by Sawyerr et al, 2009) for conscientiousness, agreeableness, emotional stability, extraversion and openness

to new experience respectively. Their work is acknowledged and cited by later researchers on the field (Poddar and Madupalli, 2012). Buchanan et al (2005) also argue in favor of the I. P. I. P. due to its validity, free availability and relatively low drop-out rates – the shorter the instrument the lower the survey abandonment.

4.2.3 Turnover Intent

Academic research landscape provides poorly for comprehensive research instruments as far as turnover intent is concerned. Respondents are usually asked a question or two in order for their intentions to quit to be indicated (Sawyer et al, 2009; Aladwan et al, 2013). A scarce amount of studies include more than three items per (turnover) instrument (Fox and Fallon, 2003 cited by Roodt and Jacobs, 2007). For the purpose of the study a short-handed version of Roodt's (2004, cited by Roodt et Jacobs, 2007; Aladwan et al, 2013) 3-item turnover questionnaire will be used. Questions are weighted in a seven-point likert scale from (1) [low intensity/never] to (7) [high intensity/always]. An example can be given as: "How frequently do you scan for job opportunities in newspapers?"= (1) never to (7) always. Reasonable reliability of 0.91 (Chronbach Alfa) is obtained (Roodt and Jacobs, 2007; Aladwan et al, 2013).

4.2.4 Other Variables

Extant literature focusing on job satisfaction acknowledges gender and age as closely related variables (Hsu, 2011; Moshavi and Terborg, 2002). Moreover, job-specific characteristics such as shift (day or night) or unit (inside the organization) have been identified to affect satisfaction outcomes (Moshavi and Terborg, 2002; Roodt et Jacob, 2007). Call Centers function on rotating and overlapping shifts and such a work pattern may influence job satisfaction as well. As mentioned beforehand – under the 'company background' section of Chapter 1 – projects and organizational units vary in demands, difficulty and payback. It would therefore be reasonable to include these parameters in the variables questionnaire. Finally, education and age are closely associated with turnover intent (Aladwan et al, 2013; Roodt and Jacobs, 2007). Education is sub divided into three categories: High school, university and Master. Age is classified into 18-25, 26-35, 36-45, 46 + groups. Shift is categorized

into the 4, 6, 8 hour group respectively. Bonuses include the – 100 Euro, 100-200 E, 200-300 E and 300 + E categories. Units are categorized in the same way as the company's organ gram: Banking, telecommunications, IT and commercial.

4.3 Data Collection

Permission for the survey was granted from the shift manager of the call center. Each agent participated on a voluntary basis. Questionnaires were handed in and answered either on the beginning of their shifts or during break time in their workplace (on their desks). The collection of the questionnaires was conducted in the same day. No co-operation among agents was endorsed and suggestions to include strictly their personal views and beliefs were made. The researcher would occupy a vacant desk close to the floor entrance where agents would pile up the submitted questionnaires. Management did not participate in any way during distribution and collection of the survey material so agents would be sure that the information gathered would be confidential and anonymous. Senior management was insured that all information concerning the firm would also be kept anonymous and no publications under its brand name would be made. The response rate was more than satisfactory reaching 172 filled questionnaires out of 207 call center agents, corresponding to 83 per cent of the workforce.

4.4 Data Analysis

All data gathered were analyzed with the use of the Statistical Package for the Social Science (SPSS) for Windows. Cronbach's Alfa coefficients were incorporated to validate the internal consistency of these research tools. Pearson correlations were used to assess the relationship between our primary variables of personality, job satisfaction and turnover intention. Demographic variables were reckoned with the use of descriptive statistics such as means, frequency and standard deviation.

Chapter 5

Statistical Analysis and Findings

5.1 Descriptive statistics

The descriptive statistics of the individuals who participated in this survey are reported in the following tables.

Tables for the descriptive statistics of the sample.

sex of responder

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	35	20,3	20,3	20,3
female	137	79,7	79,7	100,0
Total	172	100,0	100,0	

age of responder

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-25	57	33,1	33,1	33,1
26-35	79	45,9	45,9	79,1
36-45	29	16,9	16,9	95,9
46+	7	4,1	4,1	100,0
Total	172	100,0	100,0	

education of responder

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	high school	114	66,3	66,3	66,3
	university	47	27,3	27,3	93,6
	master	11	6,4	6,4	100,0
	Total	172	100,0	100,0	

bonus per month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 100	60	34,9	34,9	34,9
	100-200	15	8,7	8,7	43,6
	200-300	39	22,7	22,7	66,3
	more than 300	58	33,7	33,7	100,0
	Total	172	100,0	100,0	

experience in the company

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2 years	64	37,2	37,2	37,2
	2-4 years	52	30,2	30,2	67,4
	4-6 years	32	18,6	18,6	86,0
	more than 6 years	24	14,0	14,0	100,0
	Total	172	100,0	100,0	

overall working experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	14	8,1	8,1	8,1
2	13	7,6	7,6	15,7
3	28	16,3	16,3	32,0
4	22	12,8	12,8	44,8
5	20	11,6	11,6	56,4
6	13	7,6	7,6	64,0
7	16	9,3	9,3	73,3
8	12	7,0	7,0	80,2
9	9	5,2	5,2	85,5
10	1	,6	,6	86,0
11	9	5,2	5,2	91,3
12	3	1,7	1,7	93,0
13	5	2,9	2,9	95,9
14	4	2,3	2,3	98,3
15	1	,6	,6	98,8
16	1	,6	,6	99,4
17	1	,6	,6	100,0
Total	172	100,0	100,0	

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation

overall working experience	172	16	1	17	5,77	3,592
Valid N (listwise)	172					

daily shift hours (contract)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 4 hours	67	39,0	39,0	39,0
6 hours	87	50,6	50,6	89,5
8 hours	18	10,5	10,5	100,0
Total	172	100,0	100,0	

5.2 Reliability analysis

In the following tables, the internal consistency of the questionnaires used was examined through the analysis of Cronbach α coefficients. Seven coefficients are presented, five for the International Personality Item Pool (one for each sub-scale), one for the totality of the Minnesota Satisfaction Questionnaire and one for the Turnover Intention.

Tables for the Cronbach α coefficients.

a. Conscientiousness

Reliability Statistics

Cronbach's Alpha	N of Items
,950	4

b. Agreeableness

Reliability Statistics

Cronbach's Alpha	N of Items
,957	4

c. Emotional stability

Reliability Statistics

Cronbach's Alpha	N of Items
,969	4

d. Extraversion

Reliability Statistics

Cronbach's Alpha	N of Items
,945	4

e. Openness

Reliability Statistics

Cronbach's Alpha	N of Items
,958	4

f. Overall job satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
,989	20

g. Turnover Intention

Reliability Statistics

Cronbach's Alpha	N of Items
,976	3

All coefficients are over the cutoff point of $>.70$ (Tabachnick and Fidell, 2007), and even higher than $>.90$, so we can assume that all questionnaires are reliable.

5.3 Inductive statistics

5.3.1. Correlations

Before conducting the regression analysis, it would be useful to provide evidence of the correlations that might exist between the variables of the study. So, in order to control the correlation between all variables, the Pearson r coefficient is used.

Correlations

		Conscientiousness	Agreeableness	Emotional stability	Extraversion	Openness	Overall job satisfaction	Turnover
Conscientiousness	Pearson Correlation	1	,789**	,836**	-,105	-,596**	,760**	-,841*
	Sig. (2-tailed)		,000	,000	,171	,000	,000	,000
	N	172	172	172	172	172	172	172

Agreeableness	Pearson Correlation		1	,811**	-,147	-,490**	,675**	- ,741*
	Sig. (2-tailed)			,000	,054	,000	,000	,000
	N		172	172	172	172	172	172
Emotional stability	Pearson Correlation			1	,009	-,562**	,781**	- ,840*
	Sig. (2-tailed)				,911	,000	,000	,000
	N		172	172	172	172	172	172
Extraversion	Pearson Correlation				1	,315**	-,004	,055
	Sig. (2-tailed)					,000	,962	,476
	N				172	172	172	172
Openness	Pearson Correlation					1	-,484**	,612*
	Sig. (2-tailed)						,000	,000
	N					172	172	172
Overall job satisfaction	Pearson Correlation						1	- ,833*
	Sig. (2-tailed)							,000
	N						172	172

Turnover	Pearson							1
	Correlati							
	on							
	Sig. (2-							
	tailed)							
	N							172

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

As we can notice by the above table, the majority of the variables by the three different questionnaires are highly correlated ($p < .001$), either positively or negatively, with each other. The only variable which stands alone, and correlates just with one other variable, is Extraversion, which correlates positively only with Openness (Pearson $r = .315$, $p < .001$).

5.3.2. Regression analysis

We conducted two regression analyses with the use of the stepwise method. In the first analysis, the Overall Job Satisfaction was the dependent variable and the five factors from the International Personality Item Pool questionnaire were the predictors. In the second analysis, the Turnover Intention was the dependent variable and again the five factors from the International Personality Item Pool questionnaire were the predictors.

SPSS results from the 1st regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,781 ^a	,609	,607	13,612
2	,805 ^b	,647	,643	12,969

a. Predictors: (Constant), Emotional_stability

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,781 ^a	,609	,607	13,612
2	,805 ^b	,647	,643	12,969

a. Predictors: (Constant), Emotional_stability

b. Predictors: (Constant), Emotional_stability, Conscientiousness

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,530	3,862		2,209	,029
	Emotional_stability	4,267	,262	,781	16,281	,000
2	(Constant)	1,003	4,079		,246	,806
	Emotional_stability	2,643	,455	,483	5,811	,000
	Conscientiousness	2,032	,475	,356	4,274	,000

a. Dependent Variable: Overall_job_satisfaction

Excluded Variables^c

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Conscientiousness	,356 ^a	4,274	,000	,312	,302
	Agreeableness	,123 ^a	1,506	,134	,115	,343
	Extraversion	-,010 ^a	-,215	,830	-,017	1,000
	Openness	-,066 ^a	-1,148	,253	-,088	,685
2	Agreeableness	,008 ^b	,096	,923	,007	,302
	Extraversion	,031 ^b	,657	,512	,051	,958
	Openness	,000 ^b	-,013	,990	-,001	,631

a. Predictors in the Model: (Constant), Emotional_stability

b. Predictors in the Model: (Constant), Emotional_stability, Conscientiousness

c. Dependent Variable: Overall_job_satisfaction

The adjusted R^2 equals to .643, which means that 64.3% of the total variance of Overall Job Satisfaction is explained by the model of the five factors, Conscientiousness, Agreeableness, Emotional stability, Extraversion and Openness. But only two of these five independent variables predict in a statistically significant way the dependent variable. Conscientiousness predicts positively Overall job satisfaction ($B=2.032$, $p<.001$) and Emotional stability predicts also positively Overall job satisfaction ($B=2.643$, $p<.001$). The other three variables (Agreeableness, Extraversion and Openness) do not contribute in any way to the specific predictive model, since these predictors are statistically insignificant ($p>.05$), so they are excluded from the model. The predictive model equals to:

Overall Job Satisfaction = $2.032 \cdot \text{Conscientiousness} + 2.643 \cdot \text{Emotional stability}$

(The constant variable is not statistically significant, so it is not entered in the equation)

SPSS results from the 2st regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,841 ^a	,707	,705	3,146
2	,877 ^b	,770	,767	2,796
3	,883 ^c	,780	,777	2,740

a. Predictors: (Constant), Conscientiousness

b. Predictors: (Constant), Conscientiousness, Emotional_stability

c. Predictors: (Constant), Conscientiousness, Emotional_stability, Openness

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	31,244	,983		31,788	,000
	Conscientiousness	-1,283	,063	-,841	-20,257	,000
2	(Constant)	31,940	,880		36,314	,000
	Conscientiousness	-,700	,102	-,459	-6,835	,000
	Emotional_stability	-,667	,098	-,457	-6,797	,000
3	(Constant)	27,628	1,747		15,815	,000

Conscientiousness	-,618	,105	-,405	-5,909	,000
Emotional_stability	-,627	,097	-,430	-6,457	,000
Openness	,665	,234	,129	2,837	,005

a. Dependent Variable: Turnover

Excluded Variables^d

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Agreeableness	-,205 ^a	-3,117	,002	-,233	,377
	Emotional_stability	-,457 ^a	-6,797	,000	-,463	,302
	Extraversion	-,034 ^a	-,808	,420	-,062	,989
	Openness	,171 ^a	3,418	,001	,254	,645
2	Agreeableness	-,028 ^b	-,420	,675	-,032	,302
	Extraversion	,011 ^b	,290	,773	,022	,958
	Openness	,129 ^b	2,837	,005	,214	,631
3	Agreeableness	-,034 ^c	-,510	,610	-,039	,301
	Extraversion	-,029 ^c	-,744	,458	-,057	,841

a. Predictors in the Model: (Constant), Conscientiousness

b. Predictors in the Model: (Constant), Conscientiousness, Emotional_stability

c. Predictors in the Model: (Constant), Conscientiousness, Emotional_stability, Openness

d. Dependent Variable: Turnover

The adjusted R^2 equals to .777, which means that 77.7% of the total variance of Turnover Intention is explained by the model of the five factors, Conscientiousness, Agreeableness, Emotional stability, Extraversion and Openness. Three of these five independent variables (plus the constant variable) predict in a statistically significant way the dependent variable. Conscientiousness predicts negatively Turnover Intention ($B=-.618, p<.001$), Emotional stability predicts also negatively Turnover Intention ($B=-.627, p<.001$) and Openness predicts positively Turnover Intention ($B=.665, p=.005$). The other two variables (Agreeableness and Extraversion) do not contribute in any way to the specific predictive model, since these predictors are statistically insignificant ($p>.05$), so they are excluded from the model. The predictive model equals to:

$$\text{Turnover Intention} = 27.628 + (-0.618)*\text{Conscientiousness} + (-0.627)*\text{Emotional stability} + 0.665*\text{Openness}$$

(The constant variable is statistically significant, so it enters in the equation)

5.3.3. Differences between groups

5.3.3.1 Gender

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means	
			95% Confidence Interval of the Difference

		F	Sig.	t	df	Sig. (2- tailed)	Mean Differ ence	Std. Error Differ ence	Lower	Upper
Conscienti ousness	Equal variances assumed	2,638	,106	- 1,84 9	170	,066	-1,321	,715	-2,732	,089
	Equal variances not assumed			- 1,73 0	48,8 14	,090	-1,321	,764	-2,856	,213
Agreeable ness	Equal variances assumed	,271	,603	- 2,55 6	170	,011	-1,614	,632	-2,861	-,368
	Equal variances not assumed			- 2,45 7	50,2 79	,018	-1,614	,657	-2,934	-,295
Emotional _stability	Equal variances assumed	,648	,422	- 2,75 7	170	,006	-2,034	,738	-3,491	-,578
	Equal variances not assumed			- 2,65 1	50,3 12	,011	-2,034	,767	-3,576	-,493
Extraversi on	Equal variances assumed	1,302	,255	- ,329	170	,743	-,201	,611	-1,408	1,006

	Equal variances not assumed			- ,349	57,148	,728	-,201	,576	-1,354	,952
Openness	Equal variances assumed	1,818	,179	1,544	170	,124	,328	,212	-,091	,747
	Equal variances not assumed			1,628	56,611	,109	,328	,201	-,075	,731
Overall_job_satisfaction	Equal variances assumed	,530	,468	- 1,758	170	,081	-7,183	4,087	- 15,251	,885
	Equal variances not assumed			- 1,426	42,824	,161	-7,183	5,037	- 17,342	2,976
Turnover	Equal variances assumed	,483	,488	3,266	170	,001	3,488	1,068	1,380	5,596
	Equal variances not assumed			3,184	51,111	,002	3,488	1,096	1,289	5,687

Males and females differed significantly at agreeableness ($t=-2.556$, $p=.011$), emotional stability ($t=-2.757$, $p=.006$) and Turnover Intention ($t=3.266$, $p=.001$). No other significant differences were observed.

5.3.3.2. Education

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Conscientiousness	Between Groups	854,569	2	427,284	44,742	,000
	Within Groups	1613,960	169	9,550		
	Total	2468,529	171			
Agreeableness	Between Groups	453,101	2	226,551	25,361	,000
	Within Groups	1509,661	169	8,933		
	Total	1962,762	171			
Emotional stability	Between Groups	933,562	2	466,781	44,743	,000
	Within Groups	1763,107	169	10,433		
	Total	2696,669	171			
Extraversion	Between Groups	48,963	2	24,482	2,402	,094
	Within Groups	1722,804	169	10,194		
	Total	1771,767	171			
Openness	Between Groups	42,731	2	21,365	20,755	,000
	Within Groups	173,967	169	1,029		
	Total	216,698	171			
Overall_job_satisfaction	Between Groups	27842,334	2	13921,167	44,589	,000

	Within Groups	52764,178	169	312,214		
	Total	80606,512	171			
Turnover	Between Groups	2504,872	2	1252,436	65,339	,000
	Within Groups	3239,424	169	19,168		
	Total	5744,297	171			

High School, University and Master graduates differed significantly at Conscientiousness, Agreeableness, Emotional stability, Openness, Overall job satisfaction and Turnover intention ($p < .001$).

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) education of responder	(J) education of responder	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Conscientiousness	high school	university	4,619*	,536	,000	3,35	5,89
		master	5,095*	,976	,000	2,79	7,40
	university	high school	-4,619*	,536	,000	-5,89	-3,35
		master	,476	1,035	,890	-1,97	2,92
	master	high school	-5,095*	,976	,000	-7,40	-2,79

		universit y	-476	1,035	,890	-2,92	1,97
Agreeableness	high school	universit y	3,479*	,518	,000	2,25	4,70
		master	3,227*	,944	,002	1,00	5,46
	universit y	high school	-3,479*	,518	,000	-4,70	-2,25
		master	-,251	1,001	,966	-2,62	2,12
	master	high school	-3,227*	,944	,002	-5,46	-1,00
		universit y	,251	1,001	,966	-2,12	2,62
Emotional_stabil ity	high school	universit y	4,808*	,560	,000	3,48	6,13
		master	5,396*	1,020	,000	2,99	7,81
	universit y	high school	-4,808*	,560	,000	-6,13	-3,48
		master	,588	1,082	,850	-1,97	3,15
	master	high school	-5,396*	1,020	,000	-7,81	-2,99
		universit y	-,588	1,082	,850	-3,15	1,97
Extraversion	high school	universit y	,067	,553	,992	-1,24	1,38
		master	2,197	1,008	,078	-,19	4,58
	universit y	high school	-,067	,553	,992	-1,38	1,24
		master	2,130	1,069	,117	-,40	4,66
	master	high school	-2,197	1,008	,078	-4,58	,19

		universit y	-2,130	1,069	,117	-4,66	,40
Openness	high school	universit y	-1,035*	,176	,000	-1,45	-,62
		master	-1,133*	,320	,002	-1,89	-,38
	universit y	high school	1,035*	,176	,000	,62	1,45
		master	-,099	,340	,955	-,90	,70
	master	high school	1,133*	,320	,002	,38	1,89
		universit y	,099	,340	,955	-,70	,90
Overall_job_sati sfaction	high school	universit y	26,720*	3,063	,000	19,48	33,96
		master	27,712*	5,579	,000	14,52	40,90
	universit y	high school	-26,720*	3,063	,000	-33,96	-19,48
		master	,992	5,918	,985	-13,00	14,99
	master	high school	-27,712*	5,579	,000	-40,90	-14,52
		universit y	-,992	5,918	,985	-14,99	13,00
Turnover	high school	universit y	-7,708*	,759	,000	-9,50	-5,91
		master	-9,408*	1,382	,000	-12,68	-6,14
	universit y	high school	7,708*	,759	,000	5,91	9,50
		master	-1,700	1,466	,479	-5,17	1,77
	master	high school	9,408*	1,382	,000	6,14	12,68

universit	1,700	1,466	,479	-1,77	5,17
y					

*. The mean difference is significant at the 0.05 level.

The univariate ANOVAs showed that in Conscientiousness, $F(2, 169) = 44.742, p < .001$, people with a high school education had the highest scores, followed by those who had attended a university and finally those who hold a master's degree. In Agreeableness, $F(2, 169) = 25.361, p < .001$, people with a high school education had the highest scores, followed by those who hold a master's degree and finally those have attended a university. In Emotional stability, $F(2, 169) = 44.743, p < .001$, people with a high school education had the highest scores, followed by those who had attended a university and finally those who hold a master's degree. Lastly, in Openness, $F(2, 169) = 20.755, p < .001$, people with a master's degree had the highest scores, followed by those who had attended a university and in the final position there are the ones with a high school education.

The ANOVA on Overall Job Satisfaction was statistically significant, $F(2, 169) = 44.589, p < .001$. The Tukey post hoc analysis showed that people with a higher education level were more satisfied by their jobs, followed by university degree holders, while the master's degree holders were the less satisfied.

The ANOVA on Turnover Intention was statistically significant, $F(2, 169) = 65.339, p < .001$, revealing that men were more susceptible to quit by their jobs. The Tukey post hoc analysis showed that the master's degree holders were the more likely to quit their jobs and the university degree holders had a very similar position, while people with a higher education level were less likely to quit their jobs.

5.3.3.3. Age

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Conscientiousness Between Groups	344,496	3	114,832	9,083	,000

	Within Groups Total	2124,033 2468,529	168 171	12,643		
Agreeableness	Between Groups Within Groups Total	222,118 1740,644 1962,762	3 168 171	74,039 10,361	7,146	,000
Emotional_stability	Between Groups Within Groups Total	326,413 2370,255 2696,669	3 168 171	108,804 14,109	7,712	,000
Extraversion	Between Groups Within Groups Total	27,349 1744,418 1771,767	3 168 171	9,116 10,383	,878	,454
Openness	Between Groups Within Groups Total	13,065 203,633 216,698	3 168 171	4,355 1,212	3,593	,015
Overall_job_satisfaction	Between Groups Within Groups Total	7602,978 73003,534 80606,512	3 168 171	2534,326 434,545	5,832	,001
Turnover	Between Groups	773,366	3	257,789	8,712	,000

Within Groups	4970,930	168	29,589		
Total	5744,297	171			

People aged between 18-25, 26-35, 36-45 and over 46 years differed significantly at Conscientiousness, Agreeableness, Emotional stability, Openness, Overall job satisfaction and Turnover intention ($p < .001$ except Openness which is $p = .015$).

Multiple Comparisons

Tukey HSD

Dependent Variable	(I) age of respo nder	(J) age of respo nder	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Conscientiousness	18-25	26-35	-,776	,618	,592	-2,38	,83
		36-45	-3,829*	,811	,000	-5,93	-1,72
		46+	-3,820*	1,424	,040	-7,51	-,12
	26-35	18-25	,776	,618	,592	-,83	2,38
		36-45	-3,053*	,772	,001	-5,06	-1,05
		46+	-3,043	1,402	,136	-6,68	,60
	36-45	18-25	3,829*	,811	,000	1,72	5,93
		26-35	3,053*	,772	,001	1,05	5,06
		46+	,010	1,497	1,000	-3,88	3,90
	46+	18-25	3,820*	1,424	,040	,12	7,51
		26-35	3,043	1,402	,136	-,60	6,68
		36-45	-,010	1,497	1,000	-3,90	3,88

Agreeableness	18-25	26-35	-,897	,559	,380	-2,35	,56
		36-45	-2,926*	,734	,001	-4,83	-1,02
		46+	-3,862*	1,289	,016	-7,21	-,52
	26-35	18-25	,897	,559	,380	-,56	2,35
		36-45	-2,030*	,699	,022	-3,84	-,22
		46+	-2,966	1,269	,094	-6,26	,33
	36-45	18-25	2,926*	,734	,001	1,02	4,83
		26-35	2,030*	,699	,022	,22	3,84
		46+	-,936	1,356	,901	-4,45	2,58
	46+	18-25	3,862*	1,289	,016	,52	7,21
		26-35	2,966	1,269	,094	-,33	6,26
		36-45	,936	1,356	,901	-2,58	4,45
Emotional stability	18-25	26-35	-1,105	,653	,330	-2,80	,59
		36-45	-3,554*	,857	,000	-5,78	-1,33
		46+	-4,677*	1,504	,012	-8,58	-,77
	26-35	18-25	1,105	,653	,330	-,59	2,80
		36-45	-2,448*	,816	,016	-4,56	-,33
		46+	-3,571	1,481	,079	-7,42	,27
	36-45	18-25	3,554*	,857	,000	1,33	5,78
		26-35	2,448*	,816	,016	,33	4,56
		46+	-1,123	1,582	,893	-5,23	2,98
	46+	18-25	4,677*	1,504	,012	,77	8,58
		26-35	3,571	1,481	,079	-,27	7,42
		36-45	1,123	1,582	,893	-2,98	5,23
Extraversion	18-25	26-35	-,026	,560	1,000	-1,48	1,43
		36-45	1,032	,735	,499	-,88	2,94
		46+	,574	1,291	,971	-2,77	3,92
	26-35	18-25	,026	,560	1,000	-1,43	1,48

	36-45	1,058	,700	,432	-,76	2,87
	46+	,600	1,271	,965	-2,70	3,90
	36-45 18-25	-1,032	,735	,499	-2,94	,88
	26-35	-1,058	,700	,432	-2,87	,76
	46+	-,458	1,357	,987	-3,98	3,06
	46+ 18-25	-,574	1,291	,971	-3,92	2,77
	26-35	-,600	1,271	,965	-3,90	2,70
	36-45	,458	1,357	,987	-3,06	3,98
Openness	18-25 26-35	,134	,191	,896	-,36	,63
	36-45	,776*	,251	,012	,12	1,43
	46+	,554	,441	,592	-,59	1,70
	26-35 18-25	-,134	,191	,896	-,63	,36
	36-45	,641*	,239	,040	,02	1,26
	46+	,420	,434	,769	-,71	1,55
	36-45 18-25	-,776*	,251	,012	-1,43	-,12
	26-35	-,641*	,239	,040	-1,26	-,02
	46+	-,222	,464	,964	-1,42	,98
	46+ 18-25	-,554	,441	,592	-1,70	,59
	26-35	-,420	,434	,769	-1,55	,71
	36-45	,222	,464	,964	-,98	1,42
Overall_job_satisf	18-25 26-35	-3,990	3,623	,689	-13,39	5,41
action	36-45	-17,336*	4,755	,002	-29,67	-5,00
	46+	-20,794	8,349	,065	-42,46	,87
	26-35 18-25	3,990	3,623	,689	-5,41	13,39
	36-45	-13,347*	4,526	,019	-25,09	-1,60
	46+	-16,805	8,221	,176	-38,14	4,53
	36-45 18-25	17,336*	4,755	,002	5,00	29,67
	26-35	13,347*	4,526	,019	1,60	25,09

	46+		-3,458	8,779	,979	-26,24	19,32
	46+	18-25	20,794	8,349	,065	-,87	42,46
		26-35	16,805	8,221	,176	-4,53	38,14
		36-45	3,458	8,779	,979	-19,32	26,24
Turnover	18-25	26-35	1,186	,945	,593	-1,27	3,64
		36-45	5,287*	1,241	,000	2,07	8,51
		46+	7,238*	2,179	,006	1,58	12,89
	26-35	18-25	-1,186	,945	,593	-3,64	1,27
		36-45	4,102*	1,181	,004	1,04	7,17
		46+	6,052*	2,145	,027	,49	11,62
	36-45	18-25	-5,287*	1,241	,000	-8,51	-2,07
		26-35	-4,102*	1,181	,004	-7,17	-1,04
		46+	1,951	2,291	,830	-3,99	7,89
	46+	18-25	-7,238*	2,179	,006	-12,89	-1,58
		26-35	-6,052*	2,145	,027	-11,62	-,49
		36-45	-1,951	2,291	,830	-7,89	3,99

*. The mean difference is significant at the 0.05 level.

The univariate ANOVAs showed that in Conscientiousness, $F(3, 168) = 9.083, p < .001$, people 36-45 and over 46 years old had the highest scores, followed by 26-35 and finally 18-25 years old. In Agreeableness, $F(3, 168) = 7.146, p < .001$, people 36-45 and over 46 years old had the highest scores, followed by 26-35 and finally 18-25 years old. In Emotional stability, $F(3, 168) = 7.712, p < .001$, people 36-45 and over 46 years old had the highest scores, followed by 26-35 and finally 18-25 years old. Lastly, in Openness, $F(3, 168) = 3.593, p = .015$, people 18-25 and 26-35 years old had the highest scores, followed by over 46 and finally 36-45 years old, which were the less opened.

The ANOVA on Overall Job Satisfaction was statistically significant, $F(3, 168) = 5.832, p = .01$. The Tukey post hoc analysis showed that people over 46 years

old were more satisfied by their jobs, followed by 36-45 years old people, while 26-35 and 18-25 years old people were the less satisfied.

The second ANOVA on Turnover Intention was statistically significant, $F(3, 168) = 8.712, p < .001$. The Tukey post hoc analysis showed that older people (over 46 and 36-45 years old) were the less likely to quit their jobs, while younger people (26-35 and even more 15-25 years old) were more likely to quit their jobs.

Chapter 6

6.1 Discussion

This study have tried to address the interrelationship between the dimensions of the ‘big five’ personality traits and Job Satisfaction/Turnover Intention in a call center workplace setting. The reliability analysis conducted has proved the internal consistency of all questionnaires. All seven Cronbach α coefficients measured – five for the IPIP, one for the Minnesota Satisfaction questionnaire and one for the turnover intention – were even higher than 0.90.

Examining the relationship between the Five Factor Model and Job Satisfaction, results indicate statistically significant association between conscientiousness, emotional stability and the latter concept. The three other personality variables do not contribute in any way to the specific model. Put in other words, from the hypotheses H6 to H10 that refer to job satisfaction, H6 and H8 are verified. Indeed, our findings go along with prior academic research that has illustrated a direct link between hard-working, disciplined, calm, stable employees and their high job satisfaction levels in strenuous and demanding workplace contexts (Poddar and Madupalli, 2012; Sawyer et al, 2009; Zimmerman and Darnold, 2008). Even in such environments recruits can experience satisfaction with their jobs overall as they can handle the pressure and stress it entails.

As far as Turnover Intention is concerned conscientiousness, emotional stability and openness to new experience affect the concept in a statistically significant way. More specifically, the first two variables predict Turnover Intention negatively, whereas Openness predicts it positively. Agreeableness and extraversion are statistically insignificant. Based on the findings, hypotheses H1, H3 and H5 are

verified. On the contrary, our expectations for hypotheses H2 and H4 were not met. A possible explanation is that emotionally stable and hard-working individuals can cope with demanding workloads, timetables and abusive customers. On the other hand, the monotonous, highly automated and scripted nature of an agents work tasks may result in open employees to flee their positions. This lack of initiatives and innovation accompanied with the solidarity of the work may pose to high of a burden to handle.

As far as demographic variables are concerned, T-tests for gender and ANOVAs for education and age were conducted. The most significant difference between males and females observed, was that men were more susceptible to withdraw from their position as agents than women ($t=3.266$). Literature findings (Baraka, 2013; Holman et al, 2007) and the present study's descriptive statistics iterate that women consist the majority of a call center's workforce. A possible explanation may be that men become an apparent minority in such business entities as they withdraw more frequently.

Major observations are identified for the education demographic variable as well. People with a high school education scored exceptionally high in conscientiousness, agreeableness and emotional stability. On the contrary, in openness master degree holders had the highest scores. Going a step forward, high school educated employees seemed more satisfied with their jobs and expressed less intention to quit in contrast with university and master degree holders that demonstrated lower levels of job satisfaction and where more susceptible to quit. In an effort to interpret the results we can assume that highly educated employees may consider an agent's position and workload as too menial and underachieving for their educational background.

Significant differences were also charted in the age-group variable at conscientiousness, agreeableness, emotional stability, openness, job satisfaction and turnover intention concepts. Over 36 year olds – 46+ and 36-45 groups – had the highest scores in conscientiousness, agreeableness and emotional stability. Adversely, in openness younger employees – 18-25 and 25-36 groups respectively – would score higher. The Tukey post hoc showed that senior agents were more satisfied with their jobs and were less prone to leave in total contradiction with 18-25 year olds who were less satisfied and much more likely to withdraw. We can assume that older agents value the safety their job provides – especially during a recession period were

unemployment rates fly – and have managed to adjust and cope with the strenuous nature of their tasks as years come by.

The correlations conducted among the variables have pointed out that all of them – extraversion being the exception – are highly correlated with each other. More specifically, conscientiousness correlated positively with agreeableness and emotional stability (0.789 and 0.836 respectively). The latter two concepts also correlated highly (0.811). We can thus conclude – in an effort to summarize the results and provide an overall picture – that conscientious, agreeable and emotionally stable individuals are ideal recruits that can thrive and prosper in a call center environment. They appear to handle the strenuous nature of such a workplace context (=emotional stability), sympathize with heavy supervision and control (=agreeableness), manage abusive and demanding customers (=agreeableness and emotional stability), cope with heavy, highly automated and monotonous workload and tasks. These employees are prone to experience higher levels of job satisfaction and intention to stay within the business formation.

6.2 Implications

The results from the present work contribute to academic research findings on call centers by charting these personality traits associated with job satisfaction and turnover intention. These business formations are gaining in economic importance and market share. In Greece nearly every major employer outsources part of its services to call centers. Bibliography identifies that the trend will continue on a steady pace (Bundwhar et al, 2009). However, these entities are tormented by low job satisfaction and high turnover rates among their agents. Other related organizational outcomes include poor performance, low morale, burnout and absenteeism. Academic research also identifies that call centers pay heavy and in proportionate attention into training their staff. They are of the mindset that the ideal employee can be transformed by training. In such a way nevertheless, they incur significant selection and training costs while the problem remains unresolved as turnover and low levels of job satisfaction persist.

The findings identified from the present case study may be useful to incorporate or redesign interview, selection and training programs and strategies. As far as selection is concerned managers should focus on developing methodologies and

processes that detect conscientious, agreeable and emotionally stable employees. Personal dispositions can influence job satisfaction and intention to withdraw from an organization (Buss, 1992 and Morrison, 1997 cited by Silva, 2006). Moreover, training should incorporate features that enable agents to cope with these aspects of the work that generate most of the stress during work (e. g. irate customers). Finally, managers should reengineer the whole call center environment emphasizing on autonomy, self-actualization and interaction in order to reduce job dissatisfaction and turnover intention thus alleviating the dear costs incurred by heavy human capital loss.

6.3 Limitations and Recommendations

The findings of this effort cannot be addressed as conclusive. The data gathered were limited to a single call center and cannot generalize to the whole industry. The sector's notorious mysticism – both nationally and abroad – made it impossible to gather data from a bigger portion of the call center population (e. g. the whole Attiki prefecture were most of these business entities operate). The call center under study was an out-sourced and primarily out-bound formation. This means that nearly 80% of the phone calls were initiated by the agent to potential clientele. The majority of call centers in terms of numbers consists of in-bound operations. 70% conduct primarily in-bound operations whereas 30% carry out primarily out-bound processes (Holman, 2007; Kleeman and Matuschek, 2002). This may pose the main reason why extraversion was not strongly associated with job satisfaction (negatively) and turnover intention (positively), contrary to our hypotheses and literature review. In out-bound call centers some elaborate projects – in the banking sector for instance – allow for some fine tuning and adjusting for the agents thus promoting the feeling of communication, trust and ambition and enhancing extraversion. However, nearly 80% of the agents' workforce globally is occupied in call centers with more than 200 agents, as in this case study (Holman, 2007). Finally, particular facets of job satisfaction such as pay, supervision or benefits were not accounted for in the present study.

The study over personal dispositions and the way they affect organizational outcomes continues to intrigue and fascinate academic research. We examined how the five dimensions of personality introduced by the FFM predict job satisfaction and

turnover intention. During this process some questions were raised and recommendations for future research arose. All agents were occupied in a single call center. It would be interesting to extract results from a bigger proportion of the Greek call center population. Any difference in the findings between out-bound and in-bound, out-sourced and in-house operated, small and big call centers should be charted. How differences in operations, management and size influence the variables (under this case study) should be answered. Other measures and instruments of personality – e. g. Catell’s 16 personality factors or Myer-Briggs Type Indicator – should be incorporated to further reinterpret dispositions in relation to job satisfaction and turnover. Particular facets of job satisfaction and how they independently affect turnover intention in a call center environment should also be identified. Last but not least, other organizational outcomes such as morale, loss on skills and the effect of turnover on the experience curve of such an entity should be measured and quantified.

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Appendix A
English Version of the Questionnaire

Personality Traits in Conjunction with Job Satisfaction and Turnover Intention

Dear sir/madam

The present questionnaire aims at depicting individual personality traits that lie in conjunction with job satisfaction and turnover intention. It is strictly anonymous and confidential. Questions processing will be carried out for academic research purposes. Your personal contribution is of vital importance for the fulfillment of the scope of this research. It is necessary that you answer the following questions spontaneously and honestly.

Thanks in advance for the time you have devoted filling the questionnaire.

Sincerely
Giorgos Kaminiotis
Postgraduate Student
MBA, Intake 2010
T.E.I. of Larisa
and
Staffordshire University

May 2013

[91]

For each of the following twenty (20) questions please indicate the appropriate square that best represents your opinion. The response options are: 1=Very Inaccurate, 2=Moderately Inaccurate, 3=Neither Accurate Nor Inaccurate, 4=Moderately Accurate, 5=Very Accurate.

	(1) Very Inaccurate	(2) Moderately Inaccurate	(3) Neither Accurate nor Inaccurate	(4) Moderately Accurate	(5) Very Accurate
1. I am always prepared					
2. I pay attention to every detail					
3. I get chore done right away					
4. I follow a schedule					
5. I sympathize with others feelings					
6. I have a 'soft' heart					
7. I take time for others					
8. I feel others emotions					
9. I seldom feel blue					
10. I feel comfortable with myself					
11. I overcome setbacks					
12. I am mostly relaxed					
13. I feel comfortable around other people					
14. I start conversations					
15. I talk to different people at parties					

16. I don't mind being the center of attention					
17. I have a rich vocabulary					
18. I have vivid imagination					
19. I have excellent ideas					
20. I am full of ideas					

For each of the following twenty (20) questions please indicate the appropriate square that best reflects your opinion. The response options are: 1=Strongly Disagree, 2=Moderately Disagree, 3=Neither Disagree Nor Agree, 4=Moderately Agree, 5=Strongly Agree

I am satisfied with:	(1) Strongly Disagree	(2) Moderate- ly Disagree	(3) Neither Disagree Nor Agree	(4) Moderate- ly Agree	(5) Strongly Agree
1. Being able to keep busy					
2. The chance to work alone					
3. The chance to do different things from time to time					
4. The chance to be some body					
5. The way my supervisor handles his/her employees					
6. The competence of my supervisor in making decisions					

7. Being able to do things that don't go against my conscience					
8. The way my job provides steady employment					
9. The chance to do things for others					
10. The chance to tell co-workers what to do					
11. The chance to use my abilities					
12. The way company policies are put to practice					
13. My pay and the amount of work I do					
14. The chances of advancement					
15. The freedom to use own judgment					
16. The chance of trying my own methods of doing the job					
17. The working conditions					

18. The way co-workers get along with each other					
19. The praise I get for doing the job					
20. The feeling of accomplishment for doing the job					

For each of the three (3) following questions please indicate your response by marking the appropriate square.

	(1) Never	(2) Very Seldom	(3) Seldom	(4) Someti mes	(5) Often	(6) Very Often	(7) Always
1. How frequently do you scan for job opportunities in newspapers, internet etc?							
2. How often have you considered leaving your job?							
3. How often does only invested personal interest prevent you from quitting (e. g. unemployment fund)?							

Demographic Variables

Please provide the following information:

SEX	(1)Male		(2)Female			
AGE	(1)18-25		(2)26-35		(3)36-45	(4)46+

EDUCATION	(1) High School		(2) University		(3) Master		(4) Doctorate	
BONUS per MONTH	(1) >100 E		(2) 100-200 E		(3) 200-300 E		(4) +300 E	
EXPERIENCE IN THE COMPANY	(1) 0-2 years		(2) 2-4 years		(3) 4-6 years		(4) 6+ years	
OVERALL EXPERIENCE			 Years				
SHIFT	(1) 4 hours		(2) 6 hours		(3) 8 hours			

Thank you for your participation