

**A STUDY ON STRESS AMONG CUSTOMER
SERVICE OFFICER AND EXECUTIVES IN
CENTRAL REGION,
EMPLOYEES PROVIDENT FUND**

KAMISAH ABDUL LATIB

UNIVERSITI UTARA MALAYSIA

2012



Othman Yeop Abdullah
Graduate School of Business

Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PROJEK
(Certification of Project Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)

KAMISAH BINTI ABDUL LATIB (808283)

Calon untuk Ijazah Sarjana
(Candidate for the degree of) **MASTER OF SCIENCE (OSH)**

telah mengemukakan kertas projek yang bertajuk
(has presented his/her project paper of the following title)

A STUDY ON STRESS AMONG CUSTOMER SERVICE EXECUTIVES AND OFFICERS
AT CENTRAL REGION, EPF

Seperti yang tercatat di muka surat tajuk dan kulit kertas projek
(as it appears on the title page and front cover of the project paper)

Bahawa kertas projek tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.

(that the project paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the project paper).

Nama Penyelia : **GHAZALI BIN DIN**
(Name of Supervisor)

Tandatangan :
(Signature)

Tarikh : **14 APRIL 2012**
(Date)

Permission to Use

In permission this project paper in partial fulfilment of the requirement for Master Degree from the Universiti Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copyright this project paper in any manner, in whole or part, for scholarly purposes may be granted by my supervisor or in their absence, by the Assistant Vice Chancellor of the College of Business where I did my project paper. It is understood that any copying or publication or use of this project paper or part of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia (UUM) in any scholarly use which may be made of any material in my project paper.

Request permission to copy or to make other use of material in this project paper in whole or part should be addressed to:

Dean

Othman Yeop Abdullah Graduate School

College of Business

Universiti Utara Malaysia (UUM)

06010 UUM Sintok

Kedah DarulAman

Disclaimer

The author is responsible for the accuracy of all opinion, technical comment, factual report, data figures, illustrations and photographs in this dissertation. The author bears full responsibility for the checking whether material submitted is subject to copyright or ownership right. Universiti Utara Malaysia (UUM) does not accept any liability for the accuracy of such comment, report and other technical and factual information and the copyright or ownership right claims.

The author declares that this project paper is original and his own expect those literatures, quotations, explanation, and summarization which are duly identified and recognized. The author hereby granted the copyright of this project paper to College of Business, Universiti Utara Malaysia (UUM) for publishing if necessary.

Student Signature:

Date:

Abstract

In modern lifestyle, stress is a common problem. However stress can be negative effects and positive effects depending on the individual. Negative effects of stress can affects individuals' health and performance. Nevertheless positive stress can make an employee more energetic and strive harder to achieve their goals and objectives. A study on stress among customer service executive and officers was conducted through questionnaires of 81 customer service executives and officers at Central Region, Employees Provident Fund. This research found that factors contribute to stress among customer service are customer attitudes and time constraint.

Abstrak

Stress adalah masalah biasa di dalam kehidupan yang moden. Stress juga boleh membawa kesan yang negatif dan kesan yang positif bergantung kepada individu masing-masing. Stress yang negatif boleh memberi kesan pada kesihatan individu dan pencapaian individu berkenaan. Namun stress yang positif berupaya membuatkan individu lebih agresif dan berusaha lebih keras dalam mencapai objektif dan tujuan. Satu kajian berkaitan stress di kalangan pegawai dan eksekutif perkhidmatan pelanggan telah dijalankan yang meliputi responden seramai 81 orang di Wilayah Tengah, Kumpulan Wang Simpanan Pekerja. Kajian ini dijalankan dengan menggunakan kaedah soal selidik. Berdasarkan kepada kajian yang dilaksanakan, didapati faktor yang menyumbang kepada stress di kalangan pegawai dan eksekutif perkhidmatan pelanggan adalah tindak tanduk pelanggan dan masa yang terhad.

Acknowledgement

ASSALAMUALAIKUM W.R.T

First and foremost, I would gratefully thank Allah S.W.T for the blessings I had from Him throughout all the process in completing this report. Even though I have to face all the obstacles, but with the help from Him, I managed to get it done until the end of the research.

I also acknowledge , with administration and enormous thanks to my supervisor En Ghazali Din for being so helpful delivering his ideas, thoughts and information that made me enthusiastic to conduct this research so as made me understand what research methodology is all about. It had been really joyful and meaningful to have guidance from him in any ways. His guidance really helped me so much.

Many thanks to all customer service executives and officers at Central Region, EPF who helped me to complete this research and give me times to answer my questionnaire during their busy time and day.

I am grateful to my parents, my daughters and my friends for their support and understanding. I thank myself for putting up with the troubles I had been getting through in completing this report. Hoping that this report would benefit other people in future as I had put all my efforts on this and I appreciate others who recognize my work. Million thanks to all.

Table of Contents

	Page
Permission to use	i
Disclaimer	ii
Abstract	iii
Abstrak	iv
Acknowledgement	v
Table of Contents	vi – ix
List of Tables	x
List of Figures	xi
CHAPTER 1: INTRODUCTION	
1.1 Background of Study	1-7
1.2 Problem statement	8-11
1.3 Research Questions	12
1.4 Research Objectives	12 – 13
1.5 Significant of Study	13 – 14
1.6 Definition of Key Terms	
1.6.1 Stress	14
1.6.2 Customer	15
1.6.3 External Factors	15
1.6.4 Time Constraints	15-16
1.6.5 Supervision	16
1.7 Organization of Chapters	16 - 17

CHAPTER 2: LITERATURE REVIEW

2.1	Introduction	18-19
2.2	Theory and Model of Stress	
2.2.1	Different definition of stress	20-21
2.2.2	Categories of stress symptoms	22-24
2.2.3	Stress phases	24-25
2.2.4	Causes of Workplace Stress	26-28
2.3	Empirical Studies	
2.3.1	Demographic	28-29
2.3.2	Customer	30-31
2.3.3	Time constraint & external factors	31-35
2.3.4	Supervision	35-37
2.4	Summary	37

CHAPTER 3: METHODOLOGY

3.1	Introduction	38
3.2	Research Framework	38-40
3.3	Hypothesis Research	40-41
3.4	Research Design	41
3.4.1	Sampling size and procedure	42-43
3.4.2	Data collection	43
3.5	Questionnaire design	44-45
3.6	Data analysis	46
3.7	Pilot Test	46-47

3.8	Summary	47
CHAPTER 4: FINDINGS		
4.1	Introduction	48
4.2	Profile of respondent	
4.2.1	Analysis on gender	48-49
4.2.2	Analysis on marital status	49-50
4.2.3	Analysis on Age	50-51
4.2.4	Analysis on years of service in EPF	51-52
4.2.5	Analysis on academic background	52-53
4.2.6	Analysis on Job Title	53-54
4.3	Correlation Analysis and Hypothesis Testing	
4.3.1	Correlation analysis	54-56
4.3.2	Hypothesis testing	56-59
4.4	Summary	60
CHAPTER 5: DISCUSSION		
5.1	Introduction	61
5.2	Discussion of Findings	61
5.3	Hypothesis Testing	
5.3.1	Customer attitude and stress	62
5.3.2	External factors and stress	62-63
5.3.3	Time constraint and stress	63-64
5.3.4	Supervision and stress	64-65
5.4	Limitation and Direction for Future Research	65-66

List of Tables		Pages
3.1	Instruments of Variables	44-45
3.2	Reliability Analysis based on Pilot Test	47
4.1	Analysis on Gender	49
4.2	Analysis on Marital Status	50
4.3	Analysis on Age	51
4.4	Analysis on Years of Service in EPF	52
4.5	Analysis on Academic Background	53
4.6	Analysis on Job Title	54
4.7	Correlation coefficient among variable	56
4.8	Results on hypothesis	60

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Stress at work is a relatively new phenomenon of modern lifestyles. The nature of work has gone through drastic changes over the last century and it is still changing at whirlwind speed. Stress can be divided into four different types of stress. Eustress or positive stress helps an individual feel motivated to finish and to achieve creative mindset on completing the task. In fact, it is often what provides us with the energy and motivation meeting our daily challenges both at home and at the workplace. Distress is a bad form of stress. This is when an individual feels frustrated, fearful or have unresolved anger. However when too much of this stress will cause anxiety or mental suffering. Third type of stress is known as under-stress. This happened when an individual don't have enough positive stress and can lead to create some problem. Boredom and hopelessness are two effects of this stress and also can make individuals less motivated to be creative. Lastly, the type of stress is over-stress. This is what an individual feels after pushing too hard for upcoming deadline.

According to Matteson and Ivancevich (1987), hundreds of definitions about stress can be found in the literature. This lack of a clear, agreed upon definition limits a researcher's ability to compare results across studies because what is called stress in one study may differ from

The contents of
the thesis is for
internal user
only

References:

Andries,F., Bijleveld, C.C.J.H., & Pot, F.D. (1991). Working conditions and mental strain of automation personnel. *International Journal of Human-Computer Interaction*, 2, 363-373

Bernard Katz, (1988). How to turn Customer Service into Customer Sales. *NTC Business Books, USA.*

Black, C.(2008). *Working for a Healthier Tomorrow*. London

Brian Luke Seaward. (2011). *Managing Stress: Principle and Strategies for Health & Well Being*

Burke,R.J., Greenglass,E. (1996). Work stress, social support, psychological burnout and emotional and physical well being among teachers. *Psycho. Helath Med.*1:193-205

C.L.Cooper and R. Payne. (1978). *Stress at Work*. *John Wiley, London.*

Cannon, W. (1932). *The Wisdom Of the Body*. New York

Daniel A. Gridano.(2005). *Controlling Stress & Tension*

Gibson, V.M. (1993, January 15). Stress in the workplace: A hidden cost factor. *HR Focus*, 70.

Greller, M. (1990). Managing careers with a changing work force. *Journal of Organizational Change Management*,3.2

Guidance For The Prevention of Stress and Violence at the Workplace, Department of Occupational Safety and Health Malaysia

Halbrooks, R.J.(1996). How to really deliver superior customer service. *Goldhirsh Group , Inc., Boston.*

Heller, A. (1980). The emotional division of labor between the sexes. *Social Praxis, 7, 205 – 218.*

Henry I. Russek and Linda G. Russek (1976). *Is Emotional Stress an Etiological Factor in Coronary Heart Disease?.*

Herold, D.M. (1990). Using Technology to improve our management of labour market trends. In M. Greller (ed.), *Managing careers with a changing workforce. Journal of Organizational Change Management.*

HSE (2006). *Workplace Health & Safety Survey.* London

J.S.J. Manuso,(1984). *Stress Management in the Workplace.* New York

James, N. (1989). Emotional labour skill and work in the social regulation of feeling. *The Sociological Review, 37, 15-42.*

John A. Wagner III & John R. Hollenbeck (2205). *Organizational Behaviour: Securing Competitive Advantage. Thomson South-Western, Ohio.*

Kahn, R.L., Byosiere,P. (1992). Stress in organizations. In M.D. Dunnette amd L.M. Houghn(Eds). *Handbook of Industrial and Organizational Psychology.* (2nd ed. Vol.3) (571-650). Polo Alto, CA. Consulting Psychologists Press.

Karen L. and Keith B.(2006). *Customer Service for Dummies*

Kenneth R. Pelletier (1984). *Healthy People in Unhealthy Places: Stress and Fitness at Work*.

New York

Kohn.M., & Schooler,C. (1982). Job conditions and personality : A Longitudinal assessment of their reciprocal effects. *American Journal of Sociology*, 87, 1257 – 1286.

Kwok. B. Chan (2006). Work Stress and Coping among Professionals. *Library of Congres*.

Kyriacou, C. (1987). Teacher Stress and Burnout: An International Review. *Educational Research*, 29, 146 – 152.

Lazarus, R, and DeLongis, (1983). *A Psychological Stress and Coping in Aging*

Lorraine L. Uken. (2007). *101 Ways to Improve Customer Serving*

Marshal, J. and Cooper, C.L. (1979). Executives Under Pressure: A Psychological Study. *Praeger Publishers, New York*.

Matteson,M., & Ivancevitch,J.M. (1982). The how, what and why of stress management. *Training Personnel Journal*, October, p.768.

Matteson,M.T.& Ivancevich, J.M. (1987). Controlling work stress. *San Francisco: Jossey –Bass*

Maureen, F.D, Anthony, H. Winefield and Helen, R. Winefiled. (2003) *Occupational Stress in the Service Professions*. London

Pattie Gibson-Odgers (2007). *The world of customer service*

R.S. Schuler (1980). Definition and Conceptualization of Stress in Organization. *Organizational Behaviour & Human Performance*.

Robbins, Stephen, P. (2001). *Organizational Behaviour*. Prentice Hall Upper Saddle River, New Jersey.

Robert A. Karasek (1988). *Job Characteristics in Relation to the Prevalence of Myocardial Infarction in the US Health Examination Survey (HES)*

Ron Karr, (1997). *The Complete Idiot's Guide to Great Customer Service*. MacMillan General Reference (Alpha Boks), New York.

Selye, H. (1980). *Selye's guide to stress research : Volume 1*. New York : Van Nostrand Reinhold.

Simon, P. and Jim, W. (1998). *Creating a Stress Free Office*

Spielberg, C.D. and Reheiser, E.C. (1995). *Measuring Occupational Stress : The Job Stress Survey*. In *Occupational Stress: A Handbook*. Crandall, R., and Perrewe, P.L. (Eds). Washington : Taylor & Francis.

Sue Grassbauer (2001). *Managing Foodservice Operations: A Systems Approach for Healthcare*

Susan, C. and Cary, C. (2011). *Innovations in Stress and Health*

Wertz, Edward W., (1993); *The Complete Customer Service Letter Book*. Mc Graw – Hill. Inc, New York.