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**THE FACTORS THAT CAUSE STRESS AMONG A MULTINATIONAL  
CALL CENTRE COMPANY WORKERS IN KLANG VALLEY**

**By**

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## ABSTRACT

The purpose of this study is to determine the factors that cause stress among customer care officers (CCOs) at an inbound call centre in Klang Valley. The independent variables are perceived organizational support, workload and customer verbal aggression while the dependent variable is occupational stress. This study also determine the level of work stress faced by the employees. A total of 94 employees participated in this study by answering survey questionnaire. Data was collected through 61 items questionnaires on a five-point Likert and another 12 items were demographic questions. Data were analyzed using descriptive statistics (mean and standard deviation) and inferential statistics (correlation and multiple regressions). The finding from this study showed that perceived organizational support, workload and customer verbal aggression have a significant relationship with occupational stress. The study also revealed that the overall work stress among respondents were moderate. Meanwhile, based on multiple regression result, 39.7% of the occupational stress is explained by the factors studied. The most influential factor is workload, followed by customer verbal aggression and least influencing factor is perceived organizational support. This study would like to suggest to human resource managers of the call centre to reduce the stress level among CCOs by implementing stress reducing mechanism such as stress reduction workshops and exercises, counselling, team building, giving more breaks in between calls and also rotating their shifts. Besides that, this study may also be beneficial to Department of Occupational Safety and Health (DOSH) in Malaysia, since occupational stress is one of the occupational disease. This study will give an idea for DOSH to formulate new strategies and improve the enforcement of OSH in the workplace.

Keywords: customer care officers, occupational stress, perceived organizational support, call centre

## ABSTRAK

Tujuan kajian ini adalah untuk mengkaji faktor-faktor yang menyebabkan tekanan di kalangan pegawai perkhidmatan pelanggan (CCO) di sebuah pusat panggilan *inbound* di Lembah Klang. Pembolehubah bebas adalah sokongan organisasi yang dirasakan, beban kerja dan keagresifan verbal oleh pelanggan dan pembolehubah bergantung adalah tekanan kerja. Kajian ini juga menentukan tahap tekanan kerja yang dihadapi oleh pekerja. Sebanyak 94 pekerja mengambil bahagian dalam kajian ini dengan menjawab soal selidik. Data dikumpul melalui 61 item soal selidik pada 5 skala Likert dan 21 item adalah soalan demografi. Data dianalisis menggunakan statistik deskriptif (min dan sisihan piawai) dan statistik inferential (korelasi dan regresi berganda). Hasil daripada kajian ini menunjukkan bahawa sokongan organisasi yang dirasakan, beban kerja dan keagresifan verbal oleh pelanggan mempunyai hubungan yang signifikan dengan tekanan kerja. Kajian ini juga menunjukkan bahawa tekanan kerja keseluruhan di kalangan responden adalah sederhana. Sementara itu, berdasarkan keputusan regresi berganda, 39.7% tekanan kerja diterangkan oleh faktor yang dikaji. Faktor yang paling mempengaruhi adalah beban kerja, diikuti oleh keagresifan verbal oleh pelanggan, dan faktor yang paling kurang mempengaruhi adalah sokongan organisasi yang dirasakan. Kajian ini juga ingin mencadangkan kepada pengurus-pengurus sumber manusia di pusat panggilan untuk mengurangkan tahap tekanan di kalangan CCO dengan melaksanakan mekanisme pengurangan tekanan seperti bengkel pengurangan tekanan dan senaman, kaunseling, pembinaan pasukan, memberi lebih banyak masa rehat di antara panggilan dan juga pertukan syif kerja. Selain itu, kajian ini juga boleh memberi manfaat kepada Jabatan Keselamatan dan Kesihatan Pekerjaan (DOSH) di Malaysia, kerana tekanan kerja adalah salah satu penyakit pekerjaan. Kajian ini akan memberikan idea kepada pihak DOSH untuk merangka strategi baru dan meningkatkan penguatkuasaan OSH di tempat kerja.

Kata kunci: pegawai perkhidmatan pelanggan, tekanan kerja, sokongan organisasi yang dirasakan, pusat panggilan

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background of study

According to Cox and Brockley (1984), stress originated based on comparison between demands and ability of an individual to deliver the task completely and successfully. Cropanzano, Howes, Grandey and Toth (1997), has stated that stress is a mental feeling when job duties are exceeding a person's capabilities. These mental feeling creates symptoms of stress such as anxiety and tension.

Work related stress is a global issue. Due to globalization and global financial crisis, occupational stress is increasing not only in almost all countries, but all professions, categories of workers, families and societies (Mohajan, 2012). Clarke and Cooper (2000) has stated that occupational stress is considered a risk-assessable disease in Europe. Research from Capita Employee Benefits in 2016 revealed that 70 percent of those surveyed cited stress as one of their top five hazards at work (Insight magazine, 2016). Based on a report by Consumer News and Business Channel, CNBC (2018), 70 percent of the workers experienced stress in the workplace. Findings from American Psychological Association in 2017 (APA, 2017) has revealed that 58 percent of Americans say work is a significant source of stress. It has also revealed that occupational stress costs U.S employers an estimated 300 billion per year annually through absenteeism, illness and productivity.

According to Smart Living Global News of Canada (2018), one in four Canadians cite stress as the reason for leaving their job, while 73 per cent of all working adults report at least some level of stress. Based on the report by Labor Force Survey in Great Britain in 2016/17, the total number of cases of work related stress, depression or anxiety in 2016/17 was 526,000, a prevalence rate of 1,610 per 100,000 workers (HSE, 2018). The total number of working days lost due to this condition per case was 23.8 days. A survey done in UNISON (2013), the UK's largest union, has shown that more than 14,000 local government workers showed that 87% were experiencing increased pressure in their jobs (OTS News, 2013). Seventy two percent of the respondents claim that stress were affecting their jobs and 70% claimed that stress was affecting their personal life.

Besides that, the impact of occupational stress on absenteeism, productivity, and turnover were significantly reflected in a nationwide survey of American workers (Northwestern National Life Insurance, 1991). Shahu and Gole (2008) has pointed out that higher levels of stress lead to decreased performance. Meneze (2005) has stated that job stress is challenging to employers since it resulted in low productivity, increased absenteeism, and problems among employees such as alcoholism, drug abuse, hypertension and cardiovascular problems. Numerous studies on occupational stress has shown its impact on organization and its employees (Greenberg, 2003; Huczynski & Buchanan, 2001; Robbins, 2002; Cooper and Khan, 2013).

A survey done by Wills Towers Watson in the 2015/2016 Staying@Work has revealed that stress as the leading workforce risk in the office. The study also found that workplace stress is a significant issue that they have to address. Thus, it is very

important that organisations help their employee to cope with workplace stress since it affect an employee's mental wellbeing and physical health which finally affects the productivity of the company. The survey also revealed that staffs that have workplace stress lead to absenteeism in the office with highly stressed employees averaging 4.6 sick days in a year, as compared to 2.6 days for those with low stress levels. According to Antosova and Senova (2013), addressing the problem of workplace stress is very important since it can reduce the financial losses from absenteeism, errors, low performance, accidents and loss of reputation.

Meanwhile, the statistics of workplace stress mainly in Asian countries were alarming. Based on the International Labour Organization (ILO) report published in April 2016, 32.4 % of Japanese employees were suffering from work stress, worry and anxiety compared to the previous year. In Chile, 2011 data shows that 27.9 % of workers were having stress while employers' statistics showed 13.8 % of stress experienced in their company. Based on the report by Aon's APAC Benefits Strategy Study 2017, 72% of Singapore companies were affected by employee's mental stress ( Singapore Business, 2017).According to the AIA Vitality Healthiest Workplace Survey 2017, which was done on 10,000 employees from Hong Kong, Malaysia, Singapore and Australia, Malaysia and Hong Kong respondents has 12 percent of stress and depression, which is two times more of Australia, Singapore and the UK (The Nation magazine, 2017).The study also found that Hong Kong has the highest number of absenteeism and presenteeism which is 71 days, followed by Malaysia and Singapore which are 66 and 54 days, respectively.



Workplace stress has many implications. Based on a survey done by The Economic Times in India, 2016 nearly 80 percent of working professional's in India suffer stress and 60% plan to quit their job soon. Leontaridi and Ward (2002) has indicated that stress causes absenteeism and decision to quit among workers. Desseeler (2000) has made findings that job stress lead to more absenteeism and turnover, grievance and health care costs. Research done on 46, 000 workers showed that stress and depression may cause worker to seek medical care which can lead to more serious health condition. His study revealed that the health care costs of the high-stress employees were 46% higher than those of their less stressed co-workers. Studies done by Levin-Epstein (2002) also showed that stress has indirect effects to the organization, which is lost time from work, low staff morale, decrease productivity, increased turnover and higher health care costs.

Workplace stress is quite alarming in Malaysia. According to New Straits Times (NST) article published on 28 April 2016, stressful workers can also contribute to higher accident and injury rates. Research done by the Malaysian Psychiatric Association on the prevalence of depression among Malaysians showed a 50 per cent increase in depressed patients from 2011 to 2015. The research shows that more people are expected to experience increased stress due to work and family pressure. Besides that, a study done by AIA Vitality Survey in 2017 which involved a total of 5,369 employees from 47 organizations found that Malaysian employees are overworked, stressed and lead unhealthy lifestyles. Besides that, the President of The Congress of Union of Employees in the Public and Civil Services Malaysia (CUEPACS) has stated that the stress level of Malaysian workers are very high (Astro Awani, December 2017). He

also mentioned that workplace stress is the contributing factor that lead 20 000 of government servants retire early every year.

Work stress has been shown in many industries in Malaysia. A study by Izzah and Samad (2010) has revealed that 71.7 percent of primary school teachers in Klang Valley experience occupational stress. Research conducted by Bilal, Sulaiman and Ali (2014) has revealed that 59.44 % of government employees from Majlis Amanah Rakyat (MARA) were moderately stressful with 34 % of 150 staffs were highly stressful. A study among correctional officers in Kedah, by Zukri and Hassim (2010), revealed that the prevalence of occupational stress were quite high which were 45.8 % from 380 respondents. Abidin (2007) conducted a survey among nurses in a teaching hospital in Kuala Lumpur and the results of the study showed the prevalence of work related stress were 49.3 % from 151 respondents. A research done by Jabatan Kesihatan Masyarakat Pusat Perubatan Universiti Kebangsaan Malaysia (PPUKM) among KL police officers from 2007 until 2009 has found that 53.7 percent of them are experiencing occupational stress. Meanwhile, in a furniture manufacturing company in Selangor, 88.4 % from 95 respondents exhibit workplace stress (Lee & Mahfar, 2013). Ghani, Ahmad and Ibrahim (2014) reported that workplace stress exist among special education teachers in Malaysia. Even though numerous studies has been on the workplace stress in Malaysia, the research on workplace stress on call centre workers in telecommunication industries is still low despite the importance of this industry to Malaysia economy.

## 1.2 Overview of call centre

Call centres or contact centres has a strong contributor to the global economy and are said to offer plenty of job opportunities today (Kinnie & Deery, 2004, Frost and Sullivan, 2012). This industry is one of the key sector to boost the economy (Frost & Sullivan, 2012; Ramli & Mohamad, 2015). Comparison with Association of Southeast Nations (ASEAN) counterparts, Malaysia has the highest growth rate (Computerworld, March 2008). In Malaysia only, the growing rate in this industry is 17% compared to only 15 % from ASEAN region. Based on the study done by Ananda and Ulaganathan (2008), Malaysia has been marked as the new “Asia Pacific Call Centre Hub” due to the remarkable growth rate in the contact centre industry.

Based on employee attrition management in call centre in 2014, there were 600 call centres in Malaysia, including business process outsourcing (BPO) industry whereby it provides jobs for more than 200,000 people in Malaysia alone. In this country, contact centre remain important to business as 7 out of 10 respondents indicated that the convenient way for customers to interact with companies is through phone calls (Azhar, 2010). The success of call centre industry in Malaysia is due to collaborative effect between Contact Centre Association of Malaysia (CCAM) and the Malaysian Government (CRM Management Editor, 2010; CCAM, 2007), and also the advancement in telecommunication network infrastructure up to world standard (Callcentre.net, 2008).

The telecommunication industry in Malaysia has a remarkable growth in recent years. The use of broadband services has increased to 10 percent in 2008 compared to only

0.85 percent in 2004 (Lim, 2004). The mobile market has shown a remarkable increase which is 33 million subscribers in 2010 compared to only 3 million in 1999 (SKMM, 2011). At the same time, there is growth in number of international telecommunication call centre companies in Malaysia. Malaysia is a home to many neighbouring countries due to its unique advantages such as support from government, cheap labor, and infrastructure and domain expertise (Kittelsoncarpo, May 2010). One of the leading international call centre in Malaysia is company X, which is a subsidiary contact centre which is wholly owned by Singapore. Malaysia is chosen due to the availability of Malaysians who can speak many languages such as Bahasa Melayu, English, Mandarin and Tamil and the culture of Singaporeans and Malaysians which are almost similar. This has attracted company X to open a contact centre in Klang Valley since the labor costs can be cut down to half and a cheaper land ( Economist magazine, 2013).

### **1.3 Problem Statement**

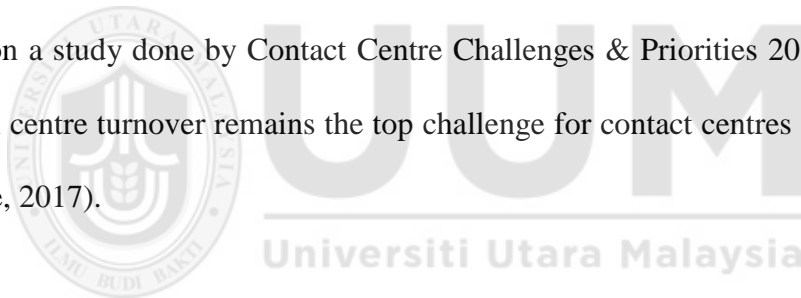
The employees of call centres or contact centres are known as customer service representatives (CSR) or customer care officer (CCO). They generally deal with customer queries over the phone and are employed in the call centre. A CCO's job requires them to spend a significant proportion of their working time responding to calls on the telephone .Star Online (October 2013) has reported that working as a customer service agent is very stressful due to rude customers. CCOs are prone to experience occupational stress since they work in a hectic work environment in order to provide a good customer service despite having to meet the targets and demands of the organization (Deery, Iverson & Walsh, 2002; Kjellberg et al., 2010). Besides that based on a study done by Johnson, Cooper and Cartwright (2005) , customer services has been

ranked 4<sup>th</sup> worst among the twenty-six occupations in terms of job satisfaction and physical health. Meanwhile, a study conducted by Avaya Contact Centre Consumer Index (2010) has revealed that a Malaysian customer is willing to wait in line on the phone for 50 seconds compared to India (63 seconds), Singapore (69 seconds), Australia (87 seconds) and New Zealand (89 seconds) (CMO Innovation, 2010). This has created more stress on the CCOs since they only have a short period of time to clear the calls.

Workplace stress among call centre in the telecommunication industry has also been shown in other countries. Call centre employees from New York report high job stress (Wiegand, 2013). Investigation among 315 employees in Pakistani telecommunication industry has shown workplace stress among the workers (Raza, Yousaf, Sajjad & Naqvi, 2014). A study in Korean call centre in Seoul among 150 respondents have shown occupational stress, with younger participants having fatigue and depression (Yun and Nam, 2015). Job stress was also found at a call centre in Taiwan (Lin, Chen, Hong & Lin, 2010). Besides that, there were a lot of studies that have identified call centre as a stressful place to work (Mulholland, 2002; Patel, 2008; Aziz, 2012). According to Dr Martin Hogan, an occupational physician, more than 50 % of staffs quit jobs every year in the call centre industry (Irish Times, 2004).

As a result, this industry is facing issues such as staff attrition, absenteeism, and presenteeism despite the importance of this industry to Malaysian economy. The issues mainly employee turnover has caused considerable lossess to the call centre ((Das, 2012; Deery et al., 2010). A recent survey has indicated that contact centres are experiencing 37 % turnover rate within the period of 6 months due to complex roles

(Merchants, 2015; Melissa, 2013). The same employee turnover problem has been happening in Malaysian contact centre industry (Abdullateef, Mokhtar & Yusoff, 2010; Kareem, OlayemiAbdullateef & Mokhtar, 2014). A research done by The National ICT Association of Malaysia (Pikom) in 2012 has shown that the employee attrition is increasing significantly in Malaysia. In the call centre market in Malaysia, the attrition rate has gone up from 12.3 % in 2012 to 13.2 % in 2013 (Star Job, 2013). In average, it has been estimated that a CCO would only work for a period of 15 months in average (Ting, 2016). They would hop into another call centre or quit this industry altogether. On top of that, report by Centre for Organisation and Technology (URCOT) in 2000 has indicated that call centre workers have high stress levels which leads to high turnover, which is a reflection of low self-esteem and dissatisfaction in the industry. Based on a study done by Contact Centre Challenges & Priorities 2017, it has found that call centre turnover remains the top challenge for contact centres (Contact Center Pipeline, 2017).



Meanwhile Mercer's 2016 U.S. Contact Centre Survey results has indicated that the highest attrition rate is among entry level agents (27%) (Contact Center Pipeline, 2017). On top of that data from Callcentre.net, 2008; 2003, has shown that Malaysian contact centres are facing many issues such as high attrition, high cost of operations and customer dissatisfaction. The turnover in Malaysian call centre has been reported to 18% per annum, which is the third highest in Asia countries (Callcentre.net, 2008; 2003). Table 1.1 shows the turnover among Malaysian call centres agents and neighbouring countries.

Table 1.1  
*Malaysia call centre agent turnover*

Country	Agent turnover ( % per annum)
India	22
Singapore	19
Malaysia	18
China	10
Hong Kong	10
Philippines	13
Thailand	11

Source: The 2003 Malaysia Contact Centre Industry Benchmarking Study, by Callcentre.net

Such a high turnover rate increase added costs to the organization due to new recruitment and training of CCOs and cost of vacancy (Heydarian & Abhar, 2011). The major costs in call centre operation is the labor costs which increase up to 53% of the total budget in Malaysia (Ananda, 2008, Nadiri & Tanova, 2010). Many literatures have proven strong negative effects of turnover towards organizational performance (Walsh, 2010 ; Abdullateef, Muktar, Yussof, & Ahmad, 2012) and increased cost (Tia-Foreman, 2009 ; Yang , 2011). It was estimated that the cost of staff attrition by American firms were about \$5 trillion annually (Frank and Taylor, 2004). The cost were due to recruitment and choosing new staff, overtime payments and replacement of experienced staffs with inexperienced ones , and training and development (Alexandrov, Babakus & Yavas, 2007). High turnover also have a negative impact towards the remaining employees in the call centre as it demoralises them (Steers & Mowday, 1981). This is because apart from losing their co-worker they also have to shoulder additional tasks. These negative impact create the need to reduce turnover in call centres.

A subsidiary contact centre wholly owned by Singapore is selected (named Company X) for this study. This is because many studies done in Malaysian call centre only concentrate on local telecommunication call centres such as Maxis, Digi and Celcom. On top of that, based on the interview with the manager of company X on March 2018, the turnover in this company has been increasing in the period of 4 years from the year 2014 to 2017 from 12.3 % to 16.7 %. Meanwhile, the department is also facing with issues such as high sickness leave and absenteeism. He pointed out that the main reasons for people to leave the company is because of stress, especially among young people. Data from the company has shown attrition rate as in Table 1.2;

Table 1.2  
*Attrition rate in Call centre X in Klang Valley, Malaysia*

<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>Employee turnover (%)</b>	12.3	13.9	14.5	16.7

Source: Company X annual report, 2018

Despite the high attrition rate, to the extent of my knowledge, not a single study has been done to study the factors that lead to stress among Singaporean subsidiary call centre in Malaysia. Based on the article published in The Straits Times on 19 April 2017, which states that Singaporeans are among the most demanding consumers in the world when it comes to customer service and cause a lot of stress to employees. This shows that Malaysian call centre agent might be dealing with stress when handling Singaporean customers.

Present studies have pointed out that the key indicators towards the high turnover are due to workplace stress. This can be seen in a study involving bank employees in



Pakistan whereby occupational stress is one of main contributing factor to turnover ( Javed, Khan, Yasir, Aamir & Ahmed,2014). Based on a study among 200 hotel employees in east coast of Malaysia has shown that job stress and job dissatisfaction leads to intention to quit among workers ( Basithah, Mohd & Ghee ( 2015). Meanwhile, a study done on primary school teachers in Malaysia has shown that teachers that experience high workplace stress has also have high turnover intention ( Nizam, Nur, & Sarah, 2016). In many literatures, workload in call centre has been proven to cause stress and eventually lead to intention to quit among workers (Kantsperger& Kunz, 2005; Wright & Hobfoll, 2004).

In the context of Malaysia, studies pertaining to stress in call centres are still scarce. The very few studies that has been done in Malaysian call centres study mostly about job satisfaction. For example, Ting (2016) has conducted a study among 113 CCOs to identify the level of stress and job satisfaction in a telecommunication call centre in Malaysia. His study found out that CCOs report high levels of job stress and 46% of the respondents are found to be dissatisfied with their jobs. Imtiazhossain and Muniandy (2018) has conducted a study among AEON Credit Service CCOs and found that job satisfaction is one of the factor to reduce high turnover among the agents. Nagaindran (2006) has conducted a study among 149 HSBC CCOs in Klang Valley. Her study found that the turnover problem is due to job dissatisfaction and organizational justice. Sanuri, Mokhtar, and Zien (2014) have done in depth interview (qualitative approach) among 16 executives from selected contact centres in Malaysia. Their study has indicated that there is a positive relationship between customer relationship management (CRM) dimensions, perceived service quality, inbound first call resolution and caller satisfaction. Numerous literatures which have been done in

Malaysian contact centres focuses on the job satisfaction and other factors, which shows that studies pertaining to factors that lead to stress in the contact centre is still scanty and inadequate. A further research is needed to study the factors that cause stress in the call centre industry in Malaysia.

Many literatures has shown 3 main dominant variables as the contributing factors to stress in call centre. Those variables are perceived organizational support (POS), workload and customer verbal aggression. These variables indicates significant correlation towards job stress and turnover intentions (Javed, Khan, Yasir, Aamir & Ahmed, 2014; Nadia, Aziz, Wahid, & Ishak, 2016). However, all these studies has only been done in different countries, some in Western countries. For example, Wiegand (2013) has conducted a study among 50 U.S call centre employees and found that workload and the demanding nature of the job is positively correlated to stress. As such the results of these studies may not be applicable in the Malaysian context due to differences in economic, social and cultural backgrounds.

Besides that, previous studies showed mixed and inconsistent results and lack of study in Malaysia for these three variables so there is a need for further research to be done in the Malaysian context. Thus, this research is conducted in a Malaysian call centre to study the factors that lead to stress among CCOs using these 3 variables.

#### **1.4 Research question**

Based on the problem statements that have been discussed above, this study intends to discover the answer of the questions as follow:

- i. Is there any relationship between perceived organizational support (POS) and occupational stress among call centre employees?
- ii. Is there any relationship between workload and occupational stress among call centre employees?
- iii. Is there any relationship between customer verbal aggression and occupational stress among call centre employees?

#### **1.5 Research objective**

Based on the above research questions, this study intends to achieve the specific research objectives:

- i. To determine the relationship between perceived organizational support (POS) and occupational stress among call centre employees
- ii. To examine the relationship between workload and occupational stress among call centre employees
- iii. To assess the relationship between customer verbal aggression and occupational stress among call centre employees

## **1.6 Scope of study**

The scope of the study is to study the stress factors such as perceived organizational support, workload and customer verbal aggression in a Singaporean call centre that operates in Klang Valley, called Company X for this study. These three variables were chosen since they were the strongest factor causing stress based on previous literatures conducted in call centres in other countries. Klang Valley is chosen due to a high population whereby its estimated population is 7.2 million in 2016. This study is limited to only the customer care officers (CCO) of company X.

## **1.7 Significance of study**

Findings of this study will provide data and knowledge to future scholars on the factors contributing to job stress among call centre workers. As for organization, this study will benefit contact centre industry particularly Human Resource Manager, Operations Manager and the Training & Development Manager. Having this knowledge, these top management can organize better strategies to minimize the stress among their subordinates. Management and employees can discuss a better approach to reduce stress among workers. When the stress is minimized, the organization can provide quality customer service to clients which eventually can boost the image and increase profit for the organization.

Apart from contributing to the organization, this study may also be important to Department of Occupational Safety and Health (DOSH) in Malaysia, since occupational stress is one of the occupational disease. This study may give some

information for the development of OSH activities in the country, especially in the call centre industry. This study will help DOSH to formulate new strategies and improve the enforcement of OSH in the workplace.

## **1.8 Definition of Key Terms**

### **1.8.1 Occupational stress**

Feeling or response of employee in his working place which happens when the job demand exceed the capabilities and needs of the employee.

### **1.8.2 Perceived organizational support**

Employees' perception concerning the extent to which the organization values their contribution and cares about their well-being.

### **1.8.3 Workload**

Is defined as having too much of work which exceed a person's capability and create stress to the individual.

### **1.8.4 Customer verbal aggression**

Is defined as customers' verbal communications of anger that violate social norms by swearing, yelling, threats, condescending remarks, and sarcasm on others.

### **1.8.5 Call centre**

Is a centralised office used for receiving or transmitting a large volume of enquiries by telephone. An inbound call center is operated by a company to administer incoming product or service support or information enquiries from consumers. In outbound call centres, agents make customer outreach to pitch the customers with the objective of inducing them to buy a product.

### **1.8.6 Customer care officer (CCO)**

Is also known as customer service representative where they interacts with a company's customers to provide them with information to address inquiries regarding products and services.

### **1.8.7 Turnover**

The rate at which employees leave a workforce and are replaced.

## **1.9 Organization of Remaining Chapters**

This study consists of five chapters which are introduction, literature review, methodology and findings followed by discussion, conclusion and recommendation. Chapter 1 discuss on the background of the study. Chapter 2 discuss on the factors that cause stress among call centre workers. Chapter 3 look into the method that has been used for this study and followed by chapter 4 is about the result and findings of the research. And for the last chapter which is chapter 5, it discusses, summarise and recommend according to the findings and results.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Stress

Commonly, there are various perceptions on the definitions of stress. In 1936, Hans Selye introduced the term “stress”. Hans Selye stated that the definition of stress as the “non-specific response of the body to any demand for change” (Selye, 1974, p. 14). Stress is a condition in which the individual is forced to move away from normal functioning, as result of interrelating factors that alter the person’s mental and physical condition (Sadri & Marcoulides, 1997). Stress originates from a comparison between demands and ability of an individual to do the job complete and successfully (Cox & Brockley, 1984). Freud (1978) believes that the energy that is affected from outside and inside obstacles can induced stress. Stress is the emotion or physical tension that arise when the demand exceed the person’s ability to cope (Dyne, Jehn & Cummings, 2002). Lazarus (1984) and Selye (1976) indicated that stress happens when an individual is not able to cope with perceived threat to his mental, physical, emotional and spiritual wellbeing. According to them, this has caused physiological responses and adaptations. Perceived threat in this context might be a threat to an individual but might not be a threat to another individual.

According to Hinkle (1973), stress is referred to as ‘force, pressure, strain or strong effort’ towards a person and the person’s mental ability. According to Burton (2000), stress is a stimulus or force which can give a positive or a negative reaction. In this

study, stress is defined as a condition and emotion experienced when a person identifies that demands go beyond the personal and social resources the individual is able to mobilize (Lazarus, 1966).

### **2.1.1 Stressors**

The events or demands that cause stress are known as stressors. According to Baron (1996), stressors are response to events or conditions in a person's surrounding. Stimulus is one of the stressor when a person is not able to cope with a situation that caused it. Baron also indicated that the way people look at stressors are different. According to Matteson (1987), stressor is defined as "demand made by the internal or external environment that upsets a person's balance and for which restoration is needed". Stressor is defined as an external force that cause a person to react towards it and causes stress (Selye, 1976; J. Burton, 2000). Stressors can be categorized into two, one is internal and the other one is external. If the stressor comes from within a person then it is internal while the stressor that is related to environment is external. Examples of internal stressors are conflict from within, non-specific worries, fears of inadequacy and feelings of guilt. Internal stress can happen from a person's perceptions of surrounding threat, even if no such danger really exists. External stressor are beyond a person's control. External stressors are pressures placed upon the person by the outside world. An individual will experienced stress symptoms when his or her stress threshold is exceeded.



### **2.1.2 Occupational stress**

A lot of conditions or situations may lead to stress. The stress that is faced due to one person's job is called job stress or occupational stress. Job stress, or occupational stress happens when an employee is not able to adjust themselves to the working environment of an organization, whereby the employees' capabilities do not match with what the job needs (Tang, 2010). This can cause exhaustion and fatigue among employees and it can cause the particular employee to quit from the organization. Khan, Aqeel and Riaz (2014) noted that occupational stress as unpleasant condition in the working atmosphere which can affect an employee's work performance. Lee and Chuang (2010) has indicated that occupational stress can affect an employee's physical and psychosocial, as a result of the employee's response towards his or her working environment. According to Adaramola (2012), job stress happens when the worker's goals do not match the job requirements of the organization. French, Cobb, Caplan, Van Harrison and Pinneaq (1976) defined job stress as "any characteristic of the job environment which poses a threat to the individual, either excessive demands or insufficient supplies to meet his needs". Definitions by the National Institute for Occupational Safety and Health (NIOSH, 2007) has stated that job stress as the "harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker which may lead to poor health and even injury".

When job stress affects an individual, they tend to deviate from normal behaviour and this will have an impact on their work performance (Jamal, 1990). According to Jamal (1990), job stress happens when a person is not given proper training or resources to

accomplish the job, or is confronted with conflicting job demands. According to Zafir (2009), occupational stress is defined as harmful emotional (i.e., worry and depression), physical (i.e., restlessness and infections), and behavioural responses (i.e., job disappointment and poor job performance) that happens when job requirements do not match the capabilities. In this study, job stress refers to feeling or response of employee in his working place which happens when the job demand exceed the capabilities and needs of the employee (Nahar, 2013). This means that an employee's experience higher stress when there is high expectation in job demand.

### **2.1.3 Model of work stress**

Based on the work stress model, sources of stress can be categorized into three; which are environmental factors, organizational factors and individual factors (Robbins and Judge, 2009; Girdano, Everly & Dusek, 1993). The design of an organization may be influenced by environmental factors such as changes in economic, political and technological environment. Economic uncertainties can be seen when there is changes in the business cycle. Employees become more anxious about their security when the economy is in bad condition. Thus, this can directly affect the stress level among employees in that organization. When the employees are exposed to modifications in technology setting such as new innovations like computers, robotics and automation, this can make their skills and experience obsolete in a short period of time. Thus this can posed a threat to the employees which make them feel stress. Besides that, organizational factors can also be possible sources of stress, such as interpersonal demands, task loads, organizational structure, organizational management and organization's life stage. Some other examples of organizational factors are pressures

to avoid mistakes or complete tasks in limited period of time, work overload, demanding boss and unpleasant colleagues.

The model also suggested that individual factors is also one of the potential sources of work stress. The existence of work stress may be influenced by family problems, economic problem and character of the individual. Other factors that can contribute to work stress are individual differences such as perception, work experience, social support, belief in locus of control and hostility.

#### **2.1.4 Empirical evidence on occupational stress**

Occupational stress is a topic of dominating influence and interest to employers due to its potential to influence workers and organizational performance. Occupational stress has also been reported to influence organizational outcome such as job performance and turnover rates. Job stress has been shown in many other countries. A study on 60 women police in Karnataka, India has shown that occupational stress was significant due the factors such as duty period and distance from residence (Onkari & Itagi, 2018).

Similar study done on 265 nurses from public sector tertiary care hospitals, Pakistan has shown that demographic factors such as gender and salary are significantly associated with occupational stress. Other identified factors that cause occupational stress were workload, extra working hour, hazardous working environment, isolation, negative relationship among workers and management, bullying, harassment, and also lack of job satisfaction (Colligan & Higgins 2006; Buyukhatipoqlu, 2010). Meanwhile, occupational stress was also shown among 36 full time university lecturers in Zimbabwe (Masuku & Muchemwa, 2015). The most common stressors were increased

workloads, need to hit targets/deadlines, and long working hours. The study also shown that demographic factor does not lead to stress. Similarly research conducted among 50 lecturers in a university in Ghana has shown that workload, insufficient preparation for lectures and difficulties in supervising students' research projects were the factors contributing to occupational stress. Another study conducted among 140 mat factory workers in Nigeria has shown the major factor for job stress is management attitude towards workers (Oyelaran, Tudunwada, Abidoye & Mansur, 2016). The study also found that other factors also contribute to job stress such as toxic work environment, workload, types of hours worked, role conflict, lack of autonomy, career development barriers and organizational climate.

In other study among 100 bank employees in Dinajpur district of Bangladesh ( Culture, 2017), it has found that the factors that lead to occupational stress were workload, lower salaries, unreachable target, centralized management, customer dealings, technological problem, lack of acknowledgement and longer time frames. Meanwhile another study from similar industry conducted on 200 bank employees of Bahawalpur, Pakistan showed that job stress has a positive relationship with role conflict, work overload and work family conflict (Rizwan, Raza, Mateen, Tehseen, & Shahaid, 2014).

Job stress is also shown in Malaysian workers'. A study conducted on 169 office work-based employees in one of Malaysia's port has shown that role ambiguity is the primary element contributing to occupational stress (Nur, Ahmad, Eshak, Jidi, Bakar & Faithzah, 2017). Another study done on 400 managers from random electronics firms in Malaysia has shown that coping method leads to occupational stress (Sathasivam, Dahlan, Malek, Ahmad, & Abdullah, 2015). Occupational stress was also tested on 249

medical laboratory technologists in Klang Valley hospitals. The study found that organizational factors significantly cause job stress which were interpersonal factor, job condition and career development (Aniza, Malini & Khalib, 2010). Besides that, nurses' jobs, the work environment, characteristics of individual nurses and management support has also significantly contributed to job stress based on the study done on staff nurses working in Malaysia private hospital wards (Lim & Tyng, 2016).

Similarly, job stress was also shown in 182 cancer hospital nurses in Malaysia. The results showed that variables such as workload, 'death and dying', inadequate preparation, lack of staff support, conflict with physician and conflict with other nurses contribute to occupational stress (Kamarulzaman, Zulkifly & Hasan, 2017). A study conducted on 421 academic staffs of Universiti Putra Malaysia has shown that 60.8 % of the respondents experienced job stress (Zaki, Amalina, Zainuddin, Huda, Rahman, Hejar, 2016). The factors that contribute to these were workload, prolonged hours of work and responsibility at workplace. Meanwhile a study conducted among 729 railway workers of Keretapi Tanah Melayu Berhad (KTMB) has revealed that occupational stress was positively related to education level and type of work (Abdo, Radman, & Kurubaran, 2016).

Even though there are many studies which has been done concerning occupational stress, most of the studies is done in other countries. The studies pertaining to occupational stress which is done in Malaysia only focus in other industries, and very few has been done in the call centre industries. To the extent of my knowledge, the very few studies done in Malaysian call centre only focus in job satisfaction and other dependent variables. Hence, this study intends to examine the role of perceived

organizational support, workload and customer verbal aggression towards occupational stress in the Malaysian call centre context. These 3 variables were chosen since they were the most dominant variable contributing to occupational stress. However these variables have only been studied in the context of other industries but not call centre industry. Therefore there is a need for more studies to be explored in Malaysian context pertaining to call centre industry.

## **2.2 Perceived organizational support (POS)**

POS is defined as the degree of a worker's perception and feeling that the organization is concerned in fairly treating and gratifying their input and it also takes into account the worker's perception about the organization to the extent that it will assist them in accomplishing their work requirements in an enhanced way (Aube, Rousseau, & Morin, 2007). According to Blau's (1964) social exchange theory, POS is used to explain employee's relationship with the organization. POS is the degree in which employees and the organization have common expectations and perceptions about each other (Blau, 1964). POS is defined as the belief employees have that their "organization values their contributions and cares about their well-being" (Eisenberger, Huntington, Hutchison, & Sowa, 1986, p. 501). Eisenberger et al. (1986) stated that workers develop POS when workers' socio emotional necessities are met and organization display readiness to reward workers' increased effort. POS is also valued as assurance that help will be obtainable from the organization when the employee is needed to carry out a task efficiently and to deal with demanding and stressful circumstances (George, Reed, Ballard, Colin, & Fielding, 1993). In this study, POS is defined as employees'

perception concerning the extent to which the organization values their contribution and cares about their well-being (Eisenberger et al., 1986).

### **2.2.1 Reduced POS leads to occupational stress**

Reviewing past empirical studies had shown that employees with increased POS have reduced stress level and reduced turnover because they are more invested in their organization (Chen, 2008). The support that the employees get from the organization enable them to handle stressful situations and execute their work (David, Martha & Neil, 2007). This support is available either through their supervisor or the organization itself. According to Eisenberger et al. (1986) when organization or supervisor provides sufficient training and resources for the employees' wellbeing, the employees perceived organizational support. Thus in stressful situations POS is a positive aspect which gives employees assurance that assistance is obtainable from organization ( Eisenberger et al ., 1986).However, in stressful situation, POS might be reduced due to psychological strain and create stress to the worker (Eisenberger , Jones , Aselage & Sucharski , 2004). This is to say that an increase of POS will lead to reduced job stress and vice versa.

This finding is confirmed by Khurshid and Anjum (2012), who has done a research among 100 teachers working in the higher secondary institutions of Rawalpindi and Islamabad. His finding confirmed that POS is inversely related with occupational stress. He found that teachers with decreased POS developed an increased level of job stress. The details of his research revealed that teacher with low POS such as younger teachers, female teachers and teachers with a low salary experienced an increased level of

occupational stress. In line with this finding, he further concluded that when there is a decrease of POS, occupational stress will increase. This means that when the employee does not get any help from respective supervisor or organization, this will lead to an increased level of occupational stress.

Similarly related finding were made by Arogundade and Adebajo (2015). Arogundade et al. (2015) has done a study among 354 employees from public and private sector employees in Nigeria. His findings reveal that a decrease in employees' POS will lead to an increased level of occupational stress and vice versa. He further agreed that an organization which is supportive will provide assistance for the workers and this kind of effects reduce the employees' stress levels. For instance, a supportive organization creates a more predictable environment and also provides employees with helpful co-workers to whom they can turn for assistance.

In another study done on 185 part-time working employees from Colorado, USA it has been found that the occupational stress is lesser if the employee perceived that their organization is supportive (Cropanzano, Howes, Grandey & Toth, 1997). Cropanzano et al. (1997) also concluded that when employees has sufficient social support from the organization, they have less anxiety, more job satisfaction and less job stress.

In sum, quite a few empirical research were conducted previously to measure the relationship between low POS and increased occupational stress level. Rather most of them only studied the relationship of POS and job satisfaction, and less on occupational stress (Allen, Shore, & Griffeth, 2003). Moreover most of the studies has been done



only in other countries, therefore the need for more studies to be explored on the Malaysian context.

### **2.3 Workload**

Based on the definition by Savage and Torgler (2012), workload can be defined as number of tasks that should be done by an individual and it has been categorized as a stressor that can be divided into 2 ways. The first category is when the workers are given with too many tasks and the second is when the employee does not feel that he possesses the required expertise, capabilities, and knowledge to handle the job. Work by itself is not harmful, however, the workload can result in a big problem. Other researchers have defined workload as having too much of work and have to complete within limited time frame (Ishak, 2013; Kumar & Narayanan, 2016; Eswari & Saravanan, 2011). According to Hart and Staveland (1988), "workload is not an inherent property, but rather it emerges from the interaction between the requirements of a task, the circumstances under which it is performed, and the skills, behaviours, and perceptions of the operator."

Workload refers to the amount of work to be done by someone or something. Leplat (1997) has defined workload as a combination of job requirement needed to be achieved and the results performed by impact on the organization. Murphy (1995) has indicated that heavy workload can cause unhappiness, low self-esteem and high blood pressure. According to Murphy (1995), work that exceeds a person's capability level and create stress is defined as workload. It occurs when the demands of the situation are much bigger than a person can handle. Physical, behavioural and mental problems may arise

if the situation remains for a long time without breaks (Manzoor, Awan & Mariam, 2012). Donovan and Kleiner (1994) have pointed out that individuals experience job stress when they have little or no control over their jobs when job demands exceed their abilities. Meanwhile, Idris, Dollard and Winefield (2010) has indicated that heavy workload can lead to dissatisfaction, lack of self-esteem, and hypertension. High level of workload cause an individual to feel the pressure of duties, responsibilities, not enough resources to perform task well and insufficient time to finish the required work. This cause the individual to have a hard time coping with workload and his or her personal capacity. This can pose a threat to the wellbeing of workers and also the organisation sustainability. Heavy workload make employees become hassled since they worry about meeting deadline and schedules. In this study, workload is defined as having too much of work which exceed a person's capability and create stress to the individual.

### **2.3.1 Workload lead to stress**

Several studies have indicated that workload can cause stress. According to Jamal (1990), workload cause a threat to worker's performance and increases withdrawal behaviour such as early retirement, quitting or absent from work. Kamaruddin (2007) found that workload factor to be in the fifth ranking as stressful while Boyle(1991) indicated that workload factor is in the fourth ranking. Classens (2004) and Roberts, Marsh, Weyand, and Taylor (1997) asserted that workload is a psychological stressor. This is also supported by Cox and Griffiths (2010) whereby their studies indicated that workplace stress is associated with work overload, role conflicts, and pressure and job

insecurity. Heavy workloads within a short period of time can cause stress to the employee.

Similarly, Mosadeghrad (2013) highlighted that one of the factor that scores higher stress among employees is workload. The perceived stress level will be high among employees as work demands become more complex, as it increase the workload. This supports the definition by Carlson (1999) which stated that stress is a person's perception which results from psycho physiological reaction with the demands of work overload.

Naqvi, Khan and Kant (2013) has pointed out that workload is one of the factor that contribute to worker's job stress. Rahman (2012) confirmed that employees experienced stress due to workload, long hours, upper management pressure and deadline. Idris, Dollard and Winefield (2010) also indicated that the combination of deadlines and workload can make the work more stressful. This happens when there are too many tasks given to employees with a short submission date, thus the employees cannot cope with that and creates stress. A study among 144 banking workers in Pakistan has revealed that employees who experienced stress due to workload also can lead to poor job performance (Ahmed & Ramzan, 2013). This can have an impact on the organization's performance.

A study done by Ayed, Eqtaït, Fashafsheh, Basheer, Aqel, Nassar and Omary (2014) has proven that the main factor that cause stress among Australian nurses working in public acute care hospitals is workload effect. In another study done among 380 academicians in a research university in Malaysia has revealed that heavier workload in

terms of teaching and research is positively associated with stress (Nur, Ahmad, Zakaria and Faithzah, 2017). This finding supports previous study (Ahsan, Abdullah & Alam, 2009) which revealed that work overload, role ambiguity and performance pressure are positively associated with stress among academic staffs. On the other hand, Abbasi (2015) found a negative correlation between workload and stress. In sum most of the studies pertaining workload and stress were done in other industries and not many in Malaysia. Therefore the need for more studies to be explored on the Malaysian context.

#### **2.4 Customer verbal aggression**

The customer is the person who buys the goods or services. Generally, a grocery store has customers who come into the store to shop for food and household items. Consumers use the products or services they buy. Thus, consumers are often also considered customers.

Direct dealing with customers is very important in most service jobs, including call centre industry. However, a disturbing feature that service companies may face are the aggressive behaviour from customers. Aggressive behaviours could happen especially when things are going wrong (McColl Kennedy, Spraks & Nguyen, 2010). Types of customer aggressive behaviour include verbal aggression, physical aggression, and sexual harassment (Karatepe, 2011).

The mantra 'The Customer is Always Right' gives some autonomy for customers since they are the main reason for the survival of an organization (Ivarsson & Larsson, 2010). This has caused frontline workers to be customer oriented and manage abusive

customer behaviour so that an organization will not lose its customers (Bitner & Wang, 2014). As a result, the workers has to face stress and keep calm, especially when dealing aggressive customers (Akkawanitcha, Patterson, Buranapin, & Kantabutra, 2015).

The most common type of customer aggressive behaviour among service employees is customer verbal aggression (Glomb, 2002), due to interaction with customers over the phone or through email. This is further supported by Grandey and Gabriel (2015), who has stated that customer verbal aggression is the main negative behaviour of customers. According to Dormann and Zapf (2004), customer verbal aggression is one of the customer-related social stressors (CSS) that happens in the workplace. Other CSS includes unequal customer expectations, disliked customers and ambiguous customer expectations.

According to Barling, Dupre and Kelloway (2009), customer verbal aggression towards service employees include yelling and swearing, which is known as verbal aggression. A study done by Grandey (2004) has shown that verbal aggression is a common thing at work. Based on the study, such behaviour happens at 10 times per day, on average basis. Bennett (1997) has revealed that the impact of such behaviour towards workers is very pernicious, since it can cause short and long term psychological trauma (Harris & Reynolds, 2004).

Customer verbal aggression is described as customers' desire to hurt employees (Dormann and Zapf, 2004). It also includes criticism by customers (Dormann and Zapf, 2004). Customer verbal aggressions happen in various ways, such as shouting at employees or behave rudely towards them (Dormann and Zapf, 2004; Grandey, Kern

and Frone, 2007). Customer verbal aggression occurs, when customers intent to hurt frontline employees (Dormann and Zapf, 2004).

Customer verbal aggression is a form of direct psychological aggression, for instance yelling at staffs or making sarcastic or offensive remarks (Sin, 2004). Based on the definition by Baron and Neuman (1996), customer verbal aggression is defined as efforts to impose harm on others through words rather than deeds. Meanwhile Skarlicki, Jaarsveld and Walker (2008) has defined customer verbal aggression as uncivil verbal behaviours which includes aggressive language such as yelling and unprofessional language which can violate social interaction norms. Another definition of customer verbal aggression is customers' verbal communications of anger that violate social norms by swearing, yelling, threats, condescending remarks, and sarcasm on others. (Grandey Dickter & Sin, 2004 ; Boyd, 2002; Harris & Reynolds, 2004). In this study customer verbal aggression is defined as customers' verbal communications of anger that violate social norms by swearing, yelling, threats, condescending remarks, and sarcasm on others.

#### **2.4.1 Customer verbal aggression leads to stress**

Customer verbal aggression in the workplace causes significant problems for an individual's health and safety. The risk for customer verbal aggression is much more for employees from the service sector since their frequent interaction with customers.

A study conducted among 1023 call centre operators in Taiwan has found that the main stressor among operators are encountering verbal aggression by customers (66.4% for male respondents and 67.5% for female respondents) (Lin, Chen, & Lu, 2009). Another

study has been done among 123 customer service officers of Kumpulan Wang Simpanan Pekerja (KWSP) Central Region which comprised of Klang Valley and Selangor (Ti, 2012). The study has proven that customer verbal aggression and time constraint to perform task are main variable that contribute to stress among the officers of KWSP. Meanwhile a study conducted on 96 call centre agents from 20 call centres from Germany has shown that customer behaviour is a main stressor in call centre (Vogt & Wecking, 2007). The study has shown that rude customer behaviour causes strain among agents such as bad mood and emotional conflict. This in turn reduces the well-being of call centre workers and thus led to a lower service quality. A similar study done on 99 respondents from 16 call centre workers from metropolitan Adelaide found that the main factor that causes stress was dealing with angry and abusive customers, followed by pressure to achieve targets (Lewig & Dollard, 2010).

Added to the above, further research concerning customer verbal aggression was called for by Sampson and Akyeampong (2014). The research done on 296 frontline hotel employees from Kumasi Metropolis, Ghana revealed that verbal aggression by customers or guests were found to be one of the source for occupational stress in the hotel industry. This is due to the fact that frontline hotel workers have continuous interaction with hotel guests since arrival to the hotel until departure which increases their stress level. Another study done on 161 employees from different private sector banks has shown that customer verbal abuse have a significant positive effect on occupational stress (Dursun, 2014). Meanwhile a study done among 328 customer service representatives from South Korea insurance companies found that verbal dysfunctional customer behaviour lead to occupational stress and emotional fatigue among frontline service employees (Kim,2018). This is because the customers who buy

insurance from insurance companies tend to insist the frontline service employees in order to receive more compensation than allowed under their policies. When the customers or clients do not get what they wanted, they tend to throw harsh words towards the workers. As a result the workers have to work under very stressful circumstances.

In other literatures, Greenbaum, Quade, Mawritz, Kim and Crosby ( 2014) has conducted a study concerning customer behaviour on 242 focal employees who frequently interact with customers and their supervisors ( 239 supervisors) from different type of organizations in the south central of United States. The study confirmed that the workers that face customer unethical behaviour went through emotional exhaustion and eventually lead to occupational stress. This is further supported by a study done on 56 wait staffs workers in Canada (Fisk & Neville, 2011) which has reported that dealing with verbally aggressive customers leads to physiological arousal, negative effect and dehumanization and has been identified as one of work stressor. The study found that dealing with verbally aggressive customers is one form of micro aggression.

On the contrary, Neill & Davis (2011) has reported negative result. A survey done on 65 participants form full-service hotel in the United States has found that hotel guest verbal behaviour does not cause stress among hotel employees. Besides that, to the extent of my knowledge, there has not been a study that study the effect of customer verbal aggression towards stress in a subsidiary call centre in Malaysia.



## 2.5 Research Framework/Theoretical framework

The research framework as shown in figure 2.1 is developed based on the discussions of the literatures involved on stress. The research framework adopted for this study shows the relationship between POS, workload, customer verbal aggression and occupational stress. . For the purpose of this study, occupational stress is the dependent variable whereas POS, workload, and customer verbal aggression are the independent variables. First, the study examines the relationship of POS with employee occupational stress. Second, the study investigates the relationship between workload and employee occupational stress. Third, the study determines the relationship between customer verbal aggression and employee occupational stress.

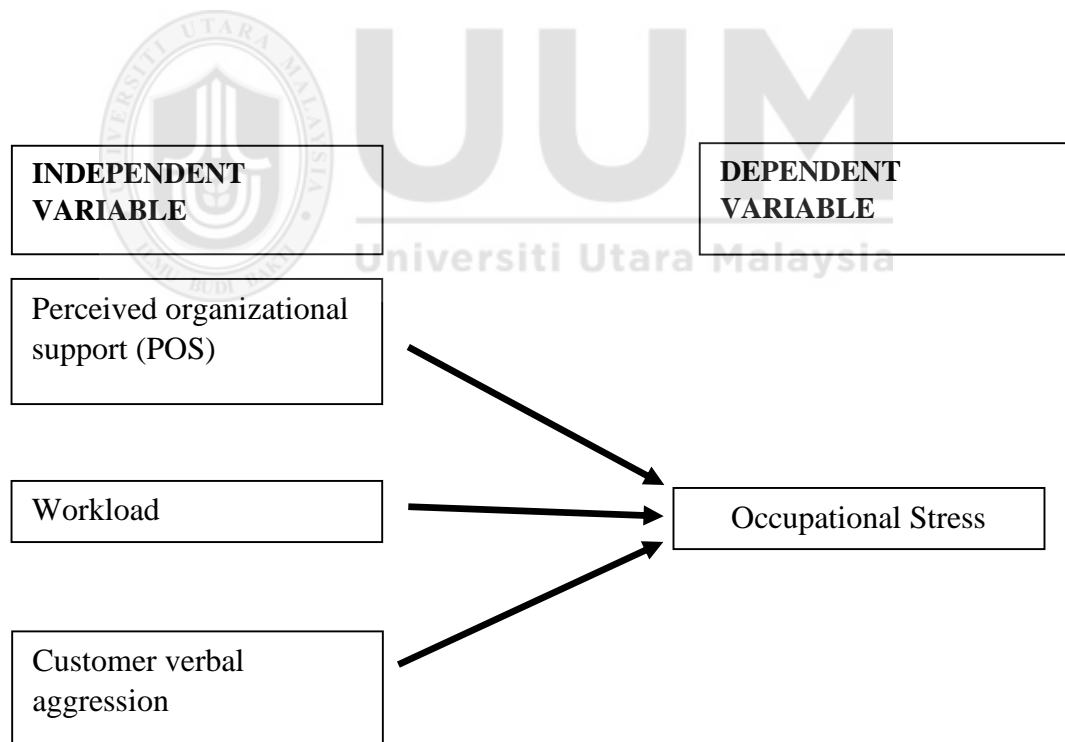


Figure 2.1  
*Research Framework shows the linkage between independent variables and dependent variable*

## **2.6 Development of hypotheses**

The hypotheses of this study is developed based on prior studies or literatures and is therefore discussed below.

### **2.6.1 Relationship between perceived organizational support (POS) and occupational stress**

H1: There is significant negative relationship between perceived organizational support (POS) and occupational stress.

### **2.6.2 Relationship between workload and occupational stress**

H2: There is significant positive relationship between workload and occupational stress

### **2.6.3 Relationship between customer verbal aggression and occupational stress**

H3: There is significant positive relationship between customer verbal aggression and occupational stress

## **Chapter Summary**

This chapter has reviewed literatures on occupational stress, POS, workload, and customer verbal aggression. This chapter has also presented the research framework and research hypotheses tested in the study. In the next chapter, the research design and methodology pertaining to the study will be discussed accordingly.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter discussed the research design, population and sample, data collection instruments, sources and proposed procedures for data analysis. The various methods and techniques to be employed for data collection and analysis were mentioned in detail. This is to include location, time and units of analysis as well as sample technique and size to be adopted.

#### **3.2 Research Design**

##### **3.2.1 Type of Study**



There are three types of research design which are exploratory, descriptive and causal design (Hair, Money, Samouel & Page, 2007). This study was done using the descriptive study design. According to Sekaran (2003), descriptive study is suitable with the research conduct any time because the research help in giving view for future research. This is further supported by Cavana, Delahaye and Sekaran (2000), who stated that descriptive study is most suitable to gain better understanding of the issue, systematically within use of structured data collection.

Research method can be divided into quantitative and qualitative. In this study, it was conducted in the form of quantitative method. Aliaga and Gunderson (2002) has stated

that quantitative research is a process of ‘collecting numerical data that are analyzed using mathematically based methods (in particular statistics)’. This method is chosen because it enable the researcher to measure relationship between research constructs. According to Creswell (2003), quantitative research enable better understanding of the factors that influence an outcome. This is the reason why quantitative research design is selected for this study because relationship between variables can be tested using statistical methods.

The aim of this research is to test on the relationship of employee occupational stress with perceived organizational support (POS), workload and customer verbal aggression. This study chose to use survey questionnaire to collect quantitative data. The survey questionnaire was composed of closed ended questions compared to interview-administered surveys. This is because as suggested by Spunt (1999), self-administered surveys are more convenient and less expensive to administer, eliminate interviewer bias, gives respondents privacy, and results can be analyzed faster. Secondly survey questionnaire enables researcher to conduct research on a large sample which can be spread to the entire population.

On top of that, the survey questionnaire uses close-ended questionnaires so that researcher can control the scope answer from respondent. This is done because the researcher want to ensure validity and reliability of the study without any unbiased error (Creswell, 2003).

### **3.2.2 Sources of data**

This study depend on primary data. The data was collected through self-administered questionnaire distributed by the researcher. This approach is chosen so that any clarification needed by respondents can be done on the spot.

### **3.2.3 Unit of analysis**

For this study, the unit of analysis is the individual (which are the customer care officers of one of the telecommunication company). The data was collected through the distribution of questionnaires. The time duration for the distribution process lasted two months (March till April 2019).

### **3.2.4 Population frame**

Population is defined as entire group of people, events or things that was used by researcher in their investigation to test the hypothesis (Sekaran, 2003). According to Cooper and Schindler (2014), population could be people, place, object and cases which a researcher wishes to make inferences. This study was carried out with the purpose to identify whether there are relationships between independent variables towards stress among call centre workers in Klang Valley, Malaysia. Since this is the only subsidiary call centre owned by Singapore in Malaysia, the customer care officers (CCOs) from this company were the only population. The total CCOs in this company is 140 CCOs. Other staffs from company X such as managers, administrative staffs and human resource executives were not chosen since they do not handle customers over the phone.

The reason why CCOs were chosen was because they were the frontliners of company X, who has high workload, handle customer directly and comprised of the majority of the workforce of company X. The previous literature has shown that this group experienced the highest stress (Khalid et al., 2013).

### **3.2.5 Sample**

According to Cooper and Schindler (2006), sampling is the process of choosing some elements from a population so that it represent that population. Sample is the subset of the population (Zikmund, 2003; Uma & Roger, 2009), which is studied in order for the research to be generalized on the overall population of study (Creswell, 2008). This is because it is unrealistic to collect all the data from this population, therefore the determination of the sample size is important (Zikmund, 2003). It is vital to have a proper sampling design and sampling size because it helps the researcher to appropriately examined and conclude the result from the finding (Sekaran, 2003).

For this study, the table for determining sample size for a given population developed by Krejcie and Morgan (1970) has been adopted. This is because it takes into cognizance the level of confidence and precision so that the sampling size error is minimized. Therefore, based on Krejcie and Morgan (1970) table, for a population of 140 employees, 103 samples are adequate for the data analysis. This sample size was also according to the Roscoe's rule of thumb (cited in Sekaran, 2007) which is stated that a sample larger than 30 and less than 500 is appropriate for most research.

### 3.2.6 Sampling Technique

There are 2 types of sampling which are probability and non-probability sampling. According to Zikmund (2003), probability sampling is a sampling technique in which every member of the population has a chance of being selected in the sample. Whereas, for non-probability sampling, the unit of samples are based on personal judgement or convenience (Zikmund, 2003).

In this study, the probability sampling method is selected. The method used is the simple random sampling. Simple random sampling is a sampling procedure that allows each individual in the defined population to have an equal and independent chance of being included in the sample (Zikmund, 2003). This method is chosen because of the following:

- a) it is free of classification error
- b) it requires minimum advance knowledge of the population other than the frame.
- c) its simplicity also makes it relatively easy to interpret data collected in this manner.
- d) it does not favor any part of the population.

For the above reasons, simple random sampling was chosen where only minimal advance knowledge of population is needed. It is also easy to analyze data and compute error. Every customer care officer has an equal chance of being selected which can increase the accuracy, relevancy and the credibility of the research. There are multiple ways of creating a simple random sample. These include the lottery method, using a random number table, using a computer, and sampling with or without replacement.

For this study, the lottery method was chosen because it is the simplest method of selecting random sample.

The names of all the 140 CCOs were retrieved from the company database which were arranged in the alphabetical order ( from A to Z). Each of the CCO's name was assigned a number from number 1 to 140 starting from the names in the ascending order of the namelist ( Example 1: Abu , 2 : Bakar and 140 : Zamri), in order to create the sample. Slips which were homogenous in size , shape and color were prepared bearing numbers from 1-140. These slips were folded, shuffled, mixed and put in a box. One hundred and three (103) slips were taken out randomly without looking at them. The names corresponding to the numbers on the slips will constitute a random sample. The names of the selected CCOs were given to a representative (CCO) who will assist and distribute the 103 questionnaires to the selected respondents.

### **3.3 Operational Definition and Measurements**

The measurement to be adopted in this study and their operational definitions will be discussed in the following subsections. It will start with the occupational stress as dependent variable and followed by independent variables which are POS, workload and customer verbal aggression. All the independent variables uses 5-point Likert scale ranging from strongly disagree to strongly agree ( 1= Strongly disagree, 2=Disagree, 3 =Neutral, 4 =Agree, 5=Strongly agree).



### 3.3.1 Operational Definition and Measurement of Occupational Stress Measures

In this study, job stress or occupational stress refers to feeling or response of employee in his working place which happens when the job demand exceed the capabilities and needs of the employee (Nahar et al., 2013). In measuring occupational stress, one instrument that was developed by Chow (2005) and used by Khalid, Sarfaraz, Ahmed, and Malik (2013) was adapted. The instrument, which was done to study occupational stress among call centre employees, has a very high reliability, internal consistency and validity, the reason why it was chosen in this study. It was found that the Cronbach's alpha for this instrument was 0.898 in the study. Some of the items such as " I feel physically, emotionally or spiritually depleted" has been divided into 3 items such as "I feel physically depleted" , " I feel emotionally depleted" and " I feel spiritually depleted". According to Kelley,Clark, Brown, & Sitzia (2003) a 'double barrelled' question ( two or more question in one) should be avoided since it is misleading, so that's the reason why some of the single item in the original article has been broken into 3 items so that the questions will be more clear, specific and well presented for the respondents. As a result, after modification of the items, the final items were 27 items. A 5- point Likert scale has been used for this instrument ranging from never to always (1 = never, 2 = rarely, 3 = sometimes, 4 = often, 5 = always). The display of both the original and adapted versions are shown in Table 3.1.

Table 3.1

*Original and adapted versions of Occupational Stress Items*

<b>Original Version (Khalid et al.,2013) ( 20 items)</b>	<b>Adapted Version ( 27 items)</b>
I feel little enthusiasm for doing my job.	I feel little enthusiasm for doing my job.
I feel tired even with adequate sleep.	I feel tired even with adequate sleep.
I feel frustrated in carrying out my responsibilities at work.	I feel frustrated in carrying out my responsibilities at work.
I am moody, irritable, or impatient over small inconveniences.	I am moody, irritable, or impatient over small inconveniences.
I want to withdraw from the constant demands on my time and energy.	I want to withdraw from the constant demands on my time and energy.
I feel negative, futile, or depressed about my job.	I feel negative, futile, or depressed about my job.
My decision-making ability seems less than usual.	My decision-making ability seems less than usual.
I think that I am not as efficient as I should be.	I think that I am not as efficient as I should be.
The quality of my work is less than it should be.	The quality of my work is less than it should be.
I feel physically, emotionally or spiritually depleted.	I feel physically depleted.
My resistance to illness is lowered.	I feel emotionally depleted.
My interest in sex is lowered.	I feel spiritually depleted.
I am eating more or less, smoking more cigarettes, or using more alcohol in order to cope with my job.	My resistance to illness is lowered.
I am feeling emotionally callous about the problems and needs of others.	My interest in sex is lowered.
My communication with my boss, co-workers, or family seems strained.	I am eating more in order to cope with my job.
I am forgetful.	I am eating less in order to cope with my job.
I am having difficulty concentrating.	I am smoking more cigarettes in order to cope with my job.
I am easily bored.	I am using more alcohol in order to cope with my job.
I feel a sense of dissatisfaction, of something wrong or missing.	I am feeling emotionally callous (indifferent) about the problems and needs of others.
When I ask myself why I get up and go to work, the only answer that occurs is “my pay check.”	My communication with my boss seems strained.
	My communication with my co-workers seems strained.
	My communication with my family seems strained.
	I am forgetful.
	I am having difficulty concentrating.
	I am easily bored.
	I feel a sense of dissatisfaction, of something wrong or missing.
	When I ask myself why I get up and go to work, the only answer that occurs is “my pay check.”

Table 3.2  
*Dependent Variable*

Variables	Operational Definition	Items (27)	Source
Occupational Stress	Feeling or response of employee in his working place which happens when the job demand exceed the capabilities and needs of the employee.	<p>I feel little enthusiasm for doing my job.</p> <p>I feel tired even with adequate sleep.</p> <p>I feel frustrated in carrying out my responsibilities at work.</p> <p>I am moody, irritable, or impatient over small inconveniences.</p> <p>I want to withdraw from the constant demands on my time and energy.</p> <p>I feel negative, futile, or depressed about my job.</p> <p>My decision-making ability seems less than usual.</p> <p>I think that I am not as efficient as I should be.</p> <p>The quality of my work is less than it should be.</p> <p>I feel physically depleted.</p> <p>I feel emotionally depleted.</p> <p>I feel spiritually depleted.</p> <p>My resistance to illness is lowered.</p> <p>My interest in sex is lowered.</p> <p>I am eating more in order to cope with my job.</p> <p>I am eating less in order to cope with my job.</p> <p>I am smoking more cigarettes in order to cope with my job.</p> <p>I am using more alcohol in order to cope with my job.</p> <p>I am feeling emotionally callous (indifferent) about the problems and needs of others.</p> <p>My communication with my boss seems strained.</p> <p>My communication with my co-workers seems strained.</p> <p>My communication with my family seems strained.</p> <p>I am forgetful.</p> <p>I am having difficulty concentrating.</p> <p>I am easily bored.</p> <p>I feel a sense of dissatisfaction, of something wrong or missing.</p> <p>When I ask myself why I get up and go to work, the only answer that occurs is “my pay check.”</p>	Khalid, Sarfaraz, Ahmed, and Malik (2013)

### **3.3.2 Operational Definition and Measurements of Perceived Organizational Support Measures**

POS is defined as the degree to which employees believe that their organization values their contributions and cares about their well-being and fulfils their socio emotional needs (Eisenberger et al., 1986). In measuring POS, an instrument that was developed by Eisenberger, Huntington, Hutchison and Sowa (1986) has been adopted for this study. The total number of items adopted are 16 items and the reliability coefficients (Cronbach's alpha) in the study was 0.93, showing very high reliability. The adopted versions of the items for POS are shown in Table 3.3.



Table 3.3  
*Operational Definition and Measurement of Perceived Organizational Support (16) items.*

Variables	Operational Definition	Items ( 16 )	Source
Perceived Organizational Support (POS)	Employees' perception concerning the extent to which the organization values their contribution and cares about their well-being.	<p>The organization values my contribution to its well being</p> <p>If the organization could hire someone to replace me at a lower salary it would do so</p> <p>The organization fails to appreciate any extra effort from me.</p> <p>The organization strongly considers my goals and values</p> <p>The organization would ignore any complaint from me</p> <p>The organization disregards my best interest when it makes decisions that affect me</p> <p>Help is available from the organization when I have a problem.</p> <p>The organization really cares about my well-being.</p> <p>Even if I did the best job possible, the organization would fail to notice.</p> <p>The organization is willing to help me when I need a special favour.</p> <p>The organization cares about my general satisfaction at work.</p> <p>If given the opportunity, the organization would take advantage of me.</p> <p>The organization shows very little concern for me.</p> <p>The organization cares about my opinions.</p> <p>The organization takes pride in my accomplishments at work.</p> <p>The organization tries to make my job as interesting as possible.</p>	(Eisenberger, Huntington, Hutchison, & Sowa, 1986)

### 3.3.3 Operational Definition and Measurements of Workload Measures

Workload is defined as having too much of work which exceed a person’s capability and create stress to the individual. The instrumentation for workload is adopted from Denton, Zeytinoglu, Davies and Lian ( 2002) and also from Leiter and Maslach (2015). The total number of items for workload are 9 items and coefficient alpha values for workload from previous studies ranged from 0.70 to 0.81, again showing good reliability. The adopted versions of the items for POS are shown in Table 3.4.

Table 3.4  
*Operational Definition and Measurement of Workload (13) items.*

Variables	Operational Definition	Items ( 13 )	Source
Workload	Is defined as having too much of work which exceed a person’s capability and create stress to the individual	The pace in my job is too fast. My job is too demanding. I have too much to do on the job. I am expected to do too many different tasks at the same time. My work day often involves “responding to crisis” rather than accomplishing my planned activities I often take my “ work-related problems ” home with me My job is very hectic.	(Denton et al., 2002)
		I do not have time to do the work that must be done. I work intensely for prolonged periods of time. After work I come home too tired to do the things I like to. I have so much work to do on the job that it takes me away from my personal interests I have enough time to do what’s important in my job. I leave my work behind when I go home at the end of the workday	(Leiter & Maslach , 2015)

### 3.3.4 Operational Definition and Measurements of Customer Verbal Aggression (CVA) Measures

Customer verbal aggression is defined as customers' verbal communications of anger that violate social norms by swearing, yelling, threats, condescending remarks, and sarcasm on others (Skarlicki, 2014). Customer verbal aggression was measured by 5 items developed by Dormann and Zapf (2004). In the original study, it has been reported that it has good internal consistency, which is 0.72. The adopted versions of the items for POS are shown in Table 3.5

Table 3.5  
*Operational Definition and Measurement of Customer Verbal Aggression (5) items.*

Variables	Operational Definition	Items ( 5 )	Source
Customer verbal aggression	Is defined as customers' verbal communications of anger that violate social norms by swearing, yelling, threats, condescending remarks, and sarcasm on others.	Customers often shout at us Customers personally attack us verbally Customers are always complaining about us Customers get angry at us even over minor matters Some customers argue all the time	(Dormann, Zapf, & Goethe-university, 2004)

### 3.4 Questionnaire Design

The survey questionnaire consists of 6 pages attached together with a personal cover letter. The questionnaire was prepared in English language because all the respondents are proficient in the use of English language. The questionnaire had 3 sections which are section 1, 2 and 3. Section 1 comprised of the respondents' socio- demographic data such as age, sex, marital status and etc. Section 2 illustrate the items on dependent

variable which is employee stress level .Meanwhile section 3 comprise of independent variables which are POS, workload, and customer verbal aggression.The general structure of questionnaire is presented in Table 3.6.

Table 3.6  
*Structure of Questionnaire*

SECTION	ITEMS	NO. OF QUESTIONS
1	Demographic	12
2	Occupational Stress	27
3	Factors causing stress	
	a) Perceived organizational support (POS)	16
	b) Workload	13
	c) Customer verbal aggression	5
	Total	73

### 3.5 Pretesting of Instruments

Prior to conducting the actual survey, an initial questionnaire has been pretested by asking experts to check if there is any ambiguity in the items. For this purpose, four experts has been asked to examine the quality of the instrument in terms of content, wordings and ambiguity of the items. Two of them were Assoc. Prof. Dr Mohd Faizal Mohd Isa and Mr Syazwan Syah Zulkifly from the School of Business Management (SBM), College of Business, Universiti Utara Malaysia. Another two experts were a manager from call centre industry and an experienced person from DOSH. Assoc. Prof. Dr Mohd Faizal Mohd Isa have asked the researcher to make some of the demographic questions as open ended questions such as age, years of service and working hours per



day. Both Dr Faizal and Mr Syazwan also highlighted to split the “double barrelled” items in the original items in Section 2 for Occupational Stress items. Items which are “double barrelled” items have been split accordingly. For example for question “My communication with my boss, co-workers, or family seems strained”, three questions has been generated, which are (i) My communication with my boss seems strained (ii) My communication with my co-workers seems strained and (iii) My communication with my family seems strained. This is to allow the question to be more specific for the respondents. Besides that, for customer verbal aggression variable, Mr Syazwan also have asked to drop one item from six items in the original study since the particular item have low internal consistency ( Cronbach’s alpha < .50). All the corrections and modification suggested by them has been put into the items before conducting the pilot study.

### **3.6 Pilot test**



In order to discover the reliability and validity of the instrument, a pilot test has to be done (Flynn, Sakakibara, Schroeder, & Bates, 1990). This is because the pilot test verifies and check if there is any error or limitation from the instrument. Furthermore, the acceptability of the instrument can be established through pilot test because the researcher can identify whether respondent understand the questions from the instrument. Moreover the original scales were developed from other countries, so Malaysian respondents might respond the questionnaire differently, so the internal consistency, reliability and discriminant validity of the instrument can be ascertained through this pilot test.

In this study, pilot test was conducted by sending questionnaires to Scicom (MSC) Berhad call centre officers. Scicom is an inbound contact centre whereby their business is similar to Company X. Scicom is chosen because it has similar characteristic and nature of work with the actual respondents. Questionnaires were sent to 50 respondents, but only 32 responded and used for the study. Time taken to complete the questionnaires ranged from 15-30 minutes. Feedback from the respondents showed that most of them could understand the clarity of words with minimal changes needed. The reliability test was measured to ensure no bias (error free). Cronbach's Alpha is a reliability coefficient that will indicate the correlation between the variables (Sekaran & Bougie, 2013). The results of the reliability tests are presented in Table 3.7.

Table 3.7  
*Summary of Pilot Test Result*

<b>Latent Variables</b>	<b>No of items</b>	<b>Cronbach's Alpha</b>
Occupational Stress	27	0.908
Perceived Organizational Support (POS)	16	0.941
Workload (WL)	13	0.758
Customer verbal aggression (CVA)	5	0.794

Based on the results of the reliability test, it is indicated that all the values of the Cronbach alpha for both the dependent and independent variables were all more than 0.7. Therefore it can be concluded that all items for all the variables in this study are reliable and have a good value.

### **3.7 Data Collection Procedure**

Prior to collection of data from company X, a letter of authorization and to whom it may concern for the purpose of data collection was obtained from the Othman Yeop Abdullah Graduate School of Business (OYA) requesting for their kind cooperation and assistance in data collection. After that, approval from company X was gained before distributing the questionnaire. The questionnaire were distributed in March 2019. The respondents were given assurance that their responses will be kept confidential, in order to encourage participation from respondents. The distribution of the questionnaires were done with the help of one CCO, due to the different types of shifts in the call centre which are day shift, afternoon shift and night shift. So it is difficult to meet all the CCOs at the same time of the day. Besides that the schedule of off days for the employees vary among each other. The respondents were not allowed to answer the questionnaire more than once. Due to the differences in the work schedule, this has posed restriction for the collection of questionnaires, and it took about two months for data collection period. Out of the 103 questionnaires that were given, only 94 has responded. The response rate was 91.3 %.

### **3.8 Technique of Data Analysis and Hypothesis Testing**

The response rate, demographic profiles of respondents' frequency statistics, reliability analysis, descriptive analysis, Pearson correlation analysis and multiple regression analysis were performed using the Statistical Package for Social Science (SPSS) for Windows version 21 software.

### **3.8.1 Descriptive Analysis**

Descriptive analysis is one the technique used to summarize huge data from target respondents or sample (Hair et al., 2006). According to Coakes and Steed (2007), descriptive analysis is used to explore, summarize and describe data collection acquired from a survey. Demographics data from a sample can be described using descriptive analysis. For variables such as working experiences and age, mean, standard deviation, minimum and maximum values can be used to describe data. For variables such as gender, race, types of employment and marital status, frequency analysis can be used to describe data. The frequency percentage of the samples can also be obtained. However this analysis only provides details about respondents and unable to draw any conclusions from the sample.

### **3.8.2 Inferential analysis**

According to Hair, Black, Babin, Anderson and Thattham (2006), inferential analysis is the most suitable way to explain hypothesis. Examples of inferential analysis that will be discussed below are reliability test, correlation and regression analysis.

#### **3.8.2.1 Reliability test**

According to Zikmund (2003), reliability is the degree to which measures are error free, so consistent and similar results can be acquired. Schindler and Cooper (2003) has defined reliability as representing internal consistency in which the homogeneity of an

item in the measure is demonstrated. Reliability is an indicator of a measure's internal consistency.

Consistency shows how well the items measuring a concept hang together as a set. A measure is reliable when different attempts at quantifying something gives the same result (Zikmund, 2003). The reliability analysis is done using Cronbach's Alpha. The acceptable alpha coefficient should be more than 0.7 (Nunally, 1978). The reliability is higher if the Cronbach's Alpha is closer to 1.0.

### **3.8.2.2 Correlation analysis**

According to Coakes and Steed (2007), Pearson correlation is used to test the relationship between dependent and independent variable. In this study, the researcher will identify the strength and direction of relationship between independent variables (POS, workload and customer verbal aggression) with dependent variable which is occupational stress among customer care officers in company X. Positive or negative correlation can be identified by measuring the strength. Interpretation of correlation coefficient can be done by identifying the coefficient and its associated significance value ( $p$ ) (Coakes & Steed, 2007). For two quantitative variables, X and Y, a positive correlation is indicated when a higher value of X is associated with a higher value of Y, whereas if a high value of X is linked with low value of Y, a negative correlation occurs. In other words, if the result showed +1.0, interpretation indicate the value as perfect positive correlation meanwhile, if result -1.0 indicates the value as perfect negative correlation (Gliner Morgan & Leech, 2009). The closer the value of the coefficient is to 1.0, the stronger the correlation between the two variables. For

significance value (p), the acceptable value is either 0.01 or 0.05 (Coakes & Steed, 2007). Table 3.8 shows the strength of relationship as suggested by Davis's Scale Model.

Table 3.8

*Strength of correlation*

Very weak	Weak	Moderate	Strong	Very strong
0.00 – 0.20	0.30 – 0.40	0.40 -0.60	0.60 -0.80	0.90 -1.00

Source: Salkind, 2009

### 3.8.2.3 Multiple regression analysis

Since this research has identified three independent variables and one dependent variable, multiple regression analysis is the most suitable statistics techniques to analyse the relationship between them. According to Hair et al. (2010), multiple regression is used to predict the changes in the dependent variable in response to changes in the independent variables. In other words, the researcher wants to identify which independent variables have most influence factor on dependent variable (Sekaran & Bougie, 2013). Once a multiple regression equation has been constructed, the researcher can check how good it is (in terms of predictive ability) by examining the coefficient of determination, R-square (R<sup>2</sup>). The value of R<sup>2</sup> is between 0 and 1. Bhatti et al. (2012) has stated that the higher the R<sup>2</sup> value (variance) the better the model and its prediction. In this study, three hypotheses were generated, and to decide whether the hypotheses is rejected or not, the coefficient table at the column Sig. will produce the p-value. The hypotheses is accepted if p is < 0.05, otherwise the hypotheses will be rejected.

### **3.9 Chapter Summary**

In this chapter, the researcher has pinpoint all the procedures involved to carry out this study. It explains on the research framework, the instrument used, population and samples involved, pilot study and the method of analyses for the collected data. The next chapter will discuss further interpretation finding of the data analysis.



## CHAPTER 4

### FINDINGS

#### 4.1 Introduction

The findings and analysis of the study are being discussed in this chapter. The findings of the respondents' descriptive analysis and the mean of each variable will be identified. Frequency analysis has been done to identify respondents' demographic profile such as gender, age, marital status, working experience, citizenship and academic qualification. The hypotheses of this study which has been identified in Chapter 2 will be tested using 2-tailed Pearson correlations analysis and multiple regression analysis.

#### 4.2 Rate of response

In this study, 103 questionnaires were photocopied and distributed to selected CCOs which were selected through simple random sampling method. One representative from the company helped to distribute the questionnaires. Out of the 103 questionnaires, only 94 were returned.

Even though the returned questionnaire did not reach 103 based on the Krecjie Morgan table, the sample size which is more than 30 and less than 500 is generally sufficient for a research (Altunisik, Coskun, Bavraktaroglu & Yildirim, 2004). Besides that, based on the analysis through G Power, the minimum sample size that is needed for this study is 46. Thus, 94 respondents is sufficient for this study. The response rate was 91.3 %. This rate of returned questionnaire is considered to be at the acceptable level (Hair et



al., 1984) as it is above 50%, thus significantly strong to be used for this study. Table 4.1 illustrates the summary of the response rate in this study.

Table 4.1  
*Rate of Response*

Items	Total	Percentage (%)
Distributed Questionnaires	103	100
Collected Questionnaires	94	91.3
Unreturned Questionnaire	9	8.7

### **4.3 Respondents' Demographic Background**

Section 1 from the survey form specifies demographic profile of the respondent. Table 4.2 indicates the summarised percentage of variables and frequencies for demographic information such as gender, age, citizenship and others.

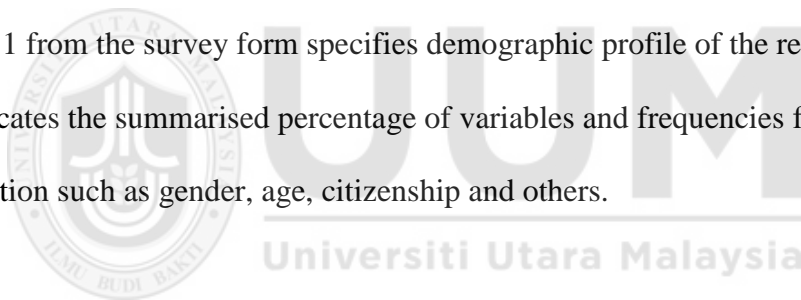


Table 4.2  
*Demographic Background of the Respondents*

<b>Variables</b>	<b>Classification</b>	<b>Frequency (n=94)</b>	<b>Percent (%)</b>
Gender	Male	40	42.6
	Female	54	57.4
Age	20-24	29	30.9
	25-29	42	44.7
	30-34	18	19.1
	35-40	5	5.3
Citizenship	Malaysian	86	91.5
	Non-citizen	8	8.5
Race	Malay	21	22.3
	Chinese	12	12.8
	Indian	55	58.5
	Others	6	6.4
Education	SPM	19	20.2
	STPM/Diploma	37	39.4
	Bachelor	33	35.1
	Masters	5	5.3
Marital status	Single	72	76.6
	Married	22	23.4
Employment	Permanent	43	45.7
	Contract	51	54.3
Position	Junior level	86	91.5
	Team leader	8	8.5
Years of service	0-2 years	59	62.8
	3-5 years	26	27.7
	6-10 years	6	6.4
	11-15 years	3	3.2
Working hours /day	8 hours	62	66
	12 hours	32	34
Shift work	Shift	89	94.7
	No shift	5	5.3

The descriptive analysis based on Table 4.2 shows that most of the respondents were female which is around 57.4 %. Male respondents accounts for 42.6 % of the total number of respondents. In the aspect of age group, about 75.6 % of the respondents were aged between 20-30 years old, whereas only 24.4 % of them were aged between 30-40 years old. This is to say that most the CCOs who work in Company X were from young generation category.

When describing about the citizenship, the result shows that most of the respondents were Malaysian citizens (91.5%). Only 8.5 % of the respondents are non-citizen. Besides that, analysis of the race category showed that most of the respondents were Indians (58.5 %), followed by Malays (22.3 %), Chinese (12.8 %) and others were 6 %. In addition, the CCOs of the company seems to have good level of education. The highest percentage of the respondents had a STPM or diploma qualification (39.4 %), followed by Bachelor Degree which was 35.1 %. Twenty percent of them were SPM holders whereas for Masters Level was only 5.3 %.

In the aspect of marital status, it was found that most of the CCOs were single (76.6%) and only 23.4 % of them were married. This is probably due to their age factor whereby most of them were very young (below 30 years old) and would most probably just graduated from their studies. In terms of their position level, about 91.5 % were junior CCOs and only 8.5 % were team leaders. Meanwhile, it has also been found that most of the CCOs were contract workers (54.3 %) and only 45.7% were permanent staffs.

Based on the analysis of working experiences, most of CCOs were staffs who has been in the company for less than 2 years (62.8 %). The rest of the CCOs who were in the

category 3-5 years accounts for 27.7 %, followed by 6.4 % in the category 6-10 years and the least were from the category 11-15 years (only 3.2 %). This is to say that most of the CCOs do not stay long in the company and leads to high turnover rate in the company. This could be because most of them were young fresh graduates who like to hop jobs from one and another. The results also shows that 66 percent of the respondents work 8 hours a day while the rest work for 12 hours. In terms of shift work, most of them were working on shifts (94.7 %) since a call centre actually operate 24 hours. The remaining 5.3 % who do not work on shift were most probably the team leaders.

#### **4.4 Data screening**

##### **4.4.1 Normality test**

Normality is used to describe a curve that is symmetrical and bell-shaped. Normality test is done to examine whether the data is normally distributed or not (Hair et al., 2003). According to Hair et al. (1998), all the data is normally distributed when the value for Skewness and Kurtosis are within the range -1.98 to +1.98. Skewness assesses the extent to which a variable's distribution is symmetrical (Hair et al., 2017). Kurtosis refers to the "peakedness" or "flatness" of the distribution compared with the normal distribution (Hair et al., 2017). The distribution curve for all the dependent and independent variables are shown in Figure 4.1, Figure 4.2, Figure 4.3 and Figure 4.4.

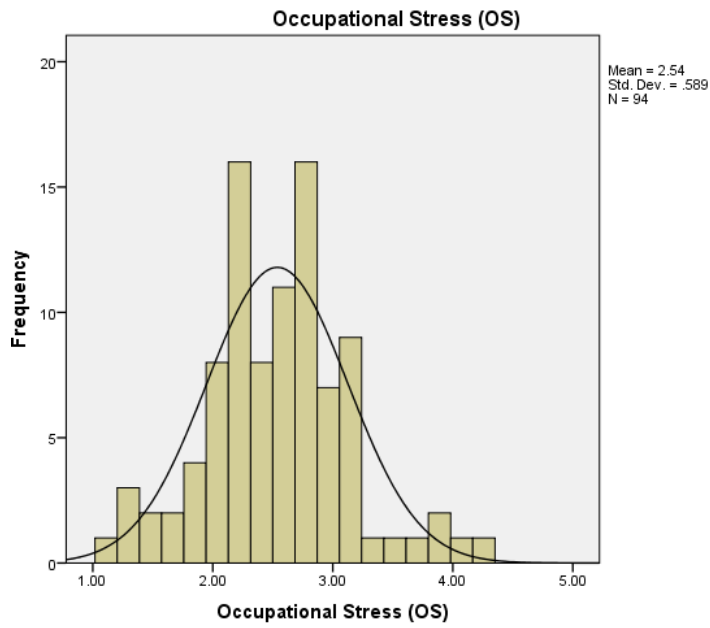


Figure 4.1  
Histogram shows the frequency distribution for occupational stress among CCOs in Company X

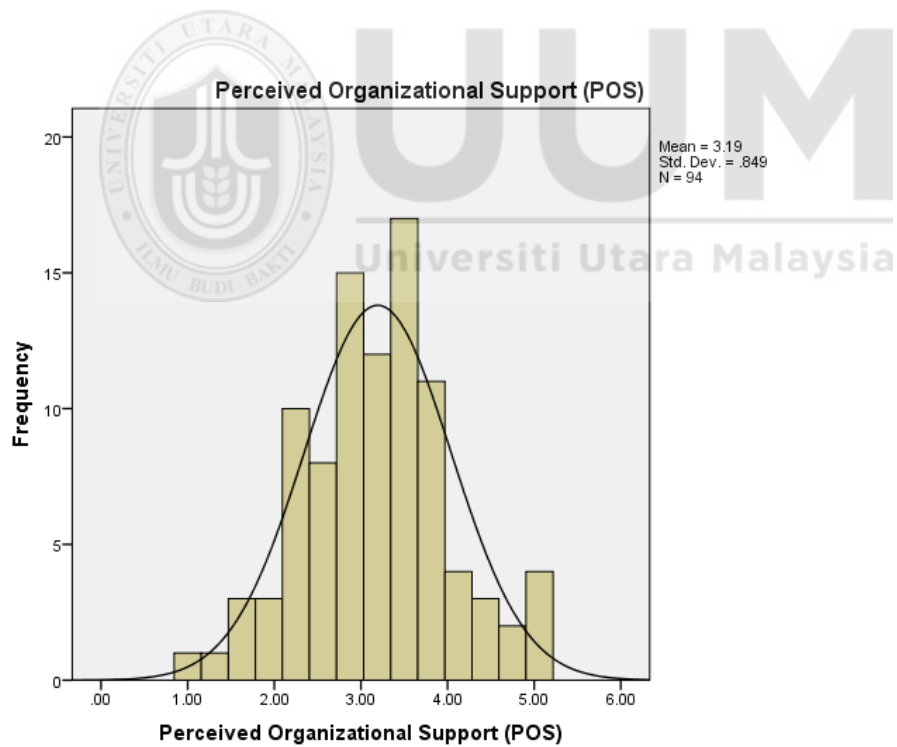


Figure 4.2  
Histogram shows the frequency distribution for perceived organizational support (POS) among CCOs in Company X

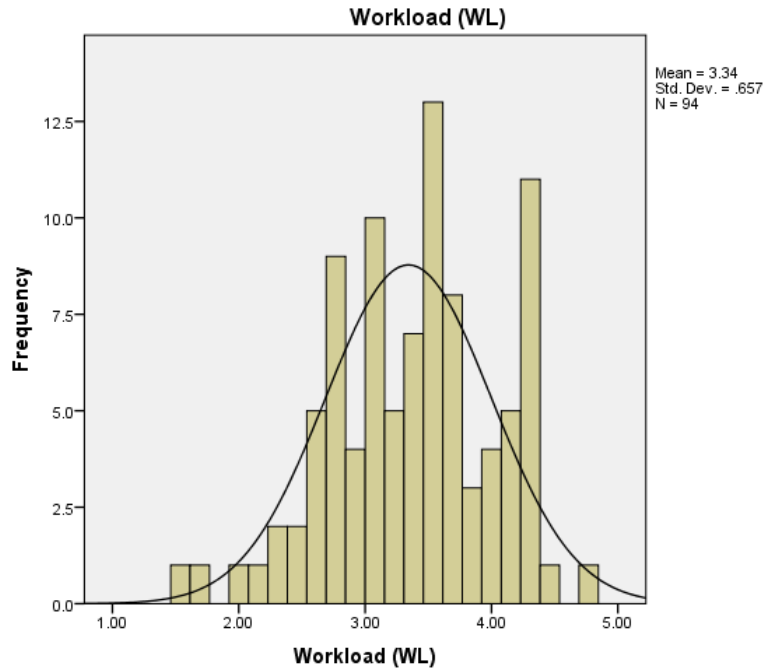


Figure 4.3  
Histogram shows the frequency distribution for workload among CCOs in Company X

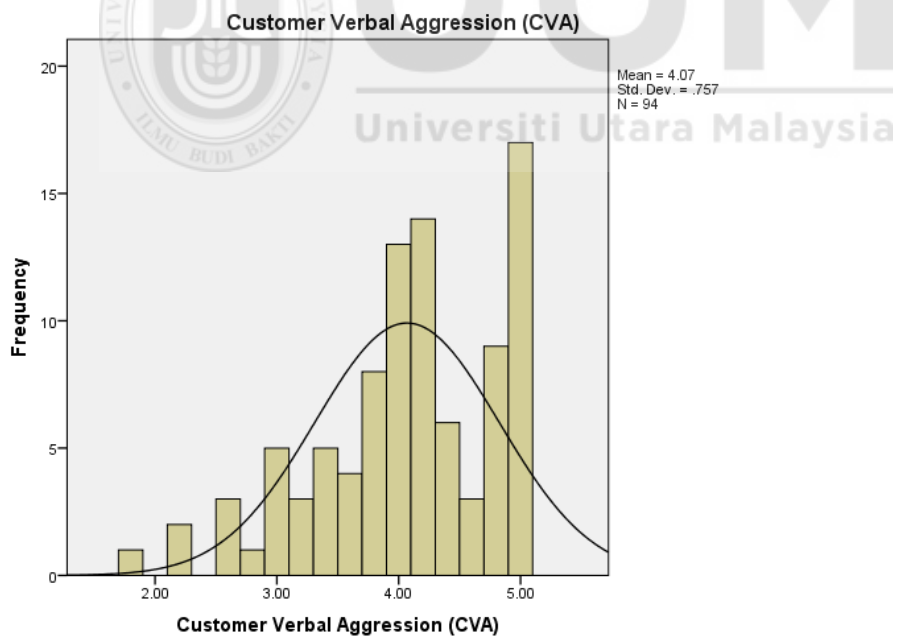


Figure 4.4  
Histogram shows the frequency distribution for customer verbal aggression (CVA) among CCOs in Company X

Table 4.3  
*Result of the Normality Test*

<b>Variables</b>	<b>Skewness</b>	<b>Kurtosis</b>	<b>Conclusion</b>
Occupational Stress	0.160	0.581	Normally distributed
Perceived Organizational Support (POS)	0.035	0.019	Normally distributed
Workload	-0.281	-0.270	Normally distributed
Customer Verbal Aggression	-0.719	0.138	Normally distributed

Based on Table 4.3, the values for skewness and kurtosis for all the variables fall within the range of -1.98 to +1.98. Therefore it can be concluded that the data in this study fall within the normal distribution range.

#### **4.4.2 Multicollinearity**

According to Black (2010), multicollinearity is when two or more of the independent variables of a multiple regression model are highly correlated. In other words, some of the predictor variables are correlated among themselves. Multicollinearity is a problem that affects many regression models. Presence of multicollinearity in the data can be assessed by the tolerance value and variable inflation factor value (Pallant, 2005). Tolerance is a value that measures the degree of the independent variable's variability that is not described by the other independent in the model. It is calculated by using the formula  $1-R^2$  for each variable. Whereas variance inflation factor (VIF) is the inverse of tolerance and is counted by inverting the tolerance value (1 divided by tolerance). According to Hair et al. (2010), if the value of tolerance is less than 0.1 and VIF value is 10 and above, then the multicollinearity is problematic. Table 4.11 shows the calculation of tolerance effect and VIF.

Table 4.4  
*Calculation of tolerance effect and VIF.*

Description	Collinearity Statistics	
	Tolerance	VIF
Perceived Organizational Support	0.827	1.210
Workload	0.843	1.186
Customer Verbal Aggression	0.883	1.132

Based on Table 4.4, all the tolerance values are more than 0.1, and VIF values are less than 10, so it can be concluded that multicollinearity does not exist in this study.

#### 4.5 Reliability Analysis

Reliability analysis is an important tool to measure whether the instrument used is reliable and admissible. In this test, Cronbach's Alpha value is used to determine the reliability of the instrument (Hair et al., 2010). The acceptable alpha coefficient should be more than 0.7 (Nunally, 1978). Table 4.5 shows the Cronbach's Alpha value with comparison of original, pilot and current studies for independent variables and dependent variables.

Table 4.5  
*Reliability measure: Comparison of Original, Pilot and Current Studies for Independent and Dependent Variables*

Variables	N of Items	Coefficient Alpha		
		Original Study	Pilot Study	Current Study
Perceived Organizational Support	16	0.93	0.941	0.957
Workload	13	0.7-0.81	0.758	0.839
Customer Verbal Aggression	5	0.72	0.794	0.796
Occupational Stress	27	0.80-0.86	0.908	0.888



The result from Table 4.5 shows that all the Cronbach's alpha value for current study were more than 0.7, which means that all the items in this study were reliable. Among all the variables, perceived organizational support has the highest reliability for the current study, which is 0.957, followed by workload which is 0.839 and customer verbal aggression is 0.796. It can be concluded that the current study shows a higher Cronbach's alpha value compared to original study and pilot study.

Based on Table 4.5, the Cronbach's alpha value for dependent variable for the current study is 0.888. Since the value is more than 0.7, the items in this instrument is reliable. Original study has a range value of 0.80-0.86 while the pilot study has very high reliability, where the Cronbach's alpha value is 0.908. Thus, it can be concluded that both dependent and independent variables for the current study are reliable.

#### **4.6 Descriptive Analysis of Variables**

Descriptive statistics is an important tool to summarize a collection of data. The measurement of central tendency (mean) and dispersion (standard deviation) of a data can be determined using descriptive statistics. According to sociologyguide.com, mean is defined as the means of absolute deviation of values from some average while standard deviation referred as sigma that is important and widely used to measure of dispersion.

#### **4.6.1 Descriptive Analysis of Independent Variables**

In this study, the items used for independent variable and dependent variable are measured by Likert scale. Independent variable has a 5- point Likert scale starting for 1 to 5 (1: “Strongly disagree”, 2: “Disagree”, 3: “Neutral”, 4: “Agree”, 5: “Strongly agree”). According to Davis (1971), the level of the variable is considered low when the score is 1.00-2.33, moderate if the score is 2.34-3.67 and high when the score is 3.68-5.00. Table 4.6 shows the comparison of mean and standard deviation for each items for perceived organizational support (POS).



Table 4.6  
*Description of items for Perceived Organizational Support (POS)*

<b>Item label</b>	<b>Items</b>	<b>Mean</b>	<b>Standard Deviation</b>
POS1	<i>The organization values my contribution to its well being</i>	3.19	1.070
POS2	<i>If the organization could hire someone to replace me at a lower salary it would do so*</i>	2.46	1.267
POS3	<i>The organization fails to appreciate any extra effort from me.*</i>	3.26	1.154
POS4	<i>The organization strongly considers my goals and values</i>	3.18	0.994
POS5	<i>The organization would ignore any complaint from me*</i>	3.44	0.968
POS6	<i>The organization disregards my best interest when it makes decisions that affect me*</i>	2.98	1.077
POS7	<i>Help is available from the organization when I have a problem.</i>	3.61	1.008
POS8	<i>The organization really cares about my well-being.</i>	3.32	0.997
POS9	<i>Even if I did the best job possible, the organization would fail to notice.*</i>	3.44	0.968
POS10	<i>The organization is willing to help me when I need a special favour.</i>	3.30	1.181
POS11	<i>The organization cares about my general satisfaction at work.</i>	3.14	1.188
POS12	<i>If given the opportunity, the organization would take advantage of me.*</i>	3.10	1.183
POS13	<i>The organization shows very little concern for me.*</i>	3.14	1.022
POS14	<i>The organization cares about my opinions.</i>	2.96	1.067
POS15	<i>The organization takes pride in my accomplishments at work.</i>	3.23	1.041
POS16	<i>The organization tries to make my job as interesting as possible.</i>	3.36	1.208
<b>Total average mean and standard deviation</b>		<b>3.19</b>	<b>0.849</b>

\* Item has been reversed scored

Based on Table 4.6, items labelled \* has been reversed scored because they are negative items. The researcher has transformed the score of the items so that all items are oriented in the same direction. This means that the items with large score ( nearing to 5) means high POS while items with low score ( nearing to 1) is low POS. Item labelled POS7 has the highest mean which is 3.61. This means that most of the respondents agree that help is available from the organization when the staffs face a problem. The

lowest mean is from item POS2 (2.46) which means that the respondents kind of agree that organization will hire someone to replace the staffs with a lower salary, if given a chance. The total average mean and standard deviation for all POS items is 3.19 and 0.849 respectively. This value falls in the category of moderate POS level. Thus it can be concluded that the respondents in Company X have moderate perceived organizational support.

Table 4.7  
Description of items for Workload

<b>Item label</b>	<b>Items</b>	<b>Mean</b>	<b>Standard Deviation</b>
WL1	<i>The pace in my job is too fast.</i>	3.51	0.826
WL2	<i>My job is too demanding.</i>	3.74	0.972
WL3	<i>I have too much to do on the job.</i>	3.76	1.002
WL4	<i>I am expected to do too many different tasks at the same time.</i>	3.66	1.011
WL5	<i>My work day often involves “responding to crisis” rather than accomplishing my planned activities</i>	3.78	0.952
WL6	<i>I often take my “work-related problems” home with me</i>	2.45	1.373
WL7	<i>My job is very hectic.</i>	3.37	1.236
WL8	<i>I do not have time to do the work that must be done.</i>	3.02	1.191
WL9	<i>I work intensely for prolonged periods of time.</i>	3.19	1.080
WL10	<i>After work I come home too tired to do the things I like to.</i>	3.49	1.276
WL11	<i>I have so much work to do on the job that it takes me away from my personal interests</i>	3.27	1.280
WL12	<i>I have enough time to do what’s important in my job.*</i>	2.63	1.047
WL13	<i>I leave my work behind when I go home at the end of the workday</i>	3.60	1.238
<b>Total average mean and standard deviation</b>		<b>3.34</b>	<b>0.657</b>

\* Item has been reversed scored

Table 4.7 shows the mean and standard deviation for the second independent variable which is workload. Only one item which is WL12 has been reversed scored so that all

the items are oriented in the same direction. This means that the items with large score (nearing to 5) means high workload while items with low score (nearing to 1) is low workload. The highest mean value is item WL5 (*My work day often involves “responding to crisis” rather than accomplishing my planned activities*) with the mean value of 3.78 and standard deviation 0.952. The second highest mean can be seen in item WL3 (*I have too much to do on the job*) with the mean value of 3.76. Both the highest mean and second highest falls under the category of high level of workload. This means that the respondents have a lot of tasks to do in their workplace and their tasks also involves more to responding to crisis such as customer problems and complaints. The lowest mean is for items WL6 (*I often take my “work-related problems” home with me*) with the mean value of 2.45. This means that majority of the respondents do not take the problems at the workplace back home. The total average mean and standard deviation for all workload items are 3.34 and 0.657 respectively. This value of mean fall under the moderate level category. Thus it can be concluded that the CCOs in company X have moderate level of workload.

Table 4.8  
*Description of items for Customer Verbal Aggression*

<b>Item label</b>	<b>Items</b>	<b>Mean</b>	<b>Standard Deviation</b>
CVA1	<i>Customers often shout at us</i>	4.07	0.895
CVA2	<i>Customers personally attack us verbally</i>	4.10	0.917
CVA3	<i>Customers are always complaining about us</i>	3.99	1.073
CVA4	<i>Customers get angry at us even over minor matters</i>	4.00	1.117
CVA5	<i>Some customers argue all the time</i>	4.18	1.077
<b>Total average mean and standard deviation</b>		<b>4.07</b>	<b>0.757</b>

Table 4.8 shows the mean and standard deviation for the third independent variable which is customer verbal aggression. The interpretation for this table would be large score (nearing to 5) means high customer verbal aggression while items with low score (nearing to 1) shows low customer verbal aggression. The highest mean value is seen in item CVA5 (*Some customers argue all the time*) with a mean value of 4.18 while lowest mean value is item CVA3 (*Customers are always complaining about us*) with a mean value of 3.99. This means that most of the respondents agree that they frequently face arguments with customers over the phone all the time. The total average mean and standard deviation is 4.07 and 0.757. The value of mean falls under the high level category which means that the CCOs face high level of verbal aggression by customers.

#### **4.6.2 Mean and Standard Deviation for Dependent Variable**

Dependent variable has also 5-point Likert scale which starts from 1 to 5 (1: “Never”, 2: “Rarely”, 3: “Sometimes”, 4: “Often”, 5: “Always”), which is adopted from the original author (Chow, 2005) and used by Khalid et al. (2013). The dependent variable for this study is occupational stress. The higher the score means the staffs experience more work stress whereas lower score value shows less work stress. According to Davis (1971), the nearer the mean value to 5, the most dominant the variable is. High stress level has a score of 3.68-5.00, moderate stress level with the score of 2.34-3.67 and low stress level has a score of 1.00-2.33 ( Davis, 1971). Table 4.9 shows the mean and standard deviation for all items in occupational stress variable.

Table 4.9  
*Description of items for Occupational Stress*

Item label	Items	Mean	Standard Deviation
OS1	<i>I feel little enthusiasm for doing my job.</i>	3.21	0.926
OS2	<i>I feel tired even with adequate sleep.</i>	3.22	1.079
OS3	<i>I feel frustrated in carrying out my responsibilities at work.</i>	2.36	1.125
OS4	<i>I am moody, irritable, or impatient over small inconveniences.</i>	2.64	1.076
OS5	<i>I want to withdraw from the constant demands on my time and energy.</i>	2.89	0.989
OS6	<i>I feel negative, futile, or depressed about my job.</i>	2.33	1.061
OS7	<i>My decision-making ability seems less than usual.</i>	2.55	1.074
OS8	<i>I think that I am not as efficient as I should be.</i>	2.36	1.153
OS9	<i>The quality of my work is less than it should be.</i>	2.48	1.114
OS10	<i>I feel physically depleted.</i>	3.11	1.213
OS11	<i>I feel emotionally depleted.</i>	2.91	1.179
OS12	<i>I feel spiritually depleted.</i>	3.01	1.083
OS13	<i>My resistance to illness is lowered.</i>	2.54	1.133
OS14	<i>My interest in sex is lowered.</i>	2.04	1.286
OS15	<i>I am eating more in order to cope with my job.</i>	3.34	1.456
OS16	<i>I am eating less in order to cope with my job.</i>	2.19	1.247
OS17	<i>I am smoking more cigarettes in order to cope with my job.</i>	1.61	1.193
OS18	<i>I am using more alcohol in order to cope with my job.</i>	1.35	0.826
OS19	<i>I am feeling emotionally callous (indifferent) about the problems and needs of others.</i>	3.02	1.311
OS20	<i>My communication with my boss seems strained.</i>	1.99	1.073
OS21	<i>My communication with my co-workers seems strained.</i>	1.68	0.953
OS22	<i>My communication with my family seems strained.</i>	1.70	0.948
OS23	<i>I am forgetful.</i>	2.50	1.207
OS24	<i>I am having difficulty concentrating.</i>	2.31	1.210
OS25	<i>I am easily bored.</i>	2.65	1.334
OS26	<i>I feel a sense of dissatisfaction, of something wrong or missing.</i>	3.00	1.270
OS27	<i>When I ask myself why I get up and go to work, the only answer that occurs is "my pay check."</i>	3.50	1.571
<b>Total average mean and standard deviation</b>		<b>2.54</b>	<b>0.589</b>

Based on Table 4.9, the highest mean value was obtained from item OS27 (*When I ask myself why I get up and go to work, the only answer that occurs is “my pay check.”*) with the mean value of 3.50 and the second highest mean value was item OS15 (*I am eating more in order to cope with my job*) with the mean value of 3.34. This shows that the staffs agree that they worked in the company purely for salary and not because they want to and they tend to consume more food in order to cope with their job. The lowest mean is for item OS18 (*I am using more alcohol in order to cope with my job*) with the mean value of 1.35. This means that most of the CCOs do not take alcohol consumption in order to cope with their job. The total average mean and standard deviation is 2.54 and 0.589 respectively. This value of mean falls under the category of moderate level. Thus, in conclusion, the CCOs in Company X experienced moderate stress level.

#### **4.7 Correlation Analysis**

Correlation analysis is used to measure the linear relationship between independent variables and the dependent variable (Sekaran, 2003). The result of Pearson's correlations analysis is presented in Table 4.10 which shows the correlation and significance value between dependent and independent variables.



Table 4.10  
*Pearson correlations analysis*

		POS	WL	CVA	OS
<b>POS</b>	Pearson Correlation	1	-.360**	-.297**	-.456**
	Sig.(2-tailed)		.000	.004	.000
	N	94	94	94	94
<b>WL</b>	Pearson Correlation	-.360**	1	.264*	.499**
	Sig.(2-tailed)	.000		.010	.000
	N	94	94	94	94
<b>CVA</b>	Pearson Correlation	-.297**	.264*	1	.426**
	Sig.(2-tailed)	.004	.010		.000
	N	94	94	94	94
<b>OS</b>	Pearson Correlation	-.456**	.499**	.426**	1
	Sig.(2-tailed)	.000	.000	.000	
	N	94	94	94	94

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

\* . Correlation is significant at the 0.05 level (2-tailed)

Based on the result from Table 4.10, the correlation between perceived organizational support ( POS) as the independent variable is significant towards occupational stress at 0.01 level (  $r = -.456$  and  $p = .000$  ;  $p < 0.01$  ) . Since the value of coefficient correlation has a negative sign, it can be concluded that there is negative moderate relationship between perceived organizational support (POS) and occupational stress (OS). Therefore Hypothesis 1 which states that “There is significant negative relationship between perceived organizational support and occupational stress” is accepted.

Meanwhile the result of the analysis shows that there is a significant positive relationship between workload and occupational stress ( $r = .499$  and  $p = .000$ ;  $p < 0.01$ ). The relationship is moderate level between the two variables. Thus Hypothesis 2 which

states that “There is significant positive relationship between workload and occupational stress” is accepted.

Furthermore, the findings from Table 4.10 shows that there is a significant positive relationship between customer verbal aggression (CVA) and occupational stress ( $r = .426$  and  $p = .000$ ;  $p < 0.01$ ). The strength of the relationship is found to be at moderate level. Therefore Hypothesis 3 which states that “There is significant positive relationship between customer verbal aggression and occupational stress” is accepted.

In conclusion, all the independent variables has moderate positive relationships with dependent variable, except for POS which has a negative relationship. The independent variable with the highest correlation with dependent variable is workload, the second highest correlation is POS and the least relationship is found to be customer verbal aggression.

#### **4.8 Multiple Regression Analysis**

Multiple regression is a procedure to analyse how independent variables predict the values of dependent variable (Zikmund, 2003). In this study, regression analysis is conducted to identify further influence between independent variables (POS, workload and customer verbal aggression) with occupational stress (dependent variable). Table 4.11 illustrates and presents the influence of POS, workload and customer verbal aggression towards occupational stress.

Table 4.11  
*Multiple Regression Analysis Summary for Occupational Stress*

<b>Variables</b>	<b>Standard error</b>	<b>beta</b>	<b>t. value</b>	<b>Sig.</b>
<b>POS</b>	-.062	-.258	-2.859	.005
<b>Workload</b>	.080	.337	3.779	.000
<b>Customer verbal aggression</b>	.068	.261	2.990	.004
<b>R square</b>				.397
<b>Sig. F change</b>				0.000
<b>F Value</b>				19.714

As can be seen from Table 4.11, the R square value is 0.397 ( total variance) , which means that 39.7 % of variance in occupational stress among CCOs is explained by POS, workload and customer verbal aggression and it is significant as p value is less 0.05. The remaining 60.3 % is explained by other variables that lead to occupational stress among CCOs. In other words, the regression model sufficiently fits the data and the overall regression model is significant (Sig. F change = 0.000, R square = 0.397,  $p < 0.000$ ). From the individual coefficients of the result in table 4.11, POS, workload and customer verbal aggression were statistically significant to occupational stress at  $p < 0.05$ . Thus hypothesis H1, H2 and H3 were supported.

By referring to the standardized beta coefficient value, the researcher is interested to identify the most contributing factor towards occupational stress. It shows that the highest beta coefficient value and t value is workload ( $\beta = .337$ ,  $t = 3.779$ , sig. = .000). This indicated that workload is the most significant variable that predicts occupational stress among CCOs in this call centre. The second highest beta coefficient value is customer verbal aggression ( $\beta = .261$ ,  $t = 2.990$ , sig. = .004) and lowest beta coefficient value is POS ( $\beta = -0.258$ ,  $t = -2.859$ , sig. = .005). Thus it can be concluded that the most

influencing independent variable towards occupational stress among CCOs is workload, followed by customer verbal aggression and POS is the least influencing factor.

#### 4.9 Summary of Findings

Table 4.12 summarized the findings of this research.

Table 4.12  
*Summary of findings*

	<b>Hypothesis</b>	<b>Decision</b>
H1	There is significant negative relationship between perceived organizational support and occupational stress.	Supported
H2	There is significant positive relationship between workload and occupational stress	Supported
H3	There is significant positive relationship between customer verbal aggression and occupational stress	Supported

#### 4.10 Summary

Based on the result, the objectives of the study have been accomplished through the three hypothesis testing. It is found that POS is negatively correlated with occupational stress while workload and customer verbal aggression is positively correlated. In other words, POS, workload and customer verbal aggression have a significant relationship with occupational stress. In the next chapter, the researcher will discuss the conclusion and recommendation for this study.

## CHAPTER 5

### DISCUSSION, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

In this final part of the research, the researcher will elaborate the discussion based on the three research objective as presented in Chapter One. The study also gives conclusion and recommendation to respective authorities to overcome occupational stress problem among CCOs in Company X. Besides that, the researcher also makes comparison between findings from this study and the literature from previous studies. On top of that, the researcher will also discuss the implication of the study, limitation of the study and recommendations for future research.

#### 5.2 Recap of the study

Based on the finding from the previous chapter, all the 3 objectives of this study has been achieved, which are (i) to determine the relationship between POS and occupational stress ,(ii) to examine the relationship between workload and occupational stress and (iii) to assess the relationship between customer verbal aggression and occupational stress. All the three independent variables which are POS, workload and customer verbal aggression were found to be significantly correlated with occupational stress.

### **5.3 Discussion of the finding**

The aim of this study is to examine the association between perceived organizational support, workload, customer verbal aggression and occupational stress among customer care officers (CCO) in Company X. Correspondingly, perceived organizational support, workload, customer verbal aggression are the independent variables for this study while occupational stress is the dependent variable which makes a total of four variables for this research.

Therefore, three hypotheses were developed and the study attempted to achieve all the three objectives; (i) To examine the relationship between perceived organizational support (POS) and occupational stress among call centre employees, (ii) to examine the relationship between workload and occupational stress among call centre employees and lastly (iii) to examine the relationship between customer verbal aggression and occupational stress among call centre employees. In the following discussion, each of the objectives are studied and comparison with previous literature are made.

#### **5.3.1 Relationship between perceived organizational support (POS) and occupational stress**

Results from multiple regression analysis showed that POS were statistically significant to occupational stress at  $p < 0.05$ . There is a significant inverse relationship between perceived organizational support and occupational stress, this indicates that an increase in POS will lead to a decrease of occupational stress and vice versa. It shows that in the context of company X, CCOs with a high perceived organizational support shows less

stress while CCOs that have low perceived organizational support indicates high stress level.

The result is consistent with finding of previous scholars (Khurshid & Anjum , 2012 ; Arogundade & Adebajo ,2015). Perceived organizational support is defined as employees' perception concerning the extent to which the organization values their contribution and cares about their well-being. . Customer care officers (CCOs) with a high level of perceived organizational support will show more positive mood, less anxiety, increased job satisfaction and more psychophysical health. They also believe that organization support is obtainable whenever they handle stressful situations in the workplace. The management support might be obtainable from their managers or team leaders whenever they faced issues such as customer complaints, demanding customers or high number of calls. Types of management support that can be given are human development programme, open door policy or having town hall session quarterly where managers can share results and get feedback from CCOs. Besides that, managers also can have SKIP level where they cover 20% of the workforce in order to understand staffs' pain points. On top of that, management could also provide rewards to high performing CCOs such as giving bonuses, incentives or sponsoring vacation.

When the CCO feel that their supervisor is supportive and they can seek help from them, they manifests less stress. The support can either be social support such as advice or motivation, or other types of support such as by providing training and resources. This shows that perceived organizational support might be able to reduce psychological strain by showing the availability of support from the organization. This is because when the bosses are supportive, it creative a positive atmosphere where the CCOs can

turn for assistance. This supportive environment should reduce stress levels among CCOs. On the other hand, the CCOs stress level is high when they perceived that no support is obtainable from their organization. Thus by increasing employees' perceived organizational support, the occupational stress among employees can be reduced.

### **5.3.2 Relationship between workload and occupational stress**

The multiple regression analysis also shows that workload is statistically significant to occupational stress. The results from this study is similar to the previous studies carried out by Naqvi et al. (2013), Idris et al. (2010) and Ayed et al. (2014), which found that workload is related to occupational stress and the employees have the tendency to quit from the organization.

Workload refers to the amount of work that is allocated to an employee to do. The CCOs in this company has quite a number of workload such as high call volume, support requests, follow-up calls to make, emails to respond to, reports to process and more. Average calls per day that a CCO has to attend is about 60 calls per day. The high call volume is probably the main source of pressure since after hanging up from their previous call, they immediately have another call waiting for them. Besides that, they also have targets which add to their pressure besides constant monitoring from their supervisors. It is impossible for the CCOs to meet high targets assigned to them. On top of that, the CCOs are constantly worried about their performance since they must keep their performance on track in order to achieve their Key Performance Index (KPI). This is because if they do not achieve their KPI, they will not get bonuses and incentives at the end of the year. This is probably the reason why workload increased



their stress level. The findings from this study also shows that workload is the major contributor to occupational stress among CCOs in company X since the highest beta coefficient value and t value is workload ( $\beta=.337$ ,  $t= 3.779$ , Sig. =.000).

### **5.3.3 Relationship between customer verbal aggression and occupational stress**

The third research objective is to examine the relationship between customer verbal aggression and occupational stress among call centre employees. Multiple regression analysis also shows that customer verbal aggression were statistically significant to occupational stress. This means that when CCOs experience verbal aggression from customers, their occupational stress level increased. The finding of this study is in line with Lin et al. (2009), Sampson & Akyeampong ( 2014), and Dursun (2014), whereby it shows that customer verbal aggression has a significant positive effect on occupational stress.

Customer verbal aggression is described as customers ‘desire to hurt employees’ (Dormann and Zapf, 2004). Based on the definition by Baron and Neuman (1996), customer verbal aggression is defined as efforts to impose harm on others through words rather than deeds. Verbal aggression by customers, is a common thing faced by CCOs, since they interact with customers over the phone or through email throughout their working hours. The verbal aggression of customers could be in the form of swearing, yelling, threats, condescending remarks, and sarcasm on others. According to Grandey et al. (2014), a call centre agent experience verbal aggression from customers, on average, 10 times per day. This is proven in this study since the average mean for customer verbal aggression variable is 4.07 which falls under the high level category

(Table 4.8). This shows that the majority of respondents agree that they face high level of verbal aggression by customers.

The main reason why the CCOs facing verbal aggression is most probably because their customers are Singaporeans, since this is a Singapore subsidiary company that operates in Malaysia. Based on the article published in The Straits Times on 19 April 2017, which states that Singaporeans are among the most demanding consumers in the world when it comes to customer service and cause a lot of stress to employees. This makes the CCO to be dealing with stress since their Singaporean customers are demanding and throw anger towards them.

#### **5.4 Implication of study**

The finding of this study will provide clarity on the factors that causes stress among CCOs in the telecommunication industry. The finding of this study will probably be beneficial to Human Resource Manager, Operations Manager and the Training & Development Manager. The managers of Company X can work together to reduce the stress level among CCOs since it was proven that the respondents have moderate stress level. The managers should look into ways to reduce the stress level among CCOs because stress lead to many consequences such as high turnover, absenteeism and health claims. Present studies have pointed out that the key indicators towards workplace stress are high turnover (Javed et al., 2014; Basithah et al., 2015), and it can be seen that in this company, the turnover rate is increasing every year. Moreover stress also can lead to staffs doing more errors and loss of customers, which not only create a bad image for the company but also can lower profit margins.

Thus, in order to reduce stress levels among CCOs, managers can implement stress reducing mechanism by conducting stress reduction workshops and exercises. The management also can provide counselling and confidential service to employees to overcome problems that are faced by CCOs. The management can encourage the CCOs to seek help from a qualified health professionals if they are experiencing symptoms of stress. The management should also provide scheduled team building for the CCOs. Team building will create excitement among employees and they will feel connected to their company. It can also make them forget the issues that is troubling in their work life and home life. It will also make them feel that their organization care for their welfare. On top of that, company X management can take stress reducing measures such as giving more breaks in between calls and also rotating their shifts. They can also provide chill out zone where employees can relax and spend 15 minutes with their thought. Overall all these measures will help to reduce stress level dramatically.

This study has proven that workload is the main predictor of occupational stress among CCOs followed by customer verbal aggression and perceived organizational support. The researcher has outlined the following recommendations to reduce the workload;

(i) Employee workload should be evaluated and employee input should be obtained regarding the number of calls that they received daily. Management should discuss with employees whether the workload should be better managed and how to manage it.

(ii) Additional employees should be hired by management so that call volumes can be reduced and employees can have more brief rest period to stand, stretch or rest their eyes.

The second factor that caused occupational stress among CCOs is customer verbal aggression. The management of company X should take effort to minimize customer verbal aggression faced by CCOs because not only it is detrimental to employees' wellbeing, but it can cause financial losses to the organization since it can cause loss of employee productivity and increased conflict in the workplace.

As such, the human resource manager of Company X should consider ways to manage verbal aggression by customers. One way possible is by having a better customer service policies and not following the mantra 'The Customer is Always Right' (Gettman & Gelfand, 2007). In this way, the employees will not be so customer oriented and it provide employees to correct customer verbal aggression. Besides that, the management could also consider in giving CCOs more autonomy in standing up to customers. Probably CCOs could refuse service to customers who use harsh words to CCOs as a punishment to aggressive customers.

On top of that, the management of Company X may also encourage CCOs to establish long-term and caring relationships with customers. This is because the customers who know the CCO very well are less likely to be aggressive to the particular CCO. Finally company X also may consider providing social support to employees who regularly face verbal aggression by customers. According to Karatepe and Aga (2013), employees can handle aggressive customers better if they receive social support from the organization. A supportive boss may provide social support by listening to their employees' problems.

In addition, the management could also provide training to employees on how to answer calls effectively and professionally. The training that could be given is 'Phone Etiquette for Business Calls'. This training should educate the CCOs on how to solve customers' complaints and issues and the techniques associated with correct telephone answering. This is because many customers expect the customer care officers to provide immediate solution to their problems, so the employees must at least try to understand on the customer's inquiry or request. By using professional terms and understanding customer's needs and wants, this may reduce verbal aggression by customers.

As for the third factor which is perceived organizational support, it can be concluded that perceived organizational support has a significant inverse relationship with occupational stress. This means that when perceived organizational support is low, there is an increased level of occupational stress among customer care officers. Thus human resource manager of this company may consider introducing strategies that can enhance employee's perceived organizational support, such as by giving stress management training and seminars, human development programmes, rewards such as attractive bonuses and sponsored vacation, as well as team building.

Other programmes that can be done by human resource managers are by giving realistic targets, reduced call volumes, flexible shift, and involvement of employees in decision making. This may send signals to employees that the company cares for their wellbeing and values their contribution, eventually enhancing their perceived organizational support and through this the occupational stress can be minimized. In addition, human resource manager or Operations Manager of the company may also consider giving informal support to employees and acknowledge them for their hard work. This will

increase employees' perceived organizational support. On top of that, the management could also do periodic mental screenings or stress assessments in the workplace to help individuals who are showing symptoms of stress. Stress relieving methods and health education such as care for eyes and posture can minimize the symptoms of stress faced by employees.

Thus, it is obvious that increasing perceived organizational support can reduce occupational stress among workers. When the bosses value their subordinate's contributions, acting to their best interests, helping them and showing concern, this will eventually boost the workers' self-confidence and increase their perceived organizational support (Rhoades & Eisenberger, 2002).

Apart from contributing to the organization, this study may also be important to Department of Occupational Safety and Health (DOSH) in Malaysia, since occupational stress is one of the occupational disease. This study may give some information for the development of OSH activities in the country, especially in the call centre industry. This study will help DOSH to formulate new strategies and improve the enforcement of OSH in the workplace. For example DOSH may draft regulations and standards, provide training and promotional activities regarding aspects of OSH especially in the call centre sector. They can also make it compulsory for companies to make OSH management system as part of the business. Since it has been proven in this study that workload, reduced POS and customer verbal aggression leads to stress, DOSH may order call centre companies to take action in order to implement 'Safe and Healthy Work Culture'. DOSH may also increase enforcement activities by doing periodic visits to these companies to review policies and conduct periodic stress

screening test in order to monitor occupational stress among call centre workers. DOSH also must make sure that all occupational stress within the sector should be reported to them so that they will be able to take action.

They could also implement the application of Preventive Culture in order protect the most important asset, which are the workers. By implementing OSH activities within the sector, this may prevent the call centre workers from getting occupational stress, and further contribute to increased productivity and improvement in the Working Life Component Index of the Malaysian Well-being Index.

Lastly, the researcher hopes that the knowledge from this study will further contribute to the body of knowledge and be a useful source of information including for future research regarding this subject matter.

## **5.5 Recommendations for future researcher**

This research examined three independent variables which is proven to have correlation with occupational stress among customer care officers in a telecommunication call centre in Malaysia. All these independent variables contribute 39.7 % of the stress among CCOs in the telecommunication call centre whereas the remaining 60.3 % is explained by other variables. Thus, it is suggested that future scholars should conduct research on other variables that could possibly lead to occupational stress among CCOs. Besides that, future researchers could also replicate the study and expand to other call centres in Malaysia, be it local or multinational companies, in order to determine whether the hypotheses of this study are valid for different setting. Since in this study,

the call centre is an inbound call centre, further studies can be done in outbound call centres as well.

Besides that, a larger sample size can be used since a large sample will give better results. Data collection period should be extended so that more employees could participate in the study. On top of that, future scholars can do in-depth interviews in order to understand better the factors that contribute to stress among employees.

There are few possible limitations for this study. The first limitation is the sample size is quite small ( $n=94$ ), while the entire population of CCOs are 140. Thus the findings does not generalized to the entire call centre employees. Thus a larger sample size would probably give a statistically significant results. Another limitation is this study is it is only conducted in one call centre in Malaysia. Based on employee attrition management in call centre in 2014, there were 600 call centres in Malaysia. As such, one call centre does not represent the whole industry.

## **5.6 Conclusion**

This study was conducted to examine the relationship between perceived organizational support, workload, customer verbal aggression and occupational stress among call centre employees in company X, whereby the dependent variable is occupational stress and the independent variables are perceived organizational support, workload, and customer verbal aggression. The study found that workload and customer verbal aggression has a significant positive relationship towards occupational stress while perceived organizational support has a significant inverse relationship with



occupational stress. Thus all the three hypotheses are accepted. Furthermore findings from this study also showed that the respondents were experiencing moderate stress level. Since Malaysia is aiming to be a call centre hub, the management of this call centre should look into these factors which cause occupational stress among CCOs so that the stress level can be minimized and thus the industry of call centre can be improved. In conclusion, all the three objectives in this study has been achieved through this study.



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## APPENDIX A: QUESTIONNAIRE SET



### COLLEGE OF BUSINESS UNIVERSITI UTARA MALAYSIA

Dear respected respondents:

You are invited to participate in this research entitled “The factors that lead to stress among customer care officers in Klang Valley”. I hope you could complete the questionnaire honestly and carefully as it will influence the result of the research.

Information obtained from this questionnaire **WILL BE TREATED STRICTLY CONFIDENTIAL** and will be used solely for academic purposes.

Thank you for your time in responding to this questionnaire.

Your participation is highly appreciated. Have a good day.

Yours sincerely,

.....

SUMATHI THACHANAMURTHY

Master of Science

(Occupational Safety and Health Management)

UUM KL

## QUESTIONNAIRE

Please tick in the bracket, or fill in the space provided.

### SECTION 1: DEMOGRAPHIC QUESTIONS

1. Gender	Male ( )                      Female ( )
2. Age	_____ years
3. Citizenship	Malaysian ( )                      Non-citizen ( )
4. Race	Malay ( )                      Chinese ( ) Indian ( )                      Others ( )
5. Education	SPM ( )                      STPM ( )                      Diploma ( ) Bachelor ( )                      Masters ( ) others _____ please specify
6. Marital status	Married ( )                      Single ( )                      Widowed/Divorced ( ) Number of kids (if any) _____
7. Employment	Permanent ( )                      Contract ( )
8. Position	Junior level ( )                      Team leader ( )
9. Years of service	_____ year (s)
10. Working hours per day	_____hour(s)
11. Shift work	Do you work on shift? Yes ( )                      No ( )
12. Work schedule	Which of the following best describes your usual work schedule? Day shift ( ) Afternoon shift ( ) Night shift ( )

## SECTION 2: EMPLOYEE STRESS LEVEL

Please circle the appropriate response based on the scale. Please keep your response general to yourself as a whole and please answer all questions as honest as possible.

1 - Never; 2 - Rarely; 3 - Sometimes; 4- Often; 5- Always

No	Statement	Never	Rarely	Sometimes	Often	Always
1	I feel little enthusiasm for doing my job.	1	2	3	4	5
2	I feel tired even with adequate sleep.	1	2	3	4	5
3	I feel frustrated in carrying out my responsibilities at work.	1	2	3	4	5
4	I am moody, irritable, or impatient over small inconveniences.	1	2	3	4	5
5	I want to withdraw from the constant demands on my time and energy.	1	2	3	4	5
6	I feel negative, futile, or depressed about my job.	1	2	3	4	5
7	My decision-making ability seems less than usual.	1	2	3	4	5
8	I think that I am not as efficient as I should be.	1	2	3	4	5
9	The quality of my work is less than it should be.	1	2	3	4	5
10	I feel physically depleted.	1	2	3	4	5
11	I feel emotionally depleted.	1	2	3	4	5
12	I feel spiritually depleted.	1	2	3	4	5
13	My resistance to illness is lowered.	1	2	3	4	5

14	My interest in sex is lowered.	1	2	3	4	5
15	I am eating more in order to cope with my job.	1	2	3	4	5
16	I am eating less in order to cope with my job.	1	2	3	4	5
17	I am smoking more cigarettes in order to cope with my job.	1	2	3	4	5
18	I am using more alcohol in order to cope with my job.	1	2	3	4	5
19	I am feeling emotionally callous (indifferent) about the problems and needs of others.	1	2	3	4	5
20	My communication with my boss seems strained.	1	2	3	4	5
21	My communication with my co-workers seems strained.	1	2	3	4	5
22	My communication with my family seems strained.	1	2	3	4	5
23	I am forgetful.	1	2	3	4	5
24	I am having difficulty concentrating.	1	2	3	4	5
25	I am easily bored.	1	2	3	4	5
26	I feel a sense of dissatisfaction, of something wrong or missing.	1	2	3	4	5
27	When I ask myself why I get up and go to work, the only answer that occurs is "my pay check."	1	2	3	4	5

### SECTION 3: FACTORS CAUSING STRESS

Please **CIRCLE** the appropriate response based on the scale that best describes your response. Please keep your response general to yourself as a whole and please answer all questions objectively and as honest as possible.

**1-Strongly disagree, 2- Disagree, 3- Neutral, 4-Agree, 5 – Strongly agree**

PERCEIVED ORGANIZATIONAL SUPPORT		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
No	Statement					
1	The organization values my contribution to its well being	1	2	3	4	5
2	If the organization could hire someone to replace me at a lower salary it would do so.	1	2	3	4	5
3	The organization fails to appreciate any extra effort from me.	1	2	3	4	5
4	The organization strongly considers my goals and values.	1	2	3	4	5
5	The organization would ignore any complaint from me.	1	2	3	4	5
6	The organization disregards my best interest when it makes decisions that affect me.	1	2	3	4	5
7	Help is available from the organization when I have a problem.	1	2	3	4	5
8	The organization really cares about my well-being.	1	2	3	4	5
9	Even if I did the best job possible, the organization would fail to notice.	1	2	3	4	5
10	The organization is willing to help me when I need a special favour.	1	2	3	4	5
11	The organization cares about my general satisfaction at work.	1	2	3	4	5
12	If given the opportunity, the organization would take advantage of me.	1	2	3	4	5
13	The organization shows very little concern for me.	1	2	3	4	5
14	The organization cares about my opinions.	1	2	3	4	5
15	The organization takes pride in my accomplishments at work.	1	2	3	4	5
16	The organization tries to make my job as interesting as possible.	1	2	3	4	5

<b>WORKLOAD</b>		<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
1	The pace in my job is too fast.	1	2	3	4	5
2	My job is too demanding.	1	2	3	4	5
3	I have too much to do on the job.	1	2	3	4	5
4	I am expected to do too many different tasks at the same time.	1	2	3	4	5
5	My work day often involves “responding to crisis” rather than accomplishing my planned activities.	1	2	3	4	5
6	I often take my “work-related problems” home with me.	1	2	3	4	5
7	My job is very hectic.	1	2	3	4	5
8	I do not have time to do the work that must be done.	1	2	3	4	5
9	I work intensely for prolonged periods of time.	1	2	3	4	5
10	After work I come home too tired to do the things I like to.	1	2	3	4	5
11	I have so much work to do on the job that it takes me away from my personal interests.	1	2	3	4	5
12	I have enough time to do what’s important in my job.	1	2	3	4	5
13	I leave my work behind when I go home at the end of the workday.	1	2	3	4	5
<b>CUSTOMER VERBAL AGGRESSION</b>						
1	Customers often shout at us.	1	2	3	4	5
2	Customers personally attack us verbally.	1	2	3	4	5
3	Customers are always complaining about us.	1	2	3	4	5
4	Customers get angry at us even over minor matters.	1	2	3	4	5
5	Some customers argue all the time.	1	2	3	4	5

END OF QUESTIONNAIRE

THANK YOU!



## APPENDIX B: RELIABILITY ANALYSIS

### Reliability Analysis for Pilot Study

Reliability result for

#### a) Occupational Stress

##### Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded <sup>a</sup>	0	.0
	Total	32	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	N of Items
.908	27

#### b) Perceived Organizational Support (POS)

##### Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded <sup>a</sup>	0	.0
	Total	32	100.0

a. Listwise deletion based on all variables in the procedure.

##### Reliability Statistics

Cronbach's Alpha	N of Items
.941	16

### c) Workload

#### Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded <sup>a</sup>	0	.0
	Total	32	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.758	13

### d) Customer Verbal Aggression (CVA)

#### Case Processing Summary

		N	%
Cases	Valid	32	100.0
	Excluded <sup>a</sup>	0	.0
	Total	32	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.794	5

## Reliability Analysis for Current Study

### a) Occupational Stress

#### Case Processing Summary

		N	%
Cases	Valid	94	100.0
	Excluded <sup>a</sup>	0	.0
	Total	94	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.888	27

### b) Perceived Organizational Support (POS)

#### Case Processing Summary

		N	%
Cases	Valid	94	100.0
	Excluded <sup>a</sup>	0	.0
	Total	94	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.957	16

### c) Workload

#### Case Processing Summary

		N	%
Cases	Valid	94	100.0
	Excluded <sup>a</sup>	0	.0
	Total	94	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.839	13

### d) Customer Verbal Aggression CVA

#### Case Processing Summary

		N	%
Cases	Valid	94	100.0
	Excluded <sup>a</sup>	0	.0
	Total	94	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.796	5

## Appendix C: Mean and Standard Deviation for all variables

### Statistics

		Occupational Stress (OS)	Perceived Organizational Support (POS)	Workload (WL)	Customer Verbal Aggression (CVA)
N	Valid	94	94	94	94
	Missing	13	13	13	13
Mean		2.5374	3.1928	3.3429	4.0681
Std. Deviation		.58869	.84886	.65705	.75665

## Appendix D: Correlation Analysis

### Correlations

		Perceived Organizational Support (POS)	Workload (WL)	Customer Verbal Aggression (CVA)	Occupational Stress (OS)
Perceived Organizational Support (POS)	Pearson Correlation	1	-.360**	-.297**	-.456**
	Sig. (2-tailed)		.000	.004	.000
	N	94	94	94	94
Workload (WL)	Pearson Correlation	-.360**	1	.264*	.499**
	Sig. (2-tailed)	.000		.010	.000
	N	94	94	94	94
Customer Verbal Aggression (CVA)	Pearson Correlation	-.297**	.264*	1	.426**
	Sig. (2-tailed)	.004	.010		.000
	N	94	94	94	94
Occupational Stress (OS)	Pearson Correlation	-.456**	.499**	.426**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	94	94	94	94

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

\* . Correlation is significant at the 0.05 level (2-tailed).

## Appendix F: Multiple Regression Analysis

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.630 <sup>a</sup>	.397	.376	.46487

a. Predictors: (Constant), Customer Verbal Aggression (CVA), Workload (WL), Perceived Organizational Support (POS)

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.781	3	4.260	19.714	.000 <sup>b</sup>
	Residual	19.449	90	.216		
	Total	32.230	93			

a. Dependent Variable: Occupational Stress (OS)

b. Predictors: (Constant), Customer Verbal Aggression (CVA), Workload (WL), Perceived Organizational Support (POS)

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.274	.470		2.711	.008
	Perceived Organizational Support (POS)	-.179	.062	-.258	-2.859	.005
	Workload (WL)	.302	.080	.337	3.779	.000
	Customer Verbal Aggression (CVA)	.203	.068	.261	2.990	.004

a. Dependent Variable: Occupational Stress (OS)

