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Should I Stay or Should I Go?
From Turning Points to Decision to Quit in a Call Center Environment

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Traditionally, call centers have experienced high voluntary turnover rates among their agents (i.e., Customer Service and Sales Representatives). This continues to be an unresolved issue. This paper presents a research study that was conducted to gain a better understanding of the reasons behind employees' decisions to leave a Customer Service and Sales organization belonging to a large multinational company in Financial Services in the USA. The company's call centers have consistently experienced a high turnover rate among its agents. This qualitative study was conducted with former employees across three markets to understand the "turning points" which led them to decrease their commitment to the organization and subsequently leave their job. This research aims to enhance our comprehension of the sequential decision-making process that culminates in an employee's decision to resign. The key findings and recommendations from this study could be used to create targeted organizational development initiatives designed to improve employee retention.

Employee turnover continues to be an unresolved issue across organizations, and one which is particularly problematic in call centers. Turnover is defined as the voluntary and involuntary permanent withdrawal from an organization. The present research focuses on voluntary employee turnover in call centers. Call centers are challenging work environments, with jobs often characterized by routine tasks – where individuals are required to follow call scripts –, and by a lack of control by the employees on the activities they perform (Ro & Lee, 2017; Zapf et al., 2003). Agents are often placed in stressful roles characterized by constant performance monitoring and limited levels of coaching, training and team-leader support. This can lead to emotional exhaustion in the workplace, which is associated with reduced job satisfaction, and can ultimately affect an employee's turnover intentions and the eventual decision to quit.

Call center agents continuously interact with customers who require various types of support and, in some cases, receive responses characterized by aggression and anger (Bakker et al., 2003). These employees often face conflicting expectations: they are required to deliver high-quality customer service while efficiently managing a high volume of calls. This dual demand is sometimes viewed by certain employees as impractical and beyond reach. Such expectations, together with the inherent characteristics of a stressful job, can represent challenges for call center employees to perform, thus leading to their decision to leave (Ro & Lee, 2017). Resulting turnover represents high costs to organizations, both tangible and intangible (Ro & Lee, 2017). As such, there is a real need to understand the specific factors leading to voluntary turnover in call center environments. While there are usually inherent expectations of turnover in these settings, current research linking employee perceptions, turnover intentions, and decisions to quit, remain limited (Ro & Lee, 2017).

The present research attempts to fill this gap by exploring the lived experiences of a sample of former call center employees to help us understand the events which led them to decrease their commitment to the organization and subsequently decide to leave their job. Our methodological design adds to the literature by focusing on actual voluntary turnover, and not solely turnover intentions. This is important because other researchers have noted that although turnover intention can be a good predictor of turnover behavior, there are many potential reasons why employees with such perceptions may opt to stay in their organizations. In fact, Peltokorpi et al. (2023) stress the need for current research to account for the potential inconsistency between turnover intentions and actual turnover behavior and allude to the importance of measuring the latter. Furthermore, few studies have critically examined the key events experienced by call-center employees that ultimately led to voluntary turnover. One exception is Posey's (2019) study, which looked at 'job-shock' events preceding employee withdrawal from the organization. This study acknowledged the importance for future research to continue investigating the link between such shocks and voluntary turnover in a call center environment. Our paper adheres to this recommendation.

Overall, a deeper understanding of critical events in employees' work history will provide the foundation

needed to design a set of organizational development interventions geared towards addressing the employee voluntary turnover issue, thus leading to higher levels of employee retention. This research study was conducted in a Customer Service and Sales organization belonging to a large multinational company in Financial Services in the USA. This company's call centers have consistently experienced higher than average industry turnover rates among its call center agent population across the USA.

Literature Review

Organizational turnover has been the topic of research for over a century (Hom et al., 2017; Tse & Lam, 2008). This type of withdrawal behavior can be characterized as voluntary or involuntary. Involuntary turnover is usually associated with the organization's removal of underperforming employees, and is therefore considered functional (Watrous et al., 2006). The focus of the present study is on voluntary turnover, which involves an employee's direct decision to leave, and usually has a detrimental effect on the organization.

As concluded by a number of scholars (e.g., Abbasi & Hollman, 2000; Watrous et al., 2006), turnover can have negative consequences for an organization, generating both visible and hidden costs. Beyond the potential financial impact that can result from employee turnover, there are other organizational implications to be considered, such as low employee morale, negatively impacted customer relations or a decrease in organizational performance, among others (Wells & Peachey, 2011).

When employees make the decision to leave, with them also goes their job-related knowledge and experience, which can result in dysfunctional aftermaths in organizations (Wells & Peachey, 2011). Substantial amounts of time, money and resources are invested every year by organizations of all types to address turnover issues. Because of its importance, scholars and practitioners alike can benefit from a better understanding of decisions related to turnover.

Employees may voluntarily leave their organizations for personal reasons such as family-related changes, a desire to develop a new competency, or an unexpected job offer. In other instances, it may be due to workplace-related issues in the employing organization. An employee may feel encouraged to leave the organization after being bypassed for a promotion or being put in a position to do something contrary to their personal beliefs. In a call-center environment, research has shown that specific events leading to turnover may include a number of factors, including irate customers, conflict with management, changing performance metrics, and disrespect from management (Posey, 2019). For myriad reasons, turnover becomes problematic because of the extensive costs imposed on the individual and the organization (Mitchell et al., 2001).

The employee turnover literature is expansive and has roots dating back to the early 1900s (Hom et al., 2017). Various periods of turnover research have significantly contributed to current knowledge within the field. This present research paper does not seek to provide an exhaustive review of the employee turnover literature. Notably, comprehensive reviews such as Cotton & Tuttle (1986) and more recent works like Hom et al. (2017) offer detailed examinations of seminal publications on the topic, emphasizing key theoretical and methodological contributions. However, the subsequent paragraphs will underscore several pivotal concepts derived from key theories of employee turnover, establishing the fundamental framework for the empirical investigation of organizational turnover in this study.

Most theories of employee turnover are rational in that they consider the cognitive processes individuals experience when they make a decision to leave; these decisions usually include judgments around costs and benefits. Rational theories include, for instance, the Theory of Organizational Equilibrium (March & Simon, 1958), the Met Expectations Model (Porter & Steers, 1973), the Turnover Process Model (Mobley, 1977), the Multi-route Model (Steers & Mowday, 1981) and the Unfolding Model (Lee & Mitchell, 1994). Such perspectives suggest that employees' cognitive judgments regarding met or unmet expectations actually leads to either satisfaction or dissatisfaction. Rational theories alone, however, appear to be insufficient to help us gain an understanding of turnover. The development of employee satisfaction and commitment is influenced by affective experiences as well; individuals have the tendency to overreact to particular events in their lives, which includes their experiences at work.

Job investments can also play a role in employees' decisions to leave an organization. In fact, adding job investments to retention models is supported by research (Farrell & Rusbult, 1981). Job investments are those resources attached to the job that employees would lose if they left an organization. Investments may be tangible (e.g., company car), or intangible (e.g., professional identity); and direct (e.g., retirement plan) or indirect (friendships developed over time at work). Job investments are clearly important in that they promote job stability and increase job commitment. Job alternatives, understood as the perception that an alternative position elsewhere would be better than the current job, may negatively affect job commitment.

Many turnover theories consider the economic environment; employee turnover behavior can be directly or indirectly affected by economic conditions. Some individuals may see their current job as less desirable when compared to other work alternatives that may be available in the marketplace. As stated by retention models, economic conditions directly affect employees' stay / quit decisions. Even satisfied employees are known to change employment during flourishing times (Hulin, 1991).

Early theories of turnover failed to consider factors not specifically linked to the job (i.e. non-work influences). For instance, it is more likely for employees with family obligations and, therefore, with commitments beyond their own personal needs, to consider non-work influences

when deciding whether to leave their current position. In fact, the needs of family members can influence career decisions made by employees in any organization. The impact of those types of factors on job turnover and retention is taken into consideration by some theories (Lee & Mitchell, 1994).

Organizational commitment refers to the extent to which an employee identifies with an organization and its goals and wishes to continue to be a member of that organization (Mayer & Schoorman, 1998). Research suggests that employee commitment to the organization leads to reduced turnover rates and is, in fact, a better predictor of turnover compared to job satisfaction (Blau & Boal, 1987; Pierce & Dunham, 1987). Regarding another key construct, employee engagement, managers want their employees to be connected to, as well as satisfied and enthusiastic about their jobs. Research shows that companies with highly engaged employees usually have higher retention rates (Bakker & Schaufeli, 2008). Together, attitudes such as engagement, commitment, and satisfaction, all have the potential to impact employees' withdrawal decisions.

There are multiple paths to resigning from a job (Mitchell et al., 2001). Certain individuals may be drawn away from their jobs due to non-work factors, whereas others may have experienced a loss of their employee identity, or simply received a job offer with more attractive compensation from a different organization. Some people initially think about leaving in response to a particular event, what Mitchell & Holtom (2001) call "shock to the system" (e.g., employment offer, etc.). Other individuals quit their jobs without searching for a new one and/or comparing the future position with their current one.

Overall, the process of quitting is more complex than a simplified model which looks at the influences of job dissatisfaction and job-option comparisons as the bases for decisions to quit. In fact, the Unfolding Model of voluntary employee turnover was developed by Lee & Mitchell (1994) as a possible way to deal with this complexity of scenarios. Given that most satisfaction measures are static, it may make sense to examine whether job satisfaction is increasing or decreasing over time. Such an assessment would seem to be a better predictor of an employee's intention to leave their job. Therefore, it will be key to pay closer attention to the time dimension by theorizing and studying change in turnover antecedents and consequences (Hom et al., 2017).

Employee Turnover and Call Centers

In high-stress work environments like call centers, specific job characteristics challenge employee retention (Bordoroi, 2004; Tuten & Neidermeyer, 2004). Employees in such settings tend to disengage, and their level of engagement significantly correlates with an increased likelihood of intending to leave. Notably, an employee's intention to depart from an organization has been identified as the most direct precursor to the actual behavior of quitting (Hom & Griffeth, 1991).

Across various job types and industries, Cotton & Tuttle's (1986) meta-analysis is an early example of an attempt at understanding the main variables affecting intention to quit. They concluded that "age, pay, job content, employment perception, and job satisfaction have strong and stable correlations with turnover" (Cotton & Tuttle, 1986: 533). More recently, some researchers have examined the factors affecting employees' turnover intentions in call centers, which include, for instance, the relationship between supervisor support, work engagement and turnover intentions (Pattnaik & Panda, 2020). Other researchers have explored the relationship between leadership behaviors, the employee's satisfaction with the leader and their intention to voluntarily leave the organization (Wells & Peache, 2011).

Role clarity is another important construct to consider in the turnover literature. Some studies have concluded that a lack of role clarity can potentially lead to diminished levels of service quality, organizational commitment, and job performance, and ultimately, increased turnover (Cotton & Tuttle, 1986; Ro & Lee, 2017; Slåtten et al., 2011). Uncertainty about one's job role is often linked to perceptions of lower self-efficacy (due to unclear direction), and related thought processes associated with the failure to meet a supervisor's performance expectations, which all can potentially impact turnover intentions (Ashill et al., 2009). Another area of research that has been linked to turnover and performance is workplace stress and burnout (e.g., De Ruyter et al., 2001; Ro & Lee, 2017; Rod & Ashill, 2009). In the call center environment, it seems that burnout among employees is more the norm than the exception, and this can have devasting effects on turnover.

In sum, a wide range of factors has the potential to impact employees' decisions related to quitting their jobs. While the turnover literature is plentiful, there is still a need to understand how employees' perceptions of their jobs in a stressful environment, like a call center, can lead to turnover intentions (Ro & Lee, 2017). Furthermore, given the likelihood of dissatisfied call center employees leaving their jobs, as compared to those who are committed and satisfied (e.g., Cotton & Tuttle, 1986; Zhou et al., 2009), it would be fruitful to examine the specific turning points over time that led them to their decisions to quit. The research design in this study allows for the examination of such turning points.

Research Design and Method

Choice of Method

Many theoretical approaches to the study of organizational commitment and turnover are static. They present a "picture" of turnover intentions and its antecedents without accounting for the dynamic processes through which commitment evolves over time. The framework proposed in this study was inspired by military turnover research conducted in the Armed Forces, where commitment is portrayed as a dynamic process that influences employees' decisions to stay or leave (Weiss et al., 2002). This

framework introduces two additional components to the commitment construct. The first is "shocks" (or unexpected events) that are believed to trigger thought processes regarding the advantages and disadvantages of staying in the job. In essence, employees are more likely to leave an organization if shocks occur; commitment can either lessen or intensify the effect of shocks. The second factor is a time component of organizational turnover, which moderates the impact of shocks and commitment on actual turnover (Weiss et al., 2002).

The conceptualization of employee turnover in call centers has not been streamlined quite yet (Payne & Frow, 2005). Given the continued confusion regarding what factors drive an employee's decision to quit, an exploratory inquiry seemed to be the appropriate approach to help identify the key facets of employee turnover in call centers. The main objective of this study is to develop a good understanding of the turning points (or shocks), which led employees to decrease their commitment to the case company's call center organization, and subsequently decide to quit their jobs. We are particularly interested in exploring employees' lived experiences with job shocks from their own perspectives.

Three focus groups were conducted with former employees of the case company's Credit Card Division's call centers to gain multiple insights in a short amount of time. The groups were divided among three markets, with one group each taking place in the case company's call centers located in Maryland, Ohio and Nevada. The present study systematically explores the key findings that emerged from these focus groups. Each focus group had a duration of 75 to 90 minutes and was conducted using a semi-structured format. Given the nature of the research at hand, semi-structured focus groups seemed to be the best approach to use, since it allowed to gather a myriad of differences in respondents' views, while ensuring validity and reliability (Chioncel et al., 2003).

Sampling

All participants in the focus groups were former employees of the case company (Customer Service and Sales Representatives), and they all met the following three criteria:

- Had left the company within the last six months,

- Had left voluntarily,

- Had not left due to relocation or retirement.

Focus groups sizes ranged from four to six participants, all randomly selected. The case company has its Customer Service and Sales functions in three sites across the country. Focus groups were conducted in each market to cover the entire geography, and therefore account for potential location-driven biases.

Design, Method and Tools

Participants in this research study were invited to join the focus groups and received a monetary incentive from the case company for their participation. They were informed that the discussions would be recorded for re-

search purposes, and that their responses would be kept confidential. Each focus group was conducted in a similar fashion and kicked off with introductions, followed by an explanation of the purpose of the research study and in particular, the reason why these focus groups were being conducted.

Each focus group was opened by acknowledging that all participants used to work in the call center and made the decision to leave that job in the previous year. The facilitator then explained that the focus of the conversation was to talk about the participants' experiences at the case company, as well as about the factors that contributed to their decision to leave their jobs. All focus groups were conducted using the following structure:

- Introductions: The researchers introduced themselves and then, all participants were asked to introduce themselves.

- The path to the case company: Every participant was asked to share with the group their background prior to joining the company. In particular, they were asked to share what ultimately attracted them to the company.

- Introduction of the Turning Points exercise: The objective of this exercise was to ask each participant to think back over the course of their careers at the case company and reflect on their own commitment levels to the organization during that time. The researchers' primary interest was in hearing the changes they noticed in their commitment level, and the events/shocks that led to those changes. One member of the research team introduced the exercise using a personal example of how commitment level changed over time since joining the case company. We also shared with the group the template we wanted them to use to capture their thoughts (see Figure). Each focus group participant was asked to think about when they first started working at the company's call center. At that point in time, when they first started, they were asked to think about what they would say their level of commitment was to be making a career in the organization. Participants were asked to indicate their level of commitment by marking the point in the left bar of the chart (somewhere between 0%, meaning very low commitment level, and 100%, meaning very high commitment level). They were then asked to plot in the graph their most significant experiences with the case company, indicating those points in the timeline where their commitment level changed, from the day they were hired to the day the decided to leave the organization. The participants represented each significant experience (also referred to as shocks, events, or turning points) with a star in the graph (see Figure). Each participant was also asked to explain for each turning point what happened and how she or he felt about it.

- Debrief on the Turning Points exercise. All participants were invited to share their individual experienc-

Figure

Individuals' Commitment History with the Organization
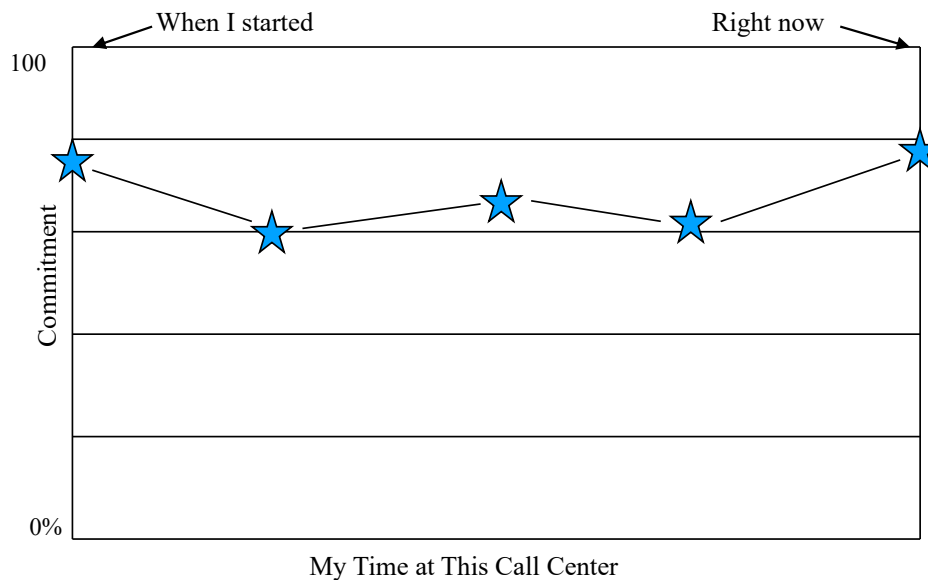
es and key turning points with the rest of the group. We also asked them to share their ideas about what the case company could have done differently, so as not to continue to lose talented individuals like themselves.

In summary, during the focus groups:

- "Commitment" was the focus,
- "Turning points" were the objectives,
- Reasons for turning points represented the key data source.

As discussed, the focus groups were recorded and notes were taken during the discussions primarily to capture non-verbal elements. A project was created in NVivo and text documents were imported into it for coding. We had no clear outline code structure in mind, which made it challenging when the coding started. Rather than attempting to force a structure (e.g. based on the academic literature), an interpretive approach was adopted, allowing the emergence of categories from the data. While effective, our research design presents some limitations, which are common with this methodological approach (Roller & Lavrakas, 2015). These issues are discussed with the broader limitations of our research in the Conclusions section.

Analysis And Findings

The primary objective of this study was to gain an understanding as to why employees are leaving the case company's call center organization. Insightful information was gathered throughout the focus group discussions. From the personal stories of the individual participants, a

set of central themes started to emerge. Similar personal stories were shared across different geographical locations, which confirmed our original thinking that employee voluntary turnover was a nation-wide issue for the case company.

Overview

The analysis of the information gathered in the focus groups was completed using NVivo, through an iterative coding process. We initially coded to four levels including the top node, but we felt this overcomplicated the analysis unnecessarily, since most of the lower levels had very few entries coded against them. Besides, three levels proved sufficient to answer the research question of this study.

Levels 1 and 2

During the written exercise, the respondents brought up two types of turning points when describing the history of their commitment to the organization: positive turning points (which made their commitment stronger) and negative turning points (which lowered their commitment level). The negative turning points have been the main focus of our research, since they were the main reasons reported by the respondents affecting their decision to leave (last turning point). Therefore, coding level 1 had two main nodes:

- Negative Turning Points
- Positive Turning Points

Regarding level 2, the final model depicts eight nodes for the negative turning points. A conscious decision was made to have as many nodes as needed at this level, since

we were trying to understand the reasons for voluntary turnover, and merging categories may have diluted this level of understanding. "Supervisors", "Metrics focus", "Ethical Issues" and "No appreciation" were the topics the majority of respondents addressed and are, therefore, the nodes with a higher number of references coded against them.

Regarding the level 2 positive turning points, four main themes emerged from the data: Salary and Bonuses, Benefits, the Manager, and Growth Potential. Interestingly, two of the themes also appear as negative turning points, the Manager (called their "Supervisor") and Growth Potential (referred to as "Career Opportunities"). This highlights their relevance in terms of how they may affect employee commitment to the organization one way or another.

Level 3

Level 3 nodes emerged naturally during the coding process. In some instances, it was not easy to decide where to code certain quotations. A good example of this was training. Under the level 2 node, "Sales vs Service", there is a level 3 node called "No sales training". This node contains the stories we heard from the respondents around not feeling adequately trained for the sales job. Participants only realized this was the case when they transitioned to the floor and the real job included a sales component. The comments were therefore made from the context of the sales job.

At the same time, there is another level 2 node called "New Hire", which contains a node called "Training" (level 3). The node called "New Hire" contains all the stories we heard about the experiences of new hires going through training, which fall under three main categories: the training itself, the trainer, and the support received. Training in this case relates to how new hires lived the training experience in the case company (e.g., too hard, fast pace, etc.). New hire training and support has become a theme by itself and has been reported as a key negative turning point. The comments from the respondents in this case were made from the context of a new hire going through training. Therefore, we decided to keep two distinct aspects of training reported in two different places of our model: Sales vs Service, and New Hire.

The main stories that emerged from the data are presented in the next section.

Discussion

Factors Leading Respondents to Joining the Case Company

Prior to starting the job, respondents considered the case company an attractive employer for several reasons:

- Benefits – Most individuals found the company benefits quite impressive. Many said they took the job primarily for the high quality of the medical and dental benefits that started the day their employment began. Tuition reimbursement, vacation time and

maternity leave also motivated some to work for the case company.

- Opportunities for advancement – Seeing their job in the call center as a stepping stone, many participants recalled ads and interviewers promising ample opportunities to move up in the company.

- Flexibility – Many respondents with small children, or those who were in school, joined the company because they were told that they could set their own schedule to accommodate their personal obligations.

- An established, successful company – Some respondents, particularly in Maryland and Ohio, were aware of the case company's solid reputation in the Financial Services industry. From their perspective, this meant that the company was well run and was a good place to work. Many felt it also meant that the case company was a "stable" firm and that employment there would carry with it an expectation for adequate job security.

Commitment and Turning Points

Practically all respondents started their jobs at the case company with a high level of commitment, planning to stay at the job for a long time. The initial turning point usually occurred within the first few weeks and months on the job. As discussed below, this was a negative event for most employees, resulting in a decrease in commitment. It also seemed to damage respondents' trust in the company, making them question what they had been told about the job and whether they were a valued part of the organization. This was followed by additional turning points, which led to further declines in commitment and trust.

Sales Versus Service

The first turning point for many respondents was when they learned in training, or during their first days on the floor, that the job they had taken was mostly sales rather than customer service. The intense focus on sales over customer service was contrary to what they had been led to expect in their interview.

" ... when you get in, you're told that you take a test for customer service and that's it. And then after you're out there you have to sell. For me that was misleading" (Ohio).

Not surprisingly, most respondents recommended giving a more realistic preview of the job to potential employees so they can better gauge whether the job is right for them.

" ... to me laid out all the cards on the table ahead of time. Say this is what the job is" (Ohio).

The realization that these respondents had taken a sales position resulted in feelings of disillusionment, disappointment, and mistrust. Most seemed genuinely interested in customer service. Many had had such jobs prior to joining the case company and went on to similar jobs when they left the organization. Moreover, these respond-

ents were not confident in their ability to sell and claimed that they would not have taken the job had they known that was what they would be doing.

Following this initial turning point, most respondents described subsequent turning points that were related to sales. Many did not believe they were adequately trained for sales.

"They train you for customer service, they put you out there and like you have a week left of training, oh you have to sell so much a day in order to get your bonus points, in order to get your checks. And if you don't sell, heaven forbid" (Ohio).

Many respondents, even those who came to work for the case company with extensive sales experience and were successful at it, complained about the excessive number of rules and regulations that made it difficult to sell. In their view, short talk times discouraged establishing a relationship with the customer, which they deemed necessary to making a sale. Compliance requirements added to the difficulty. Although most ex-employees understood why this was necessary from a legal standpoint, they thought that reading from a script made them sound "unnatural," again hampering rapport with the customer.

"The standards are too hard ... Time and number of sales and number of calls you are supposed to get, they measure everything, and compliance is tough" (Nevada).

These observations and findings highlight the importance of meeting expectations in the workplace and the potential value of realistic job previews (RJPs). RJPs are directly related to meeting expectations. For example, in the current context, a more thorough explanation about sales vs. service roles would have provided employees clearer information, reducing the disconnect between anticipatory expectations and faced reality. This also signals to employees a strong sense of support from the organization. From a *social exchange theory* perspective, an RJP represents an act by the organization on behalf of the employee. This, in turn, leads to employees developing a sense of indebtedness to the organization and would cause them to be more likely to stay, as a part of positive social exchange (Daigle, 2022; Earnest et al., 2011; Stefano et al., 2020).

Career Opportunities

Another turning point discussed by many respondents occurred when they realized that there were limited opportunities to either advance within the company or transfer to a new job. As noted earlier, advancement was a big reason many had decided to join the organization. The belief that there was no way to move out of the call center led to a decline in commitment. The specifics of this turning point varied somewhat depending on respondents' advancement goals.

The largest number of respondents who sought a transfer were those who were uncomfortable with the sales aspect of their job in the call center. Wanting to stay with the company, they asked to be transferred to a customer service position without sales responsibilities. However,

they were told that, in order to qualify for a transfer, they had to achieve certain sales goals. Having difficulties selling in the first place, these respondents could not meet the goals. Thus, they were forced to stay in the call center and perform a job for which they lacked the skills.

"...because I didn't make my sales numbers I couldn't be transferred out" (Nevada).

Those who excelled at sales seemed to have no better luck moving to another job. Several of these respondents were interested in supervisor or trainer positions and were initially encouraged by management to apply for them. However, with time, it became clear to these respondents that their superior sales performance was a barrier to advancement. In their view, management did not want them to move on because it would have a negative impact on the team meeting its goals, which would reflect poorly on the supervisor.

"I guess at that time since my numbers were so high, I felt like that's where they wanted me because I was making money" (Ohio).

These recognized barriers to advancement, coupled with lower self-efficacy perception related to uneasiness with the sales aspect of the job, all pointed to the strong potential for turnover among employees. Bandura (2008) suggests that self-efficacy beliefs are extremely important for employees' abilities to handle difficulties at work, and for navigating through unusual or unexpected adverse situations (see also Chami-Malaeb, 2022). Given the aforementioned climate characterized by 'shocks' and unmet expectations, it is not surprising that many participants in the call center exercised voluntary turnover.

Supervisors

Difficulties with supervisors also led to turning points in commitment for many respondents. Although some remembered managers who looked out for them or coached them with sales, most had negative memories of their supervisors at the case company.

A large problem seemed to be the supervisor's lack of experience with the call center position. Most respondents believed that their supervisor had never performed such a job.

"My first manager didn't have any training at all. He had never been on the phone. So, he couldn't help us with any customer service questions" (Ohio).

Consequently, the supervisor had no first-hand knowledge of what the position entailed, could not provide proper or adequate coaching, and was unsympathetic to the stress employees experienced.

"The very fact that managers were no longer taking calls meant they couldn't be as sympathetic ... It is hard to be sympathetic when you have no clue (what it's like), when you don't understand" (Maryland).

Most managers were not promoted from within, but rather were outside hires. Another issue shared by many respondents was the inconsistent application of policies by supervisors.

"There was no consistency between managers. One would say one thing, the other would say another" (Maryland).

The ex-employees recalled supervisors having "favorites", who were given more time off the phones, longer breaks, consistent approval for schedule and vacation requests, and more leeway in deviations from compliance scripts without reprimand.

"My supervisor played favorites with the younger reps, the ones that didn't have kids" (Ohio).

Some respondents reported cases of harassment by supervisors. This usually occurred when the respondent had challenged the supervisor or reported him/her for inappropriate behavior. As reported by several respondents, supervisors often seemed to go out of their way to retaliate against employees. In a few cases, the supervisor forced the respondent to resign.

"My boss said … if you don't resign right now, it will get very dirty by Monday morning. That was the Friday before. At that point I was very angry" (Maryland).

There were also some accounts of respondents being harassed by management because they were not making their sales goals. Some received derogatory notes from their supervisor, admonishing them for bringing the team down or threatening their job if they did not improve. Other respondents tied their comments to the lack of management support.

"My manager brought us in one by one and said your numbers are here and they need to be there, or you're fired within three months … you could ask 'what can I do? He couldn't tell you what to do to improve" (Maryland).

Numerous studies have examined supervisory and managerial effectiveness, suggesting a wide array of positive leadership attributes (e.g., Abbas & Ali, 2023; Knight et al., 2017; Piccolo et al., 2012; Xiaoyu , 2022). Our results suggest that supervisory leadership within this organization was far from exceptional. Findings highlighted issues across several areas, including perceptions of support, harassment, inequity in the form of playing favorites, and lack of supervisory expertise in needed job-related areas. In examining such issues further, we believe this organization could benefit from the use of management styles consistent with the construct of inclusive leadership. This form of leadership promotes many employee-centric practices, such as: supporting team members, helping employees fully contribute, ensuring equity and fair treatment, and encouraging diverse contributions (Al-Atwi & Al-Hassani, 2021; Randel et al., 2018). Inclusion, with a focus on employees, would seem to address many of the supervisory issues noted in our findings.

Job and Change

Several respondents mentioned the job itself and the amount of change in the environment as influencing their decision to leave. By the time most respondents left their position at the case company, their commitment to the job and the organization was very low. They were also experiencing high levels of stress, that they claim were caused by the intensity of the job (including the sales pressure), and by the amount of change being introduced in the workplace. In fact, several reported stress-related health problems.

"My feeling is you have to be a strong person to work at this company. You have to have a strong mental stability. If you are one of those people who cry at the drop of an eyelid, it has to push you pretty hard to cry. I cried at this company because I wanted to punch the manager. He pushed me that hard. If you don't have a strong mental capability, don't work there" (Maryland).

"So much change was really hard to deal with considering that you had a quota to make" (Nevada).

The literature supports the link between job-related stress and withdrawal behavior. For example, Zhang et al. (2023) found a positive correlation between these variables and recognized contributing factors, such as perceived organizational support and satisfaction with the job (both of which play a role in the current study). When the focus groups participants had the opportunity to take a job elsewhere, many were happy to go. Furthermore, most respondents said they would discourage a friend or family member from taking a job at the case company based on their experience.

New Hire

This category includes the turning points raised by respondents as they lived their experience being a new hire in the organization. This includes, for instance, how they felt when they were going through training.

"Well, I went through the training and I noticed that … the training was extremely rigorous. It was almost like a boot camp. I kept telling my boyfriend I think they are just testing our limits" (Nevada).

Some respondents also talked about the lack of support they received as new hires, as well as specific issues they had with their trainers.

"… the Napoleon complex that my trainer had. He didn't like any women in the training class more than 40 years old. He treated us all badly. Two of us that had way too much experience outside of the company … he got to where he wouldn't even answer our questions" (Ohio).

As mentioned earlier, social exchange processes in organizations become particularly salient for employees, especially when they are coming in as new hires. When people are settling into a new job and adapting to new role assignments, there is a strong potential disconnect between their perceptions of expected organizational support and new hire reality. At this point in the employee's timeline, training (and onboarding) represents "essential programs during which new hires are often formally welcomed and supported with necessary information and resources, as well as informally guided and helped by their co-workers to settle down and perform effectively at this critical time of uncertainty and too much anxie-

ty" (Ibrahim et al., 2022: 986). From our analyses, it seems that the delivery of such programs in a positive and supportive way would have developed more organizational loyalty among new hires, encouraging more sustainable commitment and retention.

Metrics Focus

Another turning point discussed by many respondents revolved around metrics, and the pressure to make the numbers.

"...It is statistically driven ... It doesn't really matter if you were there for 20 years, if you don't make the numbers ... they would fire you just the same" (Nevada).

The general feeling was that it was all about the numbers.

"They sit you down and say I am sending you home ... you decide whether you want this job or not ... Which means sales have to be up and handle times have to be good" (Maryland).

Some respondents also mentioned that they did not feel their performance was measured over time, but rather they were being managed to the "bumps".

"They don't take into consideration other factors like how long you have been at the job, the fact that you have never been absent... none of that really had any bearing on my numbers, and the fact that I was promoting quality service and I would stay late at times. If I was on a long call and my shift was over, I wouldn't just hang up. I would stay and actually work with the person. I was really stupid. Now that I can reflect on the job, I feel like I was really taken advantage of" (Nevada).

The focus on numbers drove intense competition among peers, and even unethical behaviors.

"... people in my department were cheating to make numbers. People were cheating to be the highest percentage, which that trickled down because they put us on like this curve amongst each other and now we are clawing at each other's throat" (Ohio).

Based on these responses, it seems like management was perhaps driven by a profit motive, without addressing other collective, unifying potential purposes. Beyond the primary goal of sales revenue, a more collective purpose would include social implications centered on support for both customers and employees (Jones & Gomes, 2023). This broader inclusion around the organization's primary intentions would actually engender more committed employees who are poised to work toward the organization's profitability goals.

Ethical Issues

Most respondents also perceived ethical problems related to their job. They felt they were pressured to sell products that customers may not have needed, or that were not worthwhile to the customer.

"... they don't know what it is like, or the frustration or the stress level of trying to sell something you yourself wouldn't buy" (Maryland).

"It was one of those things where I threw up at work ... I just got so physically sick because I could not sell something that I did not believe in" (Ohio).

Some recalled being especially upset when they were forced to sell to customers facing challenging situations. These included, for instance, customers who were already angry about problems they had originally called about, those who were elderly and did not have a clear understanding of the product itself, and people who were making changes to their credit card because their spouse had just died.

"... you can't just pick and choose; you have to try to sell everything ...It is just not an ethical thing to do. When somebody is calling you and they are grieving I am not going to turn this into a sale" (Nevada).

"I want to be able to go home and not have to worry about feeling bad because I made someone buy something when I know they can't afford it" (Ohio).

With all the focus on sales, most respondents felt that the case company did not value customer service. The consensus by many ex-employees appeared to be that they could deliver the best possible service to customers and it would be ignored if sales were not there. This affected some respondents who felt they were not being ethical with the customers:

"I realized I was almost lying by not giving all of the information in a way, which is how I felt. I don't know. I am not like that. I am a good employee that likes to give quality customer service and that is what I truly intended to do... but when they are looking over your shoulder every so often, when they are going over your numbers, ... your numbers are too high, you need to be down here where everybody else is ... then you start to realize that you have to be like them" (Nevada).

Participants in our study seemed to be aware of the conflicts of interest that existed between the need for high sales and the importance of quality customer service. Furtmueller et al. (2011) note that such conflict is consistent with a pattern displayed in prior research, whereby employees' commitment to the organization can sometimes go against their desire to provide exceptional customer service, especially when management promotes the former over the latter. Unfortunately, the perception held by many of our respondents was that the push for sales in this environment was a coercive tactic that forced compliance with management's wishes at the expense of needed customer service. Such perceptions were also linked to feelings about unethical practices, something that surely raises a red flag in this organization. Was management aware of these disconnects in forms of commitment, or of the perceived ethical violations? Does management value customer service to the same degree as our participants seemed to? If so, future meetings and change initiatives might address how the organization could promote both customer commitment and organizational commitment (aligned with strategic sales targets) in ways that benefit all stakeholders involved.

No Appreciation

Another turning point that seemed to be the "last straw" for many respondents was the feeling of not being appreciated (by the organization, by their supervisor, etc.).

"... It affected my commitment so much because the company wasn't committed to you. You are just a number... You are a straight statistic ..." (Nevada).

This feeling of no appreciation included the respondents' family situation. These former employees expected the company to be family-oriented based on the employment ads they had responded to. Thus, when the case company forced them to make a choice between their job and their family, they decided they had enough. Although the specifics varied somewhat, respondents who discussed this turning point often requested time off to take care of a family issue (e.g., to tend to a sick child, to babysit grandchildren, etc.). In all cases, respondents claimed they had followed the appropriate procedures to request the planned time off and still were refused.

"My last turning point ... I had a commitment to my grandson for two weeks ... About two and a half to three months ahead of time I put in writing a request for a leave of absence without pay for two weeks. I thought that was fair ... The night manager, who was not my manager, said I want you to know it was approved ... Then my manager came back and called me over one night and said I am sorry, but that request had to go further ... You have been denied because they feel your presence at the bank at this time is needed" (Maryland).

Other respondents took issue with how supervisors treated employees, making them feel like just a "number" rather than a valued employee. As discussed earlier, the focus on sales was so intense that many respondents recalled supervisors harassing or threatening them when they did not meet their numbers. This treatment seemed to negatively impact employees, weakening their motivation around job performance and their desire to excel. The consensus seemed to be that supervisors failed to create the supportive environment that would have made the job less stressful.

"I had excellent calls, never, ever got anything under 100 but because I couldn't sell, I was made to feel like a peon; even though I had the best customer service skills on the team, I was a peon because I couldn't sell" (Maryland).

In terms of appreciation, employees need to feel recognized. "When employees are experiencing the best recognition experiences possible, they're more likely to be a top performer and to feel like they're paid fairly and are less likely to be actively looking or watching for job opportunities" (Workhuman, 2023). Recognition and support can extend to all aspects of the work environment, including respect, fair treatment, and an appreciation for work-life balance.

Other Topics Discussed

Although some respondents believed that the dedication of the individuals who staff the call centers guaranteed that the case company is committed to customers, many others had their doubts. Several speculated that the company was only interested in customers if they were making the company money. Otherwise, they said the organization did everything it could to take advantage of customers. As a result, some of these respondents refused to own a company's credit card themselves or recommend it to friends and family members.

Conclusions

This research study achieved its original objective in helping the case company gain an understanding of the main factors affecting its employees' decisions to leave. Most of the findings in the preceding section highlight consistent themes that have emerged in prior research on call center turnover (e.g., lack of supervisor support, issues around role clarity, etc.). It seems clear that there are multiple paths to resigning from a job (Mitchell et al., 2001) and that both work and non-work influences may be pulling employees away. Some employees also seem to have lost over time their sense of identity with the organization.

As discussed in the literature review section, the construct of commitment is key to understanding employee turnover decisions. Findings from this study support the idea of commitment as a dynamic construct that changes and develops during one's tenure with the organization, carrying with it a strong influence on turnover intentions and actual turnover behavior. This dynamic perspective, as opposed to the static perspective presented in most theoretical approaches to commitment, is key to understanding employee turnover. The research findings also confirm the idea of 'shocks' or unexpected events as being key triggers of employees' thought processes regarding whether or not to stay with an organization.

From a practical standpoint, there seems to be evidence from our study that employees need to feel like they fit into the culture of the organization. Coming into the work environment, employees should recognize that their own skills and values align with the requirements of the job and the expectations of the organization. We found evidence that, in many cases, this was not the case. Managers and HR personnel must recognize the importance of this alignment, and how higher perceived person-organization fit is directly related to lower potential turnover (Kristof-Brown & Schneider, 2023). Furthermore, there is a real need for organizations to proactively engage newcomers and provide the type of onboarding and training that would facilitate smooth adjustment and transition into the workplace. This is directly related to field theory, which suggests that disorientation, reality shock, and perceived lack of fit, are all consistent with the cognitively unstructured field that accompanies the new entrance to an organization (Allen, 2006). When newcomers fail to adapt to this environment in the early stages of socialization, turnover behavior is more likely. An enhanced understanding of such processes can better prepare the organization for hiring and maintaining an exceptionally skilled and adjusted team.

Research Limitations and Suggestions for Further Research

The Unfolding Model of voluntary employee turnover (Lee & Mitchell, 1994) seems like a relevant theoretical framework for a study such as this. The purpose of the current study is to gain a practical understanding of the antecedent factors driving turnover in the case company's call center environment. Future research may benefit from examining linkages between similar constructs and the specific elements of the Unfolding Model. The focus group protocol would have to be redesigned to include questions that would generate the type of dialogue needed (e.g., leaving patterns: left with/without a plan, etc.). One-on-one interviews could be utilized to examine more deeply key personal circumstances behind an individual's decision to leave, as well as the path followed.

Future research might also examine the role of technological advances in call center environments. For example, there may be opportunities to use artificial intelligence (AI) in ways that deliver excellent customer service (e.g., Brynjolfsson et al., 2023); however, AI itself may have limitations in addressing some of the problems uncovered in this study's findings. Further investigation would be needed, for example, to assess the degree to which AI could appropriately address dysfunctional leadership practices in the workplace.

A limitation of the current study is that the analyses were limited to one company in a very specific industry in the USA. This narrow lens has value, in that prior research is somewhat limited on turnover in call center environments. However, future research could benefit by applying a similar methodological approach to other industries and in other countries (e.g. potentially identifying new themes related to national culture), thus offering opportunities to establish generalizability of the findings from this paper.

Another limitation of the present research is that it was conducted solely with former employees who had already left the organization. A suggestion for future research could include exploring the differences in the stories gathered from former employees and from current employees regarding their lived experiences in the organization. The focus with current employees would be to understand intentions to leave, using a similar research method to the one described in this paper. In this case, the population could be segmented based on levels of performance and tenure within the organization, which would allow for further exploration into response differences. This effort would also aim at gaining a deeper understanding of the dynamic decision-making processes followed by the respondents as their intention to leave develops over time. It might also be interesting to interview multiple segments of employees across the organization, including Human Resource professionals, senior leadership, trainers, and unit managers. Multiple perspectives on the key reasons behind call center personnel turnover would be informative, potentially adding validity through triangulation.

Additional limitations include potential biases inherent with the study's methodology. Efforts were made to reduce or minimize each of these. For example, to address method-induced bias, a semi-structured approach was utilized that employed both written exercises and discussion. To minimize sampling bias, participants were randomly selected across three locations where the case company has customer service and sales teams. Finally, during data collection, potential researcher-induced bias was minimized by establishing clear protocol, which included the avoidance of leading questions or preconceptions (by researchers) about participants' attitudes and ideas.

Another possibility for future research is to expand the contributions of this study into a broader model or framework. One possibility might involve using an alternative lens regarding data analysis and reporting. For instance, instead of reporting the data by category, results could be presented in terms of the dynamic decision processes that call center employees experience from the initial shock to the moment they decide to leave.

In conclusion, results from the current study should provide informative guidance for organizational leaders seeking to uncover some of the key drivers of employee turnover. While the focus herein has been on the call center work environment, lessons derived from our findings seem applicable across various industries and locations. We hope that future research can build on this work to address turnover issues and help develop initiatives for employee longevity and sustainability.

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