

**EFFECTIVENESS OF CALL CENTER AGENT RETENTION
STRATEGIES ADOPTED BY COMMERCIAL BANKS IN KENYA**

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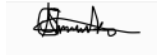
**A Research Project presented in partial fulfillment of the requirements for award of
the Degree of Master of Business Administration, Faculty of Business and
Management Sciences, The University of Nairobi.**

November 2023

DECLARATION

This research project is my original work and has not been presented for a degree or any other credit award in any other university or institution of higher learning.

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DEDICATION

I dedicate this project to my parents Rogers and Beatrice, and my brothers Brian and Daniel, for being the wind beneath my wings, and for being instrumental and playing a pivotal role in all my undertakings throughout my life, including the successful accomplishment of this milestone. May heavens shower you with blessings in abundance, now and beyond.

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First and foremost, I would like to express immense gratitude to the Almighty God for allowing this endeavor to come to successful fruition. In His sovereignty, He has allowed me to gracefully and courageously go through the herculean tasks involved in this journey, consequently resulting in joyous celebration accompanying the achievement of this feat.

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ABBREVIATIONS AND ACRONYMS

CC	-	Call Center or Contact Center
RBV	-	Resource Based View
ICT	-	Information, Communication and Technology
GE	-	General Electric
ATMs	-	Automatic Teller Machines
SD	-	Standard Deviation
QR code	-	Quick-Response Code

ABSTRACT

The research project focused on effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. The context of this research was made up of commercial banks in Kenya. The study's objective was: To determine the effectiveness of strategies applied by commercial banks in Kenya to retain their call center agents. The research adopted a cross-sectional design. The banking sector in Kenya has been classified into three tiers by the Central Bank of Kenya. The research focused on tier I commercial banks in Kenya, from which ninety call center agents were randomly selected. From the study, the top factors that influenced intention to quit among the call center agents were: career growth prospects, job characteristics, health concerns and compensation/benefits. Training and development were ranked as the least factor influencing quitting intentions among the call center agents. The study revealed that the most effective call center agent retention strategies in commercial banks in Kenya, were compensation and benefits, followed by development and work-related environment, while work life balance came third. Strategies under the categorical theme of company environment ranked as the least effective call center agent retention strategies. The study was limited by just focusing on call center agents in the banking industry in Kenya. Future researchers can focus on effectiveness of call center agent retention strategies in other industries other than the banking industry. They can also consider carrying out similar research in other countries, as this research focused on Kenya.

CHAPTER 1: INTRODUCTION

1.1 Background of the Study

Institution, as espoused by Modau, Dhanpat, Lugisani, Mabojane and Phiri (2018) regard workers as assets. Jacobs and Roodt (2010) further argue that technology cannot substitute competent human interaction, make resolutions, and draw client attention, hence giving the human factor the competitive and strategic advantage in maintaining client engagements. Armstrong (2009) mentions that in order for companies to maintain and strengthen their advantage over rivals, they must source for and retain valuable talent. The environment is very dynamic, and for a company to keep pace and succeed with such rapid changes, Modau et al (2018) recommend that it has to entice, develop and retain employees with the requisite job understanding and essential skillset, that will drive the company's efficiency and enhance its effectiveness. Dessler (2020) opines that the ideal utilization of assets, with a specific focus on the people resources component, has a direct favorable impact on the success of a particular institution. This is further supported by Boxall and Purcell (2003) who indicate that attracting and retaining the finest employees is of utmost importance to companies in the present ever changing world. Modau et al (2018) additionally emphasize that investing in human resources has significant ramifications for the firm.

A call center, as defined by Duggirala, Kambhatla, Polavarapu and Garg (2011) is a consolidated, focused, and devoted facility for processing incoming and outgoing communications, where staff members use computers to answer incoming or make outgoing phone calls. Owens (2014) provides a distinction between the call center and contact center, by stating that the call center is whereby the call center workers only

engage with consumers through the telephone. He further posits that the contact center is more wholistic in terms of the communication channels and mediums used, which can include the telephone, internet, fax, email, and even online live chat.

The Bell Telephone Company, as confirmed by Pinedo, Nayyar, Melnich, Seshadri and Shanthikumar (2000) commenced utilizing operators to connect calls in 1878, which is when the contact center industry historically began to take off. Saberi & Chang (2017) state that Rockwell Galaxy's 1973 Continental Airlines booking system is where the modern call center began to develop. Dawson (1999) additionally adds that airlines, catalog retailers, and problem-solving organizations like the GE Answer Center were among the first businesses to use the call center for client interaction. Since 1973, Saberi & Chang (2017) observe that call centers have evolved into contact centers as a consequence of advancements in communication technologies. From the above definitions, the call center is where the telephone is the only medium used to communicate with customers, while the contact center includes the telephone and other communication media like email, fax, internet, online live chat, and even social media. Saberi & Chang (2017) further observe that some firms have opted to maintain their call centers rather than diversifying into contact centers.

Pinedo, Nayyar, Melnik, Seshadri and Shanthikumar (2000), emphasize the necessity for businesses to deploy contact centers in the field of financial services. According to the authors, businesses within the financial services industry stand to gain a lot from investing in contact centers, which include: comparatively less expensive to operate than a large physical branch network, enhancing the delivery of customer service by making the businesses accessible to consumers twenty-four (24) hours daily, seven days per week,

cross-selling opportunities which may convert service requests into chances for marketing, turning the call center into a division that generates income, expanding the company's capacity to reach clientele outside of its usual geographic range and finally, providing market insights and consumer knowledge that might assist a business in positioning its products for specific target markets. The authors further state that banks are compelled to utilize contact centers for a variety of reasons, including enquiries about ATMs (Automatic Teller Machines), transactions, cheque payments, mortgage/loan inquiries, and general product support.

The financial services industry in Kenya, as per the Central Bank of Kenya (2021) has thirty-eight banks. Izuchukwu, Long, Shehu and Olufemi (2014) posit that banks frequently put in a lot of effort to raise their market shares, diversify their asset bases, boost yearly earnings, save expenses, and outperform their rivals. In any given economy, as argued by Ombongi and Long (2018), competition in the banking industry is still a significant activity, and it might take the shape of services or products that banks provide to their consumers. Since they recognize that losing consumers would result in a loss of income, many businesses as per Kotler and Keller (2006) assert that providing excellent customer service is their top priority. E. Melnick et al (2000) emphasise that a crucial part of service delivery in many businesses, including the banking industry, is the call center. Dawson (1999) refers to the call center as a competitive asset. He contends that call centers are what separate successful businesses from those that don't perform very well, in sectors including catalog commerce, financial services, and hospitality. According to Holman (2002), the benefits that contemporary contact centers provide to businesses, including cost savings for already-existing tasks, enhanced customer service, and new opportunities for

revenue generation, are what gave rise to their existence. Dawson (1999) further emphasizes that in other industries like cable television and utilities, call centers have served as the focal point of corporate efforts to swiftly revamp service and boost their reputation.

Despite this strategic and critically important role that call centers play in contributing to a company's competitive advantage in the competitive landscape, call centers worldwide are plagued with the challenge of workforce instability. Deery and Kinnie (2002) state that employee disengagement and withdrawal, either temporarily or permanently is a prevalent feature of call center workers. Barnes (2013) further remarks that this instability is mainly manifested in the forms of regular absenteeism and attrition of call center agents.

The proposed theory for this study is the Resource Based View theory. As per Barney (1991), this theory suggests four facets towards the categorization of the resources of a company which are valuability, rarity, inimitability and non-substitutability. It posits that, the more a company's resources are of value, uncommon, difficult to duplicate and unable to substitute, the better a company is positioned for sustainable competitive advantage and success amongst its competition. The other theory guiding the study, as posited by Cook and Rice (2006) is the social exchange theory. This theory declares that human conduct is a function of payoffs. It was advanced by Homans (1958), and it postulates that social interaction and human relationships are based on an exchange or transactional process that involves giving and receiving. The other theory guiding the study is the Abraham Maslow's theory of human motivation. This theory is a motivational theory in the field of psychology. It comprises a model which has five tiers that portray the needs of human beings. As per Mcleod (2018), these needs are often depicted as hierarchical levels within a pyramidal

structure. Maslow posits that needs lower down must be met before persons may move up and attend to needs greater up in the pyramid.

With the significance that call centers offer companies in terms of attaining competitive advantage, various studies have been carried out on various aspects of contact centers. However, there is none that addresses the effectiveness of strategies used by commercial banks in Kenya to retain call center agents, hence the motivation of the study. This study seeks to investigate the factors that contribute to call center agents' intention to quit within Kenyan commercial banks. It also seeks to find out the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya, from the call center agents' perspective.

1.1.1. Employee Retention

Das and Baruah (2013) state that employees are encouraged to stay with a firm for as long as possible, or at least until the completion of a particular assignment, through the retention process. The ability to retain key personnel over an extended period of time, as argued by Ramlall (2003) is essential to any organization's success. Das and Baruah (2013) further remark that the capability to keep top personnel in any corporation has a substantial influence on client contentment, corporate success in terms of increased revenue, content workforce, and efficient succession preparedness.

Deery and Kinnie (2004) observe that workers' withdrawal, either temporarily or permanently is a prevalent feature of call center workers. Pigman and Haan (2017) posited that monotonous tasks, adherence to scripts, limited prospects for advancement, relatively low salaries, low status perception and recognition, close surveillance, low task complexity and intensive monitoring were important sources of dissatisfaction and quitting

considerations among call center agents. In a research by Barnes (2013) on the variables influencing call center agents' decision to stay with a firm, it was discovered that work-life balance, opportunities for professional growth, a positive work environment, and remuneration and perks were the most important considerations.

1.1.2. Concept of Strategy

Strategy is a means to an end. Chandler (1962) claims that, strategy is the creation of an institution's essential long-term goals, the realization of action plans, and resource allocation necessary to accomplish these objectives. Mintzberg (1994) defines strategy as a plan, a pattern, a perspective, a position and also it can be a ploy or a maneuver which can help an organization to compete effectively. Strategic management is hence the processes or activities taken by managers of an organization, after analyzing the external and internal environments of the given organization, and then coming up with action plans that will steer the organization towards the achievement of its objectives. Formulating, implementing, and evaluating strategies are all parts of strategic management.

Gering and Conner, (2002) suggest that an employee strategy aimed at addressing retention, should outline a measured issue and quantifiable goals. Employee retention tactics as argued by Ramlall (2003) aid a company in meeting the demands and expectations of its clients, resulting in the establishment and sustenance of a competitive edge within the current global economy in which businesses are engaged. Gering and Conner, (2002) contend that a company must be seen as the finest place to work if it is to draw the top talent. They further observe that a high rate of staff retention suggests that the company is a top employer.

1.1.3. Commercial Banks in Kenya

The banking industry, as argued by Ongore & Kusa (2013) is critical to how nations distribute their economic wealth and resources. As per the Central Bank of Kenya (2021), the regulatory body for commercial banks in Kenya is the Central bank of Kenya. The Central Bank of Kenya (2021) annual report states that the country has thirty-eight commercial banks in operation.

The report further categorizes three peer groups for commercial banks known as tiers utilizing a composite weighted index. Net assets, customer deposits, capital, reserves, the number of deposit accounts, and the number of loan accounts are all incorporated in the index. As per the Central Bank of Kenya (2021) annual report, a bank is categorized as a major bank or tier I bank if its weighted composite index is 5% or above. With a weighted composite index that ranges from 1% to 5%, a bank is classified as a medium or tier II bank. While the computed composite index for a tier III small bank falls under 1%. The report further states that there were 22 small banks with a combined market share of 8.82 percent for the year that ended December 31, 2021, 8 medium banks with a combined market share of 16.41 percent, and 9 major banks with a combined market share of 74.76 percent.

Various studies have been conducted regarding various aspects of commercial banks in Kenya. There have also been plenty of studies pertaining call centers in Kenya. In addition to this, a variety of studies have also been conducted on the human resource component in commercial banks in Kenya. Amongst all these studies, none of them address matters regarding effectiveness of call center agent retention strategies adopted by commercial

banks in Kenya, hence that is the motivation of this study, and the gap that this research project seeks to fill.

1.2. Research Problem

Modau et al (2018) opine that institutions regard workers as assets. Jacobs and Roodt (2010) argue that technology cannot substitute competent human interaction, issue resolution, and client attention, making the human component the competitive and strategic advantage in maintaining client engagements. As part of their strategy to sustain and enhance competitive advantage, Armstrong (2009) observes that companies source for and retain valuable talent. The environment is very dynamic, and for a company to keep pace and succeed with such rapid changes, Modau et al. (2018) suggest that it is required to entice, develop and retain, employees with the requisite job understanding and essential skillset, that will drive the company's efficiency and enhance its effectiveness. Attracting and retaining the finest employees, as argued by Boxall and Purcell (2003), is of utmost importance to companies in the present ever changing world. Modau et al (2018) further conclude that investing in human resources has significant ramifications for the firm.

A call center, as defined by Duggirala, Kambhatla, Polavarapu and Garg (2011), is a consolidated, focused, and devoted facility for processing incoming and outgoing communications, where staff members use computers to answer incoming or make outgoing phone calls. According to Dawson (1999), a call center is an operational facility where a lot of calls are made or taken for the purposes of sales, marketing, customer service, telemarketing, technical assistance, or other specialized company activities. Owens (2014) defines call centers as workplaces where staff members deliver services to consumers in distant areas over the phone.

Pinedo, Nayyar, Melnik, Seshadri and Shanthikumar (2000), emphasize the necessity for businesses to deploy contact centers in the financial services sector. According to the authors, businesses in the financial services sector stand to gain a lot from investing in contact centers, which include: cost save opportunities, efficient customer service delivery, cross selling opportunities, access to remote clients and provision of market intelligence data. The authors further observe that banks are compelled to utilize contact centers for a variety of reasons, including enquiries about ATMs (Automatic Teller Machines), transactions, cheque payments, mortgage/loan inquiries, and general product support.

Central Bank of Kenya (2021) confirms that the financial services industry in Kenya has thirty-eight banks. Izuchukwu et. al (2014) opine that banks frequently put in a lot of effort to raise their market shares, diversify their asset bases, boost yearly earnings, save expenses, and outperform their rivals. In any given economy, as argued by Ombongi and Long (2018), competition in the banking industry is still a significant activity, and it might take the shape of services or products that banks provide to their consumers. Since they recognize that losing consumers would result in a loss of income, many businesses as per Kotler and Keller (2006) assert that providing excellent customer service is their top priority. E. Melnick et al (2000) emphasize that a crucial part of service delivery in many businesses, including the banking industry, is the call center. Dawson (1999) refers to the call center as a competitive asset.

Despite this strategic and critically important role that call centers play in contributing to a company's competitive advantage in the competitive landscape, call centers worldwide are plagued with the challenge of workforce instability. Deery and Kinnie (2002) state that employee disengagement and withdrawal, either temporarily or permanently is a prevalent

feature of call center workers. Barnes (2013) further observes that this instability is mainly manifested in the forms of regular absenteeism and attrition of call center agents. Call centers are characterized majorly, by a workforce known as call or contact center agents, whose obligations as Deery and Kinnie (2004) describe, revolve around engaging with customers during inbound or outgoing calls for a variety of tasks, including sales and telephone marketing, product and service requests, and customer enquiries. Korczynski (2002) further opines that these facilities provide a highly variable, perishable and intangible good that significantly includes the consumer in its creation. Deery and Kinnie (2002) observe that a large portion of call center labor is routinely monitored, strictly supervised, and attentively watched. It is well known that low employee work satisfaction frequently hinders contact centers' effectiveness, as seen by their high turnover rate which Cleveland and Hash (2004) refer to as churn. According to Modau, et.al (2018), call center businesses struggle to successfully retain their workforce due to high levels of employee turnover. As per Pierre (2011) call center managers struggle to keep their workers, which leads to significant turnover rates. Dhanpat (2018) further posited that, the departure levels among call center agents are escalating as a consequence of call center agents' poor psychosocial conditions and pressures associated to their jobs. The Global Report on call centers by Holman, Batt and Holtgrewe (2007) indicates that workforce instability is a significant problem for call center managers who frequently find themselves on a constant lookout for new hires. The report indicates that that the high turnover rates and labor volatility in call centers, results in significant expenditures for recruitment, screening and training. This report puts the average global call center agent turnover rate at 20%.

Similar studies have been done pertaining call centers, both locally and globally. For instance, Mwendwa (2017) conducted a study on factors influencing attrition at the Kenya Power and Lighting company call center. The research discovered that call center agent attrition is significantly influenced by the management of incentives, job characteristics, supervisor support, and career advancement. Shah and Rainayee (2014) conducted an examination of Indian call centers' determinants of attrition. They discovered that the high rate of call center agent churn is highly influenced by job insecurity and low promotional chances. In a Jamaican contact center, Buckley (2014) conducted research on the elements that lead to significant staff turnover. The study found that employee personality, perception of growth opportunities, and attitude toward employee benefits have an effect of employee turnover at the call center in Jamaica. The study, based on its findings, recommended practices such as alteration of changing recruiting procedures, redesigning jobs, updating the benefits package for employees, and implementing developmental agent training as some of the strategies that can be adopted to improve retention of call center agents.

Though various studies have been conducted in reference to call centers, none has been carried out on the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. Based on the strategic importance of call centers as tools that can be used to aid an organization attain a sustainable competitive advantage, it is necessary to conduct a study to determine the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. To achieve this feat, this study seeks to address the question, what is the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya?

1.3. Research Objective

Objective of this study was to determine the effectiveness of strategies applied by commercial banks in Kenya to retain their call center agents.

1.4. Value of the Study

This study will be of value to managers of commercial banks as they come up with policies and procedures for managing their call centers especially on the “people” aspect. It will give the bank managers and in-depth understanding of call center agent attrition and retention. The study will be of value too to human resource managers of call centers, as they design competitive employee value propositions when scouting for talent for their respective call centers

Future researchers and academia interested in studying call center agent retention practices will derive value from this research. Trade unions and employee relation consultants will derive value from this research as they represent their clients in matters call centers. Business process outsourcing firms that deal with provision of call center services will derive value from this research. The research will be beneficial to the government as well, particularly when formulating regulations for commercial banks.

CHAPTER 2: LITERATURE REVIEW

2.1. Introduction

This chapter shall focus on review of the literature. It shall first highlight the theoretical foundations informing the study. An outline of the various empirical studies done on the subject shall follow. It shall then highlight the research gap that this research project seeks to focus on.

2.2. Theoretical Foundation of the Study

2.2.1. Resource Based View Theory

Birger Wernerfelt first introduced the resource based view idea in 1984, and Jay B. Barney as mentioned by Barney and Clark (2006), further extended and improved it in 1991. Barney (1991) posits that the theory places a strong emphasis on the worth of resources that are distinctive to a corporation and add to its value in that they are challenging for rival organizations to imitate. The theory as per Barney and Clark (2006), postulates that, companies with unique resources are able to effectively implement strategies that place the company at a better position, vis a vis the competitors, in attaining a sustainable competitive advantage. According to Barney (1991), the resources that the theory focuses on are physical resources like machinery and buildings, human capital resources like experience and workers' insights, and organizational capital resource for instance the organization structure and systems. The theory concentrates on both tangible and intangible assets. In order for a company to attain sustainable competitive advantage which is the ability to attract and retain customers who have a choice, the theory as per Barney (1991) posits that a company should have resources that contain four unique attributes which are valuability, rarity, inimitability and non-substitutability.

Barney (1991) gives a further exposition on what the unique features entail. He contends that in order for a resource to be valuable, it must provide opportunities and dilute the impact of threats on the environment of a particular company. He goes on to say that in order for a resource to be deemed rare, it must be unique and not obvious or readily obtainable or available to the organization's rivals. Barney (1991) further opines that a resource is deemed inimitable when it is not merely clear and simple for the organization's rivals to replicate. He further argues that a non-substitutable resource is a resource that lacks a ready alternative. Barney and Clark (2006) argue that in order for an organization to have the potential of attaining a sustainable competitive advantage, its resources must possess the above-mentioned unique attributes.

Barney (1991) posits that, to the extent that a resource possesses the above four mentioned attributes, the better placed the organization is in terms of outshining its competition and attaining durable advantage in the marketplace. In any organization, the positioning of the contact center, possesses the ability to offer the organization a chance to get a sustainable competitive advantage amongst its competitors. The call center comprises of agents, amongst other workforce, who offer unique services to that particular company at that particular time. Through organization learning and various other employee value proposition initiatives, the call center agents of a particular company can be molded into a valuable, rare, inimitable and non-substitutable resource. The more of these qualities they possess, the better placed they are in placing the company at a position of sustainable competitive advantage.

The theory however has some limitations. Kraaijenbrink, Spender and Groen (2010) state that the Resource Based View concept displays deficiency in significant managerial implications or functional soundness. They state that the theory only tells managers to obtain valuable, rare, inimitable, and non-substitutable resources, but it does not suggest on how that should be done. The authors further critique the theory by stating that it does not take into account the basic variations in how various assets may contribute in various ways to a corporate's sustained competitive advantage.

2.2.2. Social Exchange Theory

The social exchange theory, as per Cook and Rice (2006) views behavior as a function of payoffs. It was advanced by George Homans. Homans (1958) postulates that social interaction and human connections are rooted in a process of trade or transactional give and take. Zafirovski (2005) further elaborates that the theory is predicated on the premise that social contact or human conduct is an intertransfer of actions, both material and intangible, especially of incentives and expenses. This theory, as per Li (2020), can be manifested in any place human relationships are involved, for example schools, marriages, family, politics, business and even in the workplace. Li (2020) further opines that it can form the basis of organizational behavior and culture in a particular work environment.

In the workplace, Lambe, Wittmann and Spekmann (2001) assert that aspects of this theory may be seen in the way that employees are rewarded, how discipline is implemented, variables influencing incentive structures, employee work ethics, performance management processes, and even the study's focus on employee retention strategies. Homans (1958) as he proposes this theory argues that giving people something that is more important to them than is pricey to the giver, and vice versa, is the bedrock element or well-

kept secret of human associations, hence a phenomenon that permeates every spheres of societal life. In studying the retention strategies that banks practice in order to retain call center agents, this theory is relevant in understanding the exchange between what the agents are looking for and what the employers are willing to offer in terms of value propositions, that may influence the tenure of the agents in the specific organization for the preferred period of time.

Creel (2011) argues that this theory's assumption that individuals always behave in their own best interests by maximizing benefits and reducing costs is one of its main weaknesses. Cropanzano, Anthony, Daniels and Hall (2017) contend that the theory assumes bipolarity, which treats negative constructs as the absence of positive constructs. An example of the above mentioned bipolarity assumption based on this theory as per Cropanzano et al (2017) can be, abuse from one party can be assumed to be present, because of lack of support from the other party, which may not be the case. Tiwari (2017) also claims that the theory primarily focuses on cost and reward, and tends to disregard cultural diversity or cultural circumstances.

2.2.3. Theory of Human Motivation

As per Mathes & Edwards (1978) the theory of human motivation was proposed by Abraham H Maslow. The five-tier model of human wants in the theory, which is a motivational theory in psychology, is sometimes shown as tiers of a pyramid with hierarchical levels as described by Mcleod (2018) . In this theory, Maslow (1970) suggests that there are five main categories of requirements, which are arranged in the following hierarchical manner: physiological needs, security needs, belongingness needs, self-esteem needs and self-actualization comes first in the hierarchy. Mathes & Edwards (1978)

describe the theory by stating that each level of need affects the level of need above it. The authors imply that the needs at the bottom of the hierarchy must be satisfied before the subsequent higher requirements up the hierarchy.

Maslow's theory of motivation can be applied to demonstrate how employees can be supported to reach their highest levels of potential, leading to self-actualization. As a result, this makes it possible for institutions to excel and prosper financially. At the call center, this theory can be relevant in terms of coming up with employee value propositions that address an agent's unique need at a particular point in time. Human needs are dynamic, and it may be impractical to come up with a one size fits all strategy that will satisfy everybody. Though an understanding of this theory will aid managers mandated with call center operations, come up with strategies that will aid in satisfying the agents' needs and therefore contribute to positive outcomes in matters call center agent retention.

McLeod (2018) criticizes Maslow's perspective that a person cannot fulfill their potential and become who they truly are unless their basic needs are met. According to the author, this is not always the case, and as a result, several components of Maslow's pyramid of needs have been misrepresented. In his analysis of societies where a sizable portion of the population lives in poverty, McLeod (2018) finds that it is evident that individuals are still capable of achieving higher order wants like love and a sense of belonging. Tay and Diener (2011) carried out a study to test Maslow's theory of motivation and they found that despite cultural diversity and disparity, basic human needs seem to remain. However, they contended that Maslow's hierarchy of needs did not correctly rank the needs. McLeod (2018) posits that a person may be driven by higher growth requirements and lower level deficiency demands at the same time. Tay and Diener (2011) and McLeod (2018) state that

human needs can operate on many levels simultaneously, and not always prioritized in accordance with Maslow's hierarchy of needs.

2.3.Strategies for Call Center Agent Retention

Gering and Conner, (2002) suggest that an employee strategy aimed at addressing retention, should outline a measured issue and quantifiable goals. Employee retention tactics as argued by Ramlall (2003) aid a company in meeting the demands and expectations of its clients, resulting in the establishment and sustenance of a competitive edge within the current global economy in which businesses are engaged. Gering and Conner, (2002) contend that a company must be seen as the finest place to work if it is to draw the top talent. They further observe that a high rate of staff retention suggests that the company is a top employer.

Deery and Kinnie (2004) observe that workers' withdrawal, either temporarily or permanently is a prevalent feature of call center workers. Pigman and Haan (2017) posited that monotonous tasks, adherence to scripts, limited prospects for advancement, relatively low salaries, low status perception and recognition, close surveillance, low task complexity and intensive monitoring were important sources of dissatisfaction and quitting considerations among call center agents. In a research by Barnes (2013) on the variables influencing call center agents' decision to stay with a firm, it was discovered that work-life balance, opportunities for professional growth, a positive work environment, and remuneration and perks were the most important considerations.

Modau et al (2018) propose that strategies tied to training and development, compensation and incentive management, workplace characteristics, supervisor support, and career progression have a substantial impact on call center agent attrition and retention.

According to Mwendwa (2017) the call center management should prioritize the intrinsic motivation of the agents above extrinsic incentive. Mwendwa (2017) further concluded that doing so will avoid call center agent burnout, lower stress levels there, and also increase the agents' enjoyment of their work.

2.4. Empirical Studies and Research Gaps: Employee Retention Strategies

Studies on call center agent attrition and retention have been a point of concern for various scholars. The subject of call center agent turnover and retention has attracted research interest across the globe. Various studies have been carried out both locally and internationally pertaining the subject of call center agent attrition and retention strategies. They are highlighted in the following paragraphs.

Shah and Rainayee (2014) conducted an examination of Indian call centers' determinants of attrition. According to their research, contact centers' high turnover rate is mainly influenced by "job uncertainty" and "low promotional chances." They cited these two reasons to be the causative factors as to why call center jobs are perceived to be career dead ends. In accordance with the study, this attitude and perception may be altered by providing call center employees with clearly defined promotion tracks that incentivize them to raise their work grade and pay, by delivering exceptional performance. The researchers posited that employees are less inclined to leave their jobs if they perceive and believe that they have a successful future with their company. They also suggested that contact centers, where call center personnel handle the challenging task of providing customer support every day, should routinely adopt frequent rewards and recognition.

Mwendwa (2017) conducted a study on factors influencing call center agent attrition at the Kenya Power and Lighting company. The study discovered that training and development,

incentive management, workplace characteristics, supervisor support, and career progression have a substantial impact on call center agent attrition. The call center management should prioritize the intrinsic motivation of the agents above extrinsic incentive, according to Mwendwa's (2017) recommendations. The researcher concluded that doing so will avoid call center agent burnout, lower stress levels there, and also increase the agents' enjoyment of their work.

In a Jamaican contact center, Buckley (2014) conducted research on the elements that lead to significant staff turnover. The study found that employee personality, perception of growth opportunities, and attitude toward employee benefits have an effect of employee turnover at the call center in Jamaica. Based on its results, the research suggested adopting methods including changing recruiting procedures, redesigning jobs, updating the benefits package for employees, and implementing developmental staff training as some of the tactics that may be used to boost contact center agent retention.

Though several investigations have been carried out in reference to call centers, attrition and retention, none has been carried out on the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. Based on the strategic importance of call centers as tools that can be used to aid an organization attain a sustainable competitive advantage, it is necessary to conduct a study to determine the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. This thus forms the focus of this study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1. Introduction

This chapter discusses the research approach that will be used to complete the study. It consists of the research design, target population, sample design, data collection and data analysis.

3.2. Research Design

According to Mugenda and Mugenda (1999), the collections of diverse research techniques and procedures that a researcher adopts in order to answer the research questions are referred to as research design. The research shall adopt a cross sectional research design. Kothari (2004) describes this research method as a method that gathers data from a given population at a designated period of time. A cross-sectional study is relatively much more affordable to complete. This method will be most viable in this study as it seeks to find out the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya

3.3. Population of the Study

Mugenda and Mugenda (1999) describe the population of study as the group that a researcher has in mind from whom he or she intends to obtain information. The population was obtained from call center agents in the 9 tier I licensed commercial banks in Kenya as per Central Bank of Kenya (2021). The researcher selected the banks under Tier I for purposes of this study. This is due to the fact that, as per the Central Bank of Kenya (2021) annual report, the tier I banks command a larger market share of 74.76% as compared to tier II and tier III which have a market share of 16.41% and 8.82% respectively. From the researcher's background study, the total population of call center agents in the 9 listed

commercial banks in Kenya was 496 agents. Kothari (2004) describes a unit of analysis as the main parameter that a researcher is investigating in their study. The unit of analysis for the purpose of this research was the call center agent from the 9 tier I commercial banks.

3.4. Sample Design

The population for the survey was specifically the call center agents in commercial banks in Kenya. Cluster sampling technique was used whereby, the banks were categorized into three clusters. The clusters were based on the three tiers as per the central bank of Kenya 2021 annual report. The researcher selected the banks under Tier I for purposes of this study. This is due to the fact that, as per the Central Bank of Kenya (2021) annual report, the tier I banks command a larger market share of 74.76% as compared to tier II and tier III which have a market share of 16.41% and 8.82% respectively. This resulted into nine banks, which formed approximately 24% of the total banks under study. From the researcher's field study, the distribution of call center agents across the tier I commercial banks in Kenya are 496 agents. The researcher randomly selected 90 call center agents across the 496 agents in the tier I commercial banks. This formed approximately 18% of the total agents under study. According to Mugenda and Mugenda (1999), a sample size between 10 and 30% is a good representation of the target population when the research population is smaller than 10,000 and hence the 18% that the research selected was adequate for analysis as the total population was 496 call center agents in the nine tier I commercial banks.

3.5. Data Collection

Data was collected by means of a questionnaire from ninety call center agents in the nine sampled banks. A likert scale was used, which was designed in accordance with the

objective of this study. The call center agents expressed how much they agreed or disagreed with a statement using a Likert scale, which was a five-point scale. (McLeod, 2008).

The researcher distributed questionnaires randomly to ninety call center agents with a job tenure of more than six months in the nine banks in the selected Tier I cluster. The researcher hence expected to get a response from ninety call center agents working in the selected banks. Roscoe (1975) proposes that a sample size of 30 to 500 is suitable for research, therefore the 90 selected call center agents was a number suitable for this research. The questionnaires were administered to the respondents through a pick and drop method, Google Forms and Quick-Response code (QR- Code) scans.

3.6. Data Analysis

The researcher utilized the Microsoft Excel software for purposes of data analysis. The data was analyzed through descriptive statistics, specifically mean, frequencies, mode, and standard deviation, all these were keyed in as formulas in Microsoft Excel by the researcher. Standard deviation, as explained by Kothari (2004), indicates how spread out from the mean a dataset is, and mean gives an average of how many respondents agree with a certain element. Mugenda & Mugenda (1999) describe the mode as the most frequently occurring number in a set of data. The results of the study were presented through graphs, charts, and frequency tables. The use of the mean and standard deviation helped the research to come up with: a rank of factors influencing call center agent intention to quit in commercial banks in Kenya, and a rank of effectiveness of call center agent retention strategies adopted by commercial banks in Kenya.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1. Introduction

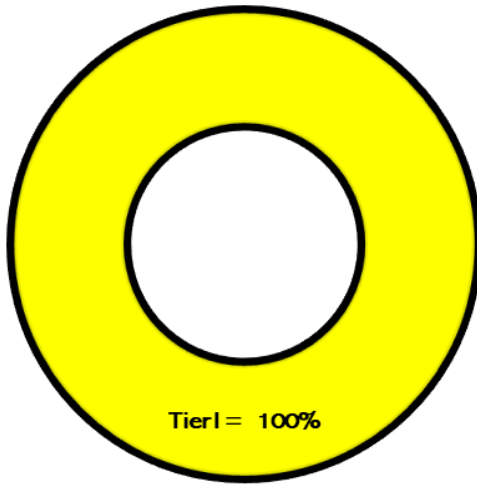
In this chapter, the data collected during the research was analyzed and presented. The study was executed with an aim to achieve the stated objective: To determine the effectiveness of strategies applied by commercial banks in Kenya to retain their call center agents. The respondents of the study were call center agents in Tier I commercial banks in Kenya. From the study population target, a sample of ninety questionnaires were distributed through google forms link and QR codes specifically to call center agents in tier I commercial banks in Kenya. Of these, fifty questionnaires were successfully completed and submitted by the respondents across the nine tier I commercial banks in Kenya, giving a response rate of 55.56%. This kind of response rate is good considering the nature of the research. Roscoe (1975) proposes that a sample size of 30 to 500 is suitable for research, therefore the 50 complete responses from the call center agents was a number suitable for this research.

4.2. Demographic Characteristics

This section presents basic background information about the call center agents that responded to the study. The section seeks to present information on the bank tier, the gender, the respondents' ages, level of education, length of service, terms of employment, gross salary and expected tenure from the respondents' perspective. The agents' love for their jobs shall also be presented in this section, together with their most desired career path.

4.2.1. Bank Tier and Response Distribution

Table 1: Distribution of respondents across tier I commercial banks in Kenya



Bank Name	Number of respondents
Bank no. 1	20
Bank no. 2	10
Bank no. 3	6
Bank no. 4	4
Bank no. 5	4
Bank no. 6	3
Bank no. 7	2
Bank no. 8	1
Bank no. 9	0
Total respondents	50
	Respondents

Figure 1: The bank tier the research focused on

The research focused purely on tier I commercial banks in Kenya as shown in figure 1 above. The figure 2 below and table 1 above shows the distribution of the respondents across the 9 tier I commercial banks in Kenya. Each bank has been represented in the study except bank number .9 which had zero respondents. For purposes of data confidentiality, the specific names of the institutions have been withheld and replaced with bank number.

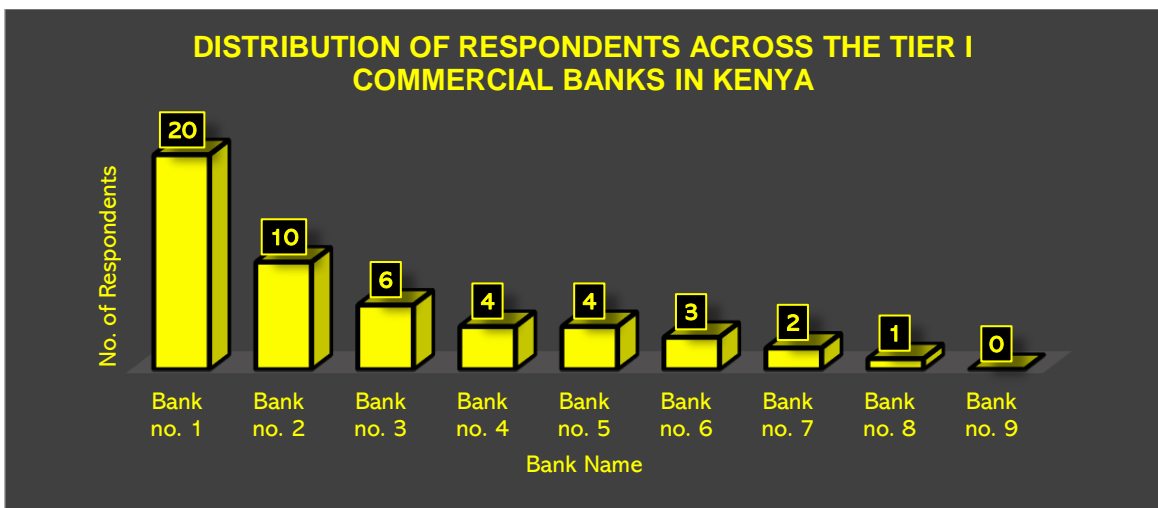


Figure 2: Distribution of respondents across the Tier I commercial banks in Kenya

4.2.2. Gender

The respondents were asked to indicate their gender. Their responses were as shown in the chart below under figure 3. 40% (20 respondents) were male and 60% (30 respondents) were female. This implies that the information provided was adequately represented in terms of gender dynamics. It also implies that there is a greater proportion of the female gender working in call centers in commercial banks in Kenya as compared to the male gender.

50 Responses

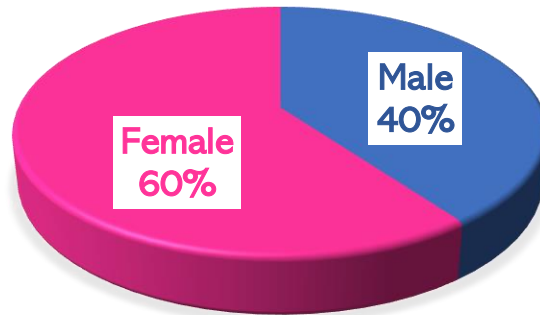


Figure 3: Gender distribution among the respondents

4.2.3. Age

The respondents were asked to indicate their age category. This is as shown in the chart below under figure 4. 46% (23 respondents), which forms the majority of the respondents, are between the ages of 31-35 years; 34% (17 respondents) are between the ages of 26-30 years; 12% (6 respondents) are between the ages of 36-40 years and 8% (4 respondents) are between the ages of 18-25 years. None of the respondents had attained 40 years and above as at the time of study and none was below 18 years. This shows that call centers in commercial banks in Kenya are composed of call center agents who exhibit youthful energy and vigor, comprising a mix of millennials and Generation Z. The implication of

this, is that the employers should come up with adequate employee value propositions that are attractive to the above generation categories, in order to reduce call center agent attrition and increase retention

50 responses

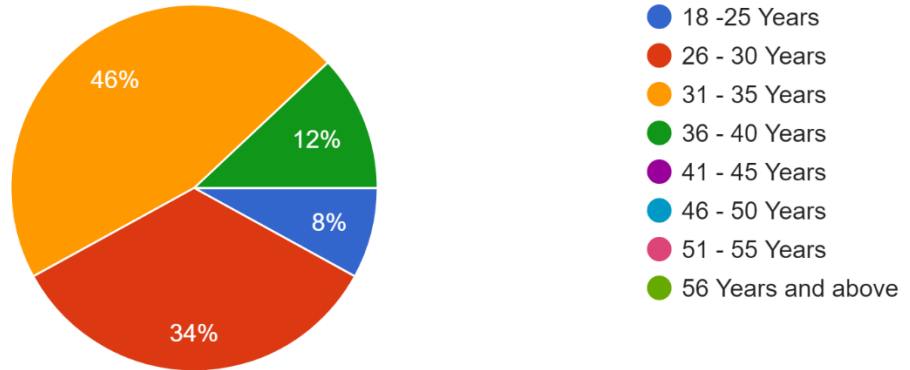


Figure 4: Distribution of the sampled call center agents as per their age.

4.2.4. Level of Education

The respondents were asked to indicate their highest level of education. 88% (44 respondents) have attained an undergraduate bachelors degree. 6% (3 respondents) have a diploma. 4% (2 respondents) have a masters degree qualification and 2% (1 respondent) has a certificate qualification. This is shown in the chart below under figure 5.

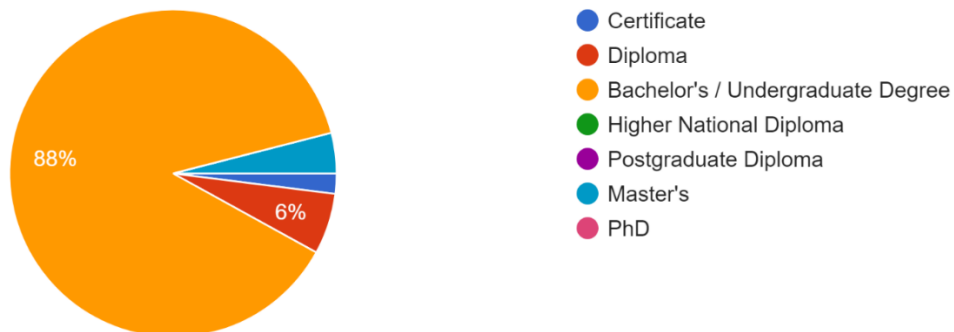


Figure 5: The highest level of education attained by the interviewed call center agents.

This implies that all the interviewed respondents are literate enough to understand and respond appropriately to the research. It also implies that there is opportunity for the call center agents to advance their studies as majority are at bachelor's degree level or below. Employers can therefore come up with value propositions that promote education advancement. This will consequentially result in a better trained workforce and also have positive impact on retention.

4.2.5. Length of service

The researcher was interested in knowing the length of service of the call center agents in the banks they are working for. It was found that 68% (34 respondents) have a tenure of between 1 to 5 years. 12% (6 respondents) have a tenure of between 6 to 10 years and 20% (10 respondents) have a tenure of less than 1 year in the banks they are working for as call center agents as at the time of this study. This is demonstrated in the chart below under figure 6.

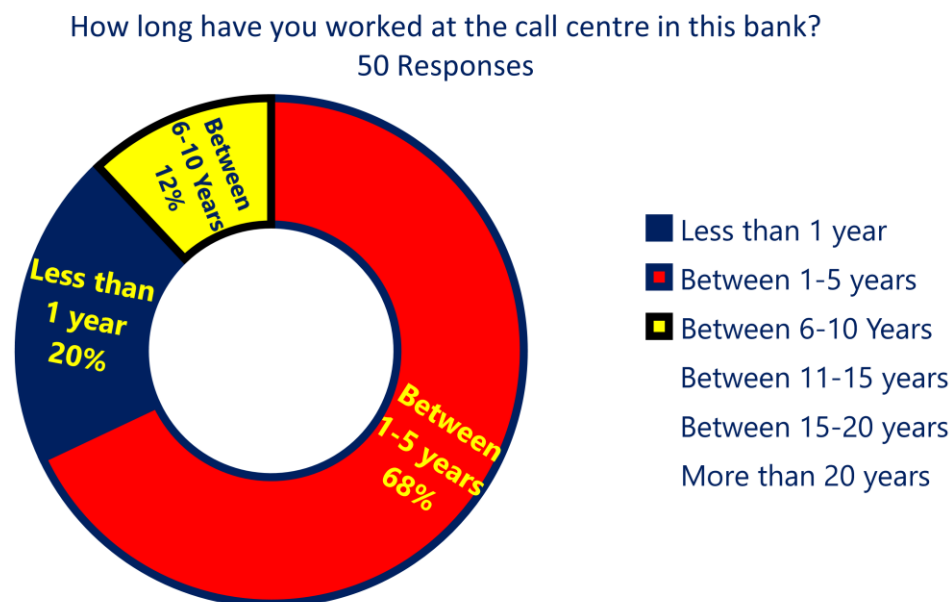


Figure 6: The length of time the call center agents have worked as call center agents in the banks they are in.

4.2.6. Terms of employment

The research was interested in finding out the terms of employment of the interviewed call center agents. 40% (20 respondents) reported to be employed on permanent and pensionable terms. 40% (20 respondents) reported to be employed as outsourced contractors. 20% (10 respondents) are employed as either in house bank contractors/ fixed term contract employees. This implies that 60% of call center agents in commercial banks in Kenya are employed on contract terms. This is demonstrated in the chart below under figure 7.

7. What are your terms of employment?

50 responses

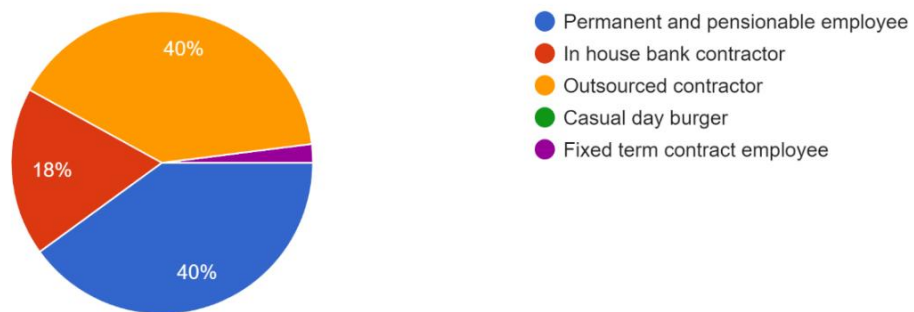


Figure 7: Distribution of the respondents by their terms of employment.

4.2.7. Monthly gross salary

The research sought to investigate the monthly gross salaries of the respondents. 56 % (28 respondents) reported to be earning a monthly gross salary of between 50,000 and 100,000 Kenyan shillings as at the time of the study. 22% (11 respondents) reported to earn below 50,000 Kenyan shillings as at the time of the study. 16% (8 respondents) reported to be earning between 100,000 to 150,000 Kenyan shillings as at the time of the study. 4% (2 respondents reported to be earning between 150,000 to 200,000 Kenyan shillings as at the time of the study and 2% (1 respondent) is an outlier, who reported to be earning above

300,000 Kenyan shillings as at the time of the study. This is demonstrated in the chart below under figure 8.

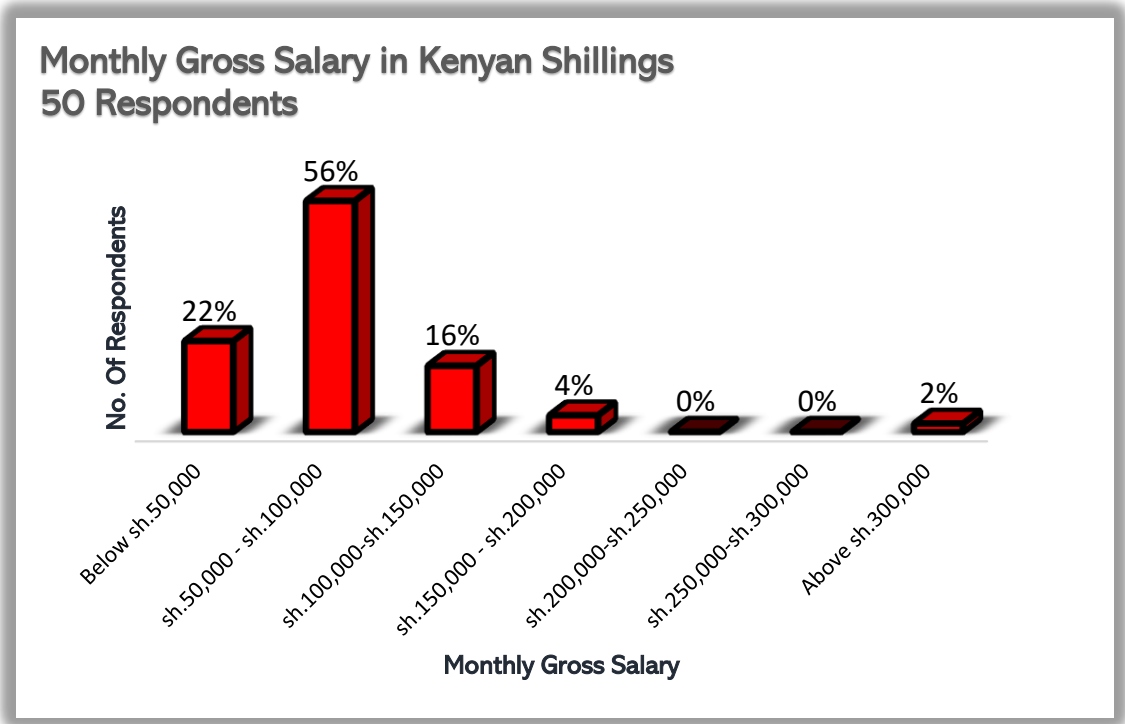


Figure 8: Call center agents' gross monthly earnings as at the time of this research.

78% of the interviewed call center agents earn below 100,000 Kenyan shillings as the gross salary. 90% of the agents employed on contract/outsourced contract basis cited salary stagnation over the past 3-5 years. Employers should come up with value propositions that ensure periodic increases in the agents' earnings, considering the value and competitive edge they bring to the organizations, and also considering inflation and the relatively increasing cost of living.

4.2.8. Intention to work for longer as a call center agent in this bank

The respondents were asked to indicate how long they see themselves working as call center agents in the banks they are working for. 48% (24 respondents) gave a timeline of

between 1 to 5 years. 36% (18 respondents) gave themselves a timeline of 1 year or less from the time the study was conducted. 8% (4 respondents) gave themselves a timeline of 5 to 10 years from the time the study was conducted. Another 8% (4 respondents) indicated that they really loved their job and work environment, they embraced their jobs as call center agents as a career path, and they saw themselves working as call center agents till they retire. This is demonstrated in the chart below under figure 9.

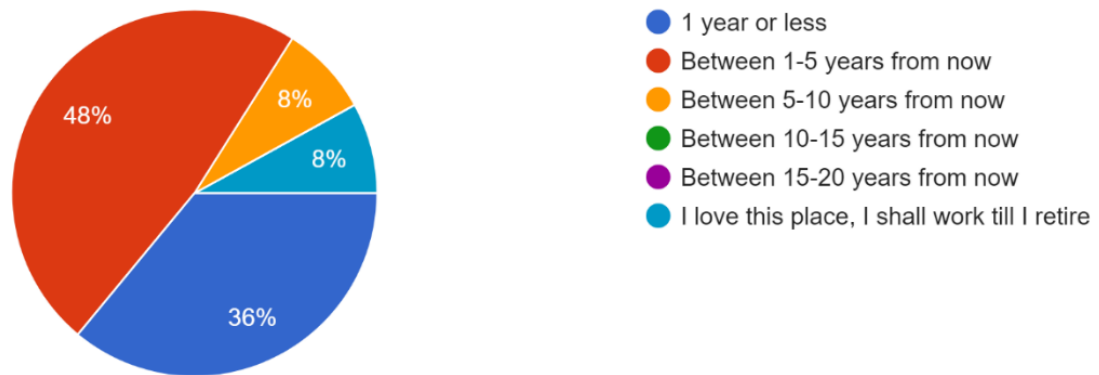


Figure 9: The length of time the respondents intend to work as call center agents in their respective banks.

These results have implications for the respective recruiters as from the study, only 16% of the respondents see themselves working for more than 5 years. 84% of the respondents don't see themselves doing the call center job for more than 5 years. This implies that recruiters or human resource personnel need to: either have adequate cost reserved for robust onboarding and training structures to cater for the existing and anticipated high attrition rates among the call center agents; or come up with attractive employee value propositions that will attract and influence a higher retention rate among the experienced call center agents.

4.2.9. Love for the job

The respondents were asked to indicate whether they love their jobs. 38% (19 respondents) responded with “I like it somehow”. 28% (14 respondents) claimed that they don’t love their job and are just working because of living costs and bills. 26% (13 respondents) indicated that they absolutely loved their jobs. 8% (4 respondents) said they are indifferent. This is demonstrated in the chart below under figure 10.

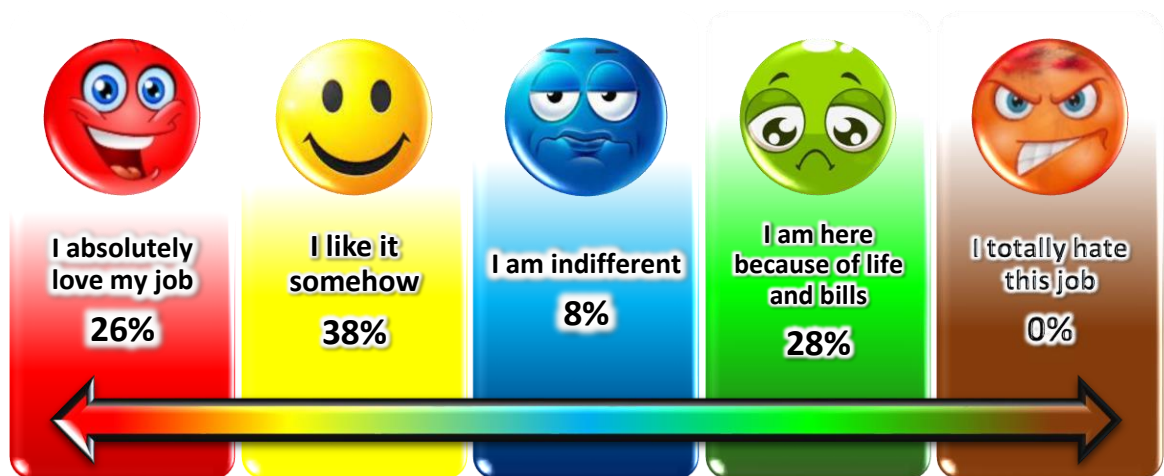


Figure 10: The rates at which the call center agents love their jobs

4.2.10. Career path

The surveyed agents were asked if they had a choice, which career path would they pursue. Out of the 50 surveyed respondents, only 2 respondents said they would pursue the call center agent as a career path. The other 48 respondents had varied career choices/aspirations. This implies that a majority of call center agents feel they pursued the wrong career path, and given an option, they would quickly switch paths to their passions. This speaks to the employers in terms of recruitment, to recruit employees who are passionate for the call center role in order to derive optimum value, and to also attractively brand and position the call center role as a worthy career path for upcoming generations.

Table 2: The preferred career paths for the call center agents

Medical field	Communications	Engineering	Public Relations	Biomedical research	Career in transaction banking
Finance	Data Analysis	Accountant	Nursing	My career path is okay.	Finance
IT and business	Agribusiness Management	Postgraduate	HR management	Customer advisor	IT
Another banking career	law practice	Audit/risk management	I would to be in Human Resource	Finance	Financial markets
Supply chain management	Forensic Science	Customer Service but not the call center.	Information security and Cybersecurity.	Tourism	Marketing /Strategic management
Communication	Human Resource management	I would stay in my current career path.	Engineering	Medicine	Law career
Finance	Career in Law	Piloting	Relationship Management	Forensic Accounting	Farming and Network marketing
Humanitarian jobs (NGO)	N.G.O projects	Army	Financial Control	Software Engineering	Financial related career in an NGO

4.3. Factors influencing intention to quit among call center agents in commercial banks in Kenya

This section seeks to look at factors that influence intention to quit amongst call center agents in commercial banks in Kenya. The results were analyzed, and the research came up with scores of means and standard deviations on each influencing factor. The mean shows the average scores on each factor. Factors that have a high mean are the weightiest factors in influencing quitting decisions among call center agents in commercial banks in Kenya.

The higher the mean, the weightier and more influential the factor is in affecting quitting decisions among call center agents in commercial banks in Kenya. The standard deviation measures the level of agreement on each factor, with lower standard deviations revealing

higher levels of agreement on a specific factor as compared to higher standard deviations. The study's objective was to come up with a rank of factors influencing quitting decisions among call center agents in commercial banks in Kenya.

4.3.1. General Overview of factors that would influence call center agent intention to quit

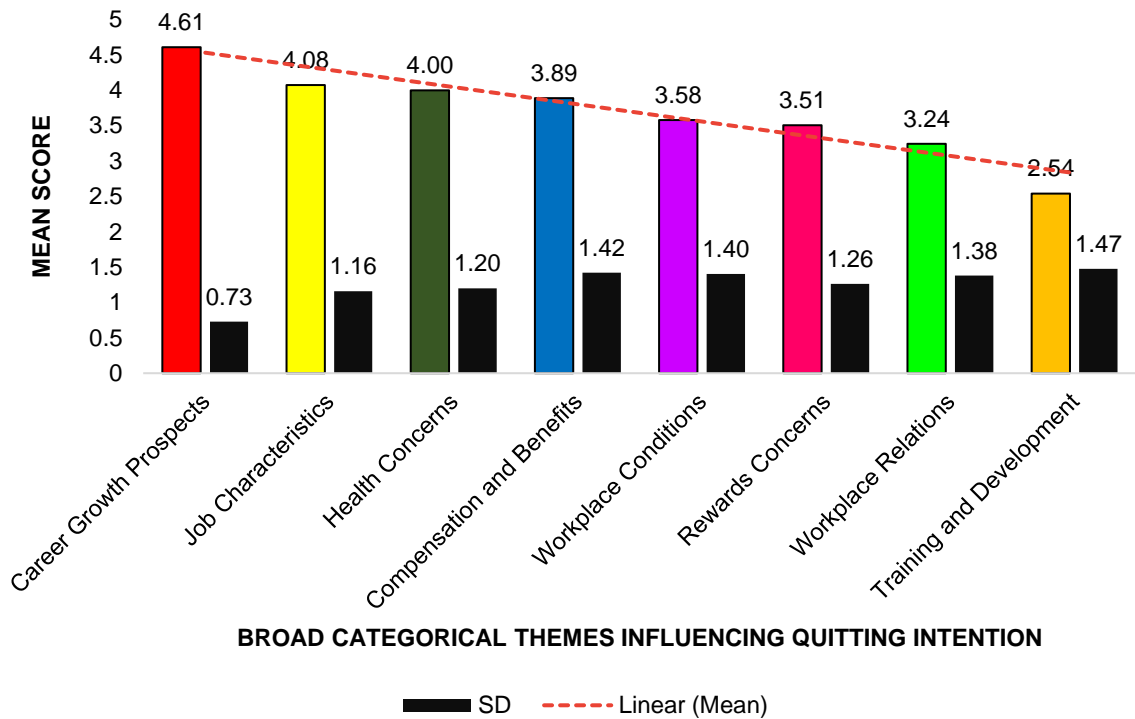


Figure 11: Summary of factors that influence the intention to quit among call center agents in commercial banks in Kenya

The above figure 11 gives an overview of the quitting factors, groups them into categorical themes, and ranks them. The category that has the highest influence on quitting decisions are factors under career growth prospects with a cumulative mean score of 4.61. The category that has the lowest influence on quitting decisions amongst the interviewed call center agents is training and development which has a cumulative mean score of 2.54.

These themes are color coded, and will be color coded in the table 4 so as to show which

factor falls under which broad categorical theme. Further exposition on the findings of these specific factors under each categorical theme was detailed out in section 4.3.2 to section 4.3.9.

Table 3: Overall ranking of factors influencing quitting intentions among call center agents in commercial banks in Kenya

RANK	Factors influencing intention to quit among call center agents in commercial banks in Kenya	Broad Corresponding categorical Theme	Mean	Std Dev
1.	Better opportunity elsewhere	Career Growth Prospects	4.78	0.51
2.	Role stagnation- No career growth	Career Growth Prospects	4.44	0.95
3.	Job related stress and burnout	Job Characteristics	4.38	0.99
4.	Lack of work life balance	Workplace Conditions	4.26	1.17
5.	Job monotony and boredom	Job Characteristics	4.10	1.09
6.	Health concerns (ear issues, back aches, throat issues, etc.)	Health Concerns	4.00	1.20
7.	Inadequate compensation	Compensation and Benefits	3.92	1.40
8.	Strict surveillance and monitored atmosphere	Job Characteristics	3.92	1.38
9.	Unrealistic targets	Job Characteristics	3.90	1.18
10.	Lack of job security	Compensation and Benefits	3.86	1.44
11.	Lack of recognition	Reward Concerns	3.7	1.11
12.	Unfair grievance handling procedures	Workplace Relations	3.54	1.42
13.	Bias and subjectivity in awards	Reward Concerns	3.46	1.31
14.	Tensions with the supervisor	Workplace Relations	3.42	1.42
15.	Unfair disciplinary procedures	Workplace Relations	3.42	1.37
16.	Workplace favoritism	Reward Concerns	3.36	1.37
17.	Hostile working environment	Workplace Relations	3.24	1.44
18.	Uncomfortable work environment (Faulty equipment like bad headsets, unsecure environment, ergonomically unfriendly workstation, etc.)	Workplace Conditions	2.9	1.63

19.	Lack of harmony with fellow agents	Workplace Relations	2.6	1.26
20.	Improper training for the job	Training and Development	2.54	1.47

The above table 3 gives an outlook of the overall summary of factors that greatly lead to call center agents' intention to quit. The table gives a rank of factors that tend to influence quitting intentions among the surveyed call center agents. This forms part of the objective of the study which was to come up with a rank of factors that influence quitting decisions. The table will show the rank, with the weightiest quitting factor having the highest mean score at the top and the least weighty quitting factor at the bottom. The specific factors are color coded as per the corresponding themes in the figure 11. Further exposition on the findings of these specific factors under each categorical theme was detailed out in section 4.3.2 to section 4.3.9 below.

4.3.2. Career Growth Prospects

Factors under career growth prospects achieved the highest cumulative score in terms of mean (4.61) implying better opportunity elsewhere (mean of 4.78) and role stagnation (mean of 4.44) were factors that had the greatest weight in influencing intentions to quit amongst call center agents in commercial banks in Kenya. The 2 factors combined had a cumulative standard deviation of 0.73. This implies that the interviewed agents had relatively higher levels of agreement on these 2 factors as key influencers in quitting intentions.

4.3.3. Job Characteristics

Under job characteristics, the factors achieved a very high mean score of 4.08, and cumulatively came second to factors under career growth prospects, as key influencers in quitting intentions among call center agents in commercial banks in Kenya. Job related stress and burnout, together with job monotony and boredom emerged as key factors influencing quitting decision with mean scores of 4.38 and 4.1 respectively. Strict surveillance and monitored atmosphere and unrealistic targets followed closely with mean scores of 3.92 and 3.9 respectively. The cumulative score under standard deviation though is 1.16, meaning the interviewed agents have divergent views on these factors.

4.3.4. Health Concerns

Health concerns emerged as a key influencer of quitting intentions among the surveyed call center agents. It attained a mean score of 4.00. Due to the nature of the role, the surveyed call center agents expressed concerns over potential health risks that could arise from the nature of the job. These risks include: ear issues, eye issues, back aches, throat issues and mental health amongst others.

The implication of these health concerns is that employers should be vigilant over the above health risks. They should take adequate measures to counter the risks and come up with strategies that will effectively address the health risks when they arise. Some suggested measures can include investment in quality equipment, regular health checkups, provision of quality medical insurance and promotion of healthy lifestyle choices. This will help ensure consistent high productivity amongst the call center agents, reduce levels of attrition whether temporarily in the forms of absenteeism, or permanently due to health

issues, and also reduce the potential risks of legal suits that can arise when this factor is neglected

4.3.5. Compensation and Benefits

Under compensation and benefits, inadequate compensation (mean of 3.92) and lack of job security (mean of 3.86) also attained a relatively cumulative high mean score of 3.89 as a factor influencing quitting decisions among call center agents in commercial banks in Kenya. Contractual terms of employment and stagnation in terms of pay also emerged as a key factor in influencing quitting decisions. The cumulative standard deviation under this section though is relatively high at 1.42. This can be explained by the fact that the interviewed agents are employed on different terms. That is contractors, outsourced contractors and permanent. They hence have divergent opinions on compensation and benefits based on the terms they are employed on.

4.3.6. Workplace conditions

Under workplace conditions, lack of work life balance attained a relatively high mean score of 4.26, while uncomfortable work environment attained a relatively low score of 2.9. This implies that the call center agents are relatively comfortable with their workspaces. It also implies that the tier I commercial banks have taken adequate efforts to ensure that workspaces are ergonomically friendly and the environments are secure.

The cumulative score under this category was a mean score of 3.58. The cumulative standard deviation was 1.40. This implies that the agents have varied opinions under this metric as an influencer in quitting intentions.

4.3.7. Reward Concerns

Reward concerns as a category also attained a cumulatively relatively lower mean score of 3.51. Under this category, lack of recognition emerged as a key influencer of quitting decisions among call center agents in commercial banks in Kenya, with a mean score of 3.7. This was followed by bias/subjectivity in awards and workplace favoritism which attained mean scores of 3.46 and 3.36 respectively.

The cumulative mean score under this category was 3.51. The cumulative standard deviation was 1.26. This implies that the agents have varied opinions under this metric as an influencer in quitting intentions

4.3.8. Workplace Relations

The category workplace relations attained a relatively lower cumulative mean score of 3.24 as compared to other categories in factors influencing quitting intentions among call center agents in commercial banks in Kenya. The factor that had the highest score in this category was unfair grievance procedures with a mean score of 3.54. This was followed by unfair disciplinary procedures and tensions with the supervisor which both attained a mean score of 3.42. Hostile work environment came in third with a mean score of 3.24 and lack of harmony among fellow agents had the lowest score of 2.6. This implies that the agents have a harmonious working relationship with each other.

The cumulative mean score under this category was 3.24. The cumulative standard deviation was 1.38. This implies that the agents have varied opinions under this metric as an influencer in quitting intentions

4.3.9. Training and Development

Training and development attained a mean score of 2.54 and standard deviation of 1.47. This was a relatively lower score though with low levels of agreement compared to other quitting influencers. This implies that call center agents in tier I banks are relatively satisfied with the levels of training and development carried out. Therefore, improper training for the job as a quitting factor, has a very low influence in quitting decisions among the surveyed call center agents.

4.4. Strategies that influence call center agent retention in commercial banks in

Kenya

Under this section, the study shall present the factors that would influence call center agent retention in commercial banks in Kenya. This is from the interviewed call center agents' perspective. The section shall present the retention strategies and their mean and standard deviation scores under 4 broad categories. These are: Development and work environment; Compensation and benefits; company environment and work life balance

4.4.1. Overall ranking of strategies that influence call center agent retention in commercial banks in Kenya

The chart under figure 12 below categorizes all the strategies into 4 categories as expounded in sections 4.4.2 to 4.4.5. It further shows a rank of the most effective retention categories to the least effective retention categories. The cumulative means and standard deviations have been used to obtain this rank. This rank is from the interviewed call center agents' perspective. The chart shows that the most effective retention strategies are tied to compensation and benefits. Then followed by development and work-related environment.

Third category is strategies related to work life balance, and finally, the least effective strategies are tied to company environment

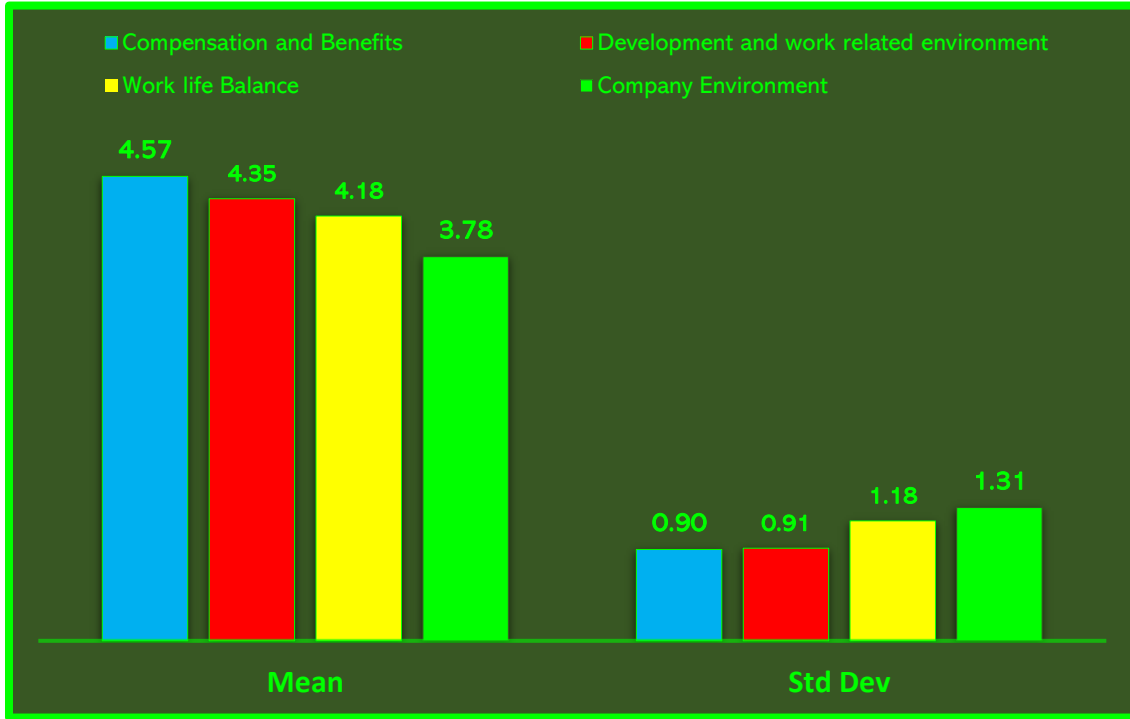


Figure 12: Ranking of effectiveness of strategies influencing call center agent retention in commercial banks in Kenya.

The table 4 below further breaks down and expands the retention strategies under the above 4 broad strategic themes. It gives a list of retention strategies under each theme.

Table 4: Overall ranking of retention strategies influencing call center agent retention, from the agents' perspective

Rank	Overall rank of retention strategies influencing call center agent retention in commercial banks in Kenya	Broad Corresponding Strategy	Mean	SD
1	Health benefits	Compensation and Benefits	4.80	0.70
2	Retirement benefits	Compensation and Benefits	4.72	0.86
3	Job security	Compensation and Benefits	4.62	0.92
4	Growth Opportunities	Development/Work related Environment	4.56	1.03
5	Harmonious supervisor-reportee working relationship	Development/ Work related Environment	4.54	0.84
6	Guaranteed base pay	Compensation and Benefits	4.54	0.95

7	Enjoyable and meaningful work	Development/ Work related Environment	4.52	0.91
8	Learning/ Development opportunities	Development/ Work related Environment	4.52	0.74
9	Opportunity to earn bonus	Compensation and Benefits	4.50	0.91
10	Variable pay (E.g., Overtime, meal allowances)	Compensation and Benefits	4.50	0.89
11	Provision of subsidized loans	Compensation and Benefits	4.48	0.97
12	Flexible working hours	Work-Life Balance	4.48	1.01
13	Recognition	Development/ Work related Environment	4.42	1.01
14	Transport allowances	Compensation and Benefits	4.42	1.01
15	Ability to choose preferred shift	Work-Life Balance	4.42	1.07
16	Provision of parental leave	Work-Life Balance	4.40	1.01
17	Fair Performance evaluation and feedback procedures	Development/ Work related Environment	4.38	0.73
18	Work environment ambience	Company Environment	4.34	1.02
19	Fair disciplinary/ grievance handling procedures	Development/ Work related Environment	4.28	0.90
20	Excellent coworker quality	Development/ Work related Environment	4.22	0.89
21	Availability of team building activities	Development/ Work related Environment	4.16	1.02
22	Ability to work from home	Work-Life Balance	4.06	1.32
23	Provision of childcare facilities like a creche, daycare and mother's room	Work-Life Balance	3.98	1.33
24	Perception of job status	Development/ Work related Environment	3.88	1.06
25	Company reputation	Company Environment	3.78	1.34
26	Physical location of the office	Work-Life Balance	3.76	1.33
27	Cultural diversity	Company Environment	3.66	1.45
28	Executive committee reputation	Company Environment	3.34	1.42

The table further gives a rank of the retention strategies from the most effective with the highest mean score to the least effective with the lowest mean score. The specific retention strategies in the table above are color coded to match the broad strategic themes in the chart under figure 11 above.

4.4.2. Compensation and benefits

From the study, strategies under compensation and benefits are the most effective call center agent retention strategies in commercial banks in Kenya. This can be evidenced by the scores, in which the cumulative mean score is 4.57 and the cumulative standard deviation is 0.90. The scores reveal that the call center agents are mostly attracted by compensation and benefits as a factor that would influence their retention decision. The low standard deviation score of 0.90 shows that there is a high level of agreement on this specific factor as an effective approach to call center agent retention.

The retention strategies under this broad theme are health benefits which scored the highest mean score of 4.8. This was followed by retirement benefits with a score of 4.72. Then job security with a mean score of 4.62. Followed by guaranteed base pay (mean 4.54); opportunity to earn bonus (mean 4.50); variable pay (mean 4.50); provision of subsidized loans (4.48); and finally transport allowances with a mean of 4.42.

4.4.3. Development and work environment

Under factors influencing call center agent retention under development and work environment category, growth opportunities had the highest mean score of 4.56. Perception of job status had the lowest score under this category. This implies that the call center agents are not very keen on how their role is perceived.

Strategies that will improve retention among call center agents under this category should be tied to : growth/ development opportunities (mean 4.56); creation of harmonious working relationships (mean 4.54); creation of enjoyable and meaningful work (mean 4.54); learning and development opportunities (mean 4.52); recognition (mean 4.42); fair performance evaluation (mean 4.38); fair disciplinary and grievance handling procedures

(mean 4.28); excellent coworker quality (mean 4.22) and finally availability of team building activities. Perception of job status as a strategy achieved a relatively low mean score of 3.88.

4.4.4. Work Life Balance

Strategies under the work life balance category are also effective influencers of call center agent retention decisions. This can be demonstrated by the cumulative mean score of 4.18. Flexible working hours (mean 4.48), ability to choose the preferred shift (mean 4.42), provision of parental leave (mean 4.40) and ability to work from home (mean 4.06) emerged as the most effective strategies to ensure agent retention under this category. They all garnered a mean score of more than 4.

Provision of childcare facilities attained a mean score of 3.98. Physical location of the office attained a mean score of 3.76. These 2 strategies are relatively less effective in call center agent retention as compared to the first 4 under this category.

4.4.5. Company Environment

From the study, the company environment category scored relatively low on factors influencing call center agent retention. The scores display that the agents are mainly concerned with the work environment ambience as it has a mean score of 4.34. Strategies tied to company reputation (mean of 3.78), cultural diversity (mean of 3.66) and executive committee reputation (mean of 3.34) do not relatively hold much weight in influencing the call center agents' retention decisions. Hence retention strategies tied to company environment are relatively less effective in influencing call center agents' retention in commercial banks in Kenya.

4.5. Discussion of Major Findings

This section of the study shall focus on the discussion of the major findings. The discussion shall revolve around factors influencing intention to quit among call center agents in commercial banks in Kenya. It shall also focus on factors influencing retention of call center agents in commercial banks in Kenya.

4.5.1. Factors influencing intention to quit among call center agents in commercial banks in Kenya

The study sought to investigate the factors that influence the intention to quit amongst call center agents in commercial banks in Kenya. The results of the study indicate that career growth prospects is the leading factor influencing intention to quit amongst call center agents in commercial banks in Kenya. This is shown by the scores under career growth prospects in which better opportunity elsewhere and role stagnation were mentioned by the respondents as factors that had the highest influence on their intention to quit. This is clear as the 2 factors ranked as the highest agent quitting influencers with mean scores of 4.78 and 4.44 respectively.

The results of this study are similar to what Shah and Rainayee (2014) found out when they conducted an examination of Indian call centers' determinants of attrition. According to their research, contact centers' high turnover rate is mainly influenced by "job uncertainty" and "low promotional chances." They cited these two reasons to be the causative factors as to why call center jobs are perceived to be career dead ends. This also concurs with a study done by Buckley (2014) on the factors that contribute to high employee turnover at a call center in Jamaica. Buckley's study found that employee personality, perception of growth

opportunities, and attitude toward employee benefits have an effect of employee turnover at the call center in Jamaica.

The study also established that job characteristics ranked highly- with a mean of 4.08 and a standard deviation of 1.16- as a factor influencing intention to quit amongst call center agents in commercial banks in Kenya. These job characteristics are manifested in the features of job monotony and boredom which had a mean of 4.1 and a standard deviation of 1.09, followed by job related stress and burnout which had a mean of 4.38 and standard deviation of 0.99, followed by strictly regulated surveillance which had a mean of 3.92 and standard deviation of 1.38, and finally unrealistic targets which had a mean of 3.9 and a standard deviation of 1.18. These results are similar to a study done by Flood (2021) on strategies for call center employee retention at a call center in South Carolina in the United States of America. Flood's study established that the attrition of call center agents was relatively high because of the stressors of offering different services and addressing dissatisfied, irate customers in a fast-paced environment while providing quality customer service

Workplace relations also had a significant influence on the intention to quit among call center agents in commercial banks in Kenya. Tensions with the supervisor and hostile working environment ranked highest under this category. Followed by unfair grievance handling procedures and unfair disciplinary procedures. Lack of harmony with fellow agents ranked significantly low implying that the call center agents in commercial banks in Kenya have good working relations within themselves

Health concerns and Workplace conditions also ranked highly among the influencers of quitting intentions among the interviewed call center agents, with lack of work life balance

obtaining a mean score of 4.26 and a standard deviation of 1.17. Health concerns obtained a mean of 4 and standard deviation of 1.20. The respondents mentioned that ear issues, eye issues, back aches, mental anxiety and throat issues arising from the nature of the job, had a huge influence on their intention to quit as call center agents in commercial banks in Kenya. Uncomfortable work environment manifested in the form of faulty equipment, unsecure environment and ergonomically unfriendly workstation got a mean score of 2.9 and a standard deviation of 1.63. This implies that the agents are generally ok with the workplace equipment, though have varied concerns in terms of comfort at work.

Reward concerns obtained a mean score of 3.51 as a factor influencing intention to quit among call center agents. Under this category, the respondents cited that workplace favoritism, lack of recognition and bias/subjectivity in awards had a moderate influence in their intention to quit. Though these factors each had a standard deviation of more than 1, this implies that there were divergent views on the objectivity of the reward systems in the call centers in the different banks in Kenya.

Training and development had a relatively low score compared to the other factors. This factor had a mean score of 2.54 and a standard deviation of 1.47. The implication of this score is that banks in Kenya are making significant efforts in ensuring that their agents are well equipped in terms of knowledge and techniques to handle the job they are mandated to carry out. This result though differs with a study carried out by Mwendwa (2017), where he conducted a study on factors influencing call center agent attrition at the Kenya Power and Lighting company. Mwendwa's study cited training and development as a significant factor influencing call center agent attrition at the Kenya Power and Lighting Company.

The results of this research match to a great extent with results of other similar studies done around the world. For instance, a similar study was conducted by Mkhize (2016) on factors influencing employee turnover rates in an insurance call center environment in South Africa. The study found out that that supervisor support, compensation and career development are the most significant dimensions that have the potential to influence call center agent turnover in these call centers. Another research study was carried out in Pakistan titled “An Empirical Study of Turnover Intentions in Call Center Industry of Pakistan” (Khan & Du, 2014). It sought to understand the factors that directly affect the turnover intentions in call center industry of Pakistan. The study by Khan and Du (2014) found out that various factors manipulate turnover intentions, including: workload and type of work, salary and other benefits, organizational climate and culture, supervision and interpersonal relationships, position, sovereignty, job conditions, entire environment in the call centers, the nature of tasks to be performed and job outcomes.

In summary, from this study, the factors that have the highest influence on call center agents’ intention to quit in commercial banks in Kenya are career growth prospects, job characteristics, health concerns, compensation and benefits, and workplace conditions all having a cumulative mean of above 3.58 out of 5. This is closely followed by reward concerns and workplace relations which have a mean ranging between 3.2 and 3.5. Training and development had the lowest score of 2.54 and a standard deviation of 1.47. This shows that the interviewed respondents do not consider training as a factor that can influence them to quit.

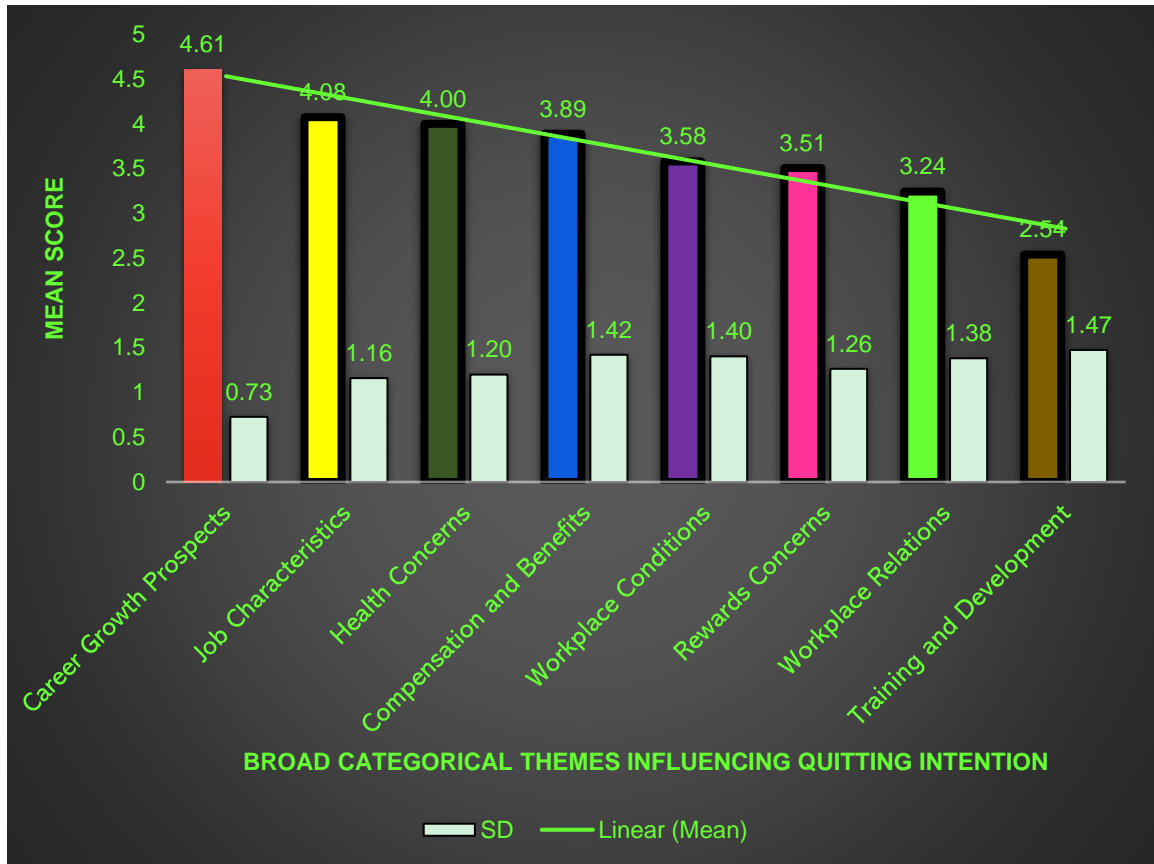


Figure 13: Factors that influence the intention to quit among call center agents in commercial banks in Kenya.

The implication of this is that commercial banks in Kenya put sufficient effort in training and development of their call center agents. This is shown in broad categorical themes as in figure 13 above. The themes are further broken down into specific quitting intentions as in table 5.

Table 5: An overall ranking of factors influencing quitting intentions among call center agents in commercial banks in Kenya



4.5.2. Call center agent retention strategies adopted by commercial banks in Kenya, and their effectiveness from the call center agents' perspective.

The second part of the study's objective was to find out the effectiveness of call center agent retention strategies adopted by commercial banks in Kenya, from the call center agents' perspective. The study established that compensation and benefits ranked highest as the most effective call center agent retention strategy with a mean score of 4.57 and a standard deviation of 0.90. The respondents under the compensation and benefits category, cited that health benefits, retirement benefits, job security, opportunity to earn bonus, earning variable pay like overtime, transport allowances, guaranteed base pay, and provision of subsidized loans were the most important strategies to ensure call center agent retention in commercial banks in Kenya. The study also drew a correlation between employment terms and length of service. It was noted that agents employed on permanent and pensionable terms saw themselves staying longer at the job with an average of 5 years. This contrasts with outsourced agents or agents employed on contract basis who gave themselves 1-2 years to quit their jobs in search for greener pastures.

Development and work environment ranked second at a mean of 4.35 and a standard deviation of 0.91. Under development and work environment, the respondents cited that growth opportunities, work environment ambience, availability of team building activities, Harmonious supervisor- reportee working relationship and enjoyable and meaningful work as the most important strategies in ensuring their retention. Recognition, fair performance evaluation, fair disciplinary/ grievance procedures, excellent coworker quality and availability of team building programs also ranked highly in influencing call center agent retention, with means above 4.0 and standard deviations of 0.9 and below.

Work life balance attained a mean score of 4.18 and an SD of 1.18. Under work life balance, the interviewed respondents stated that the ability to choose preferred shifts, ability to work from home and flexible working hours as the most important strategies in ensuring their retention. Provision of parental leave and provision of childcare facilities also had significant scores in ensuring call center agent retention, with scores of 4.4 and 3.98 respectively as the average mean scores respectively.

Company environment ranked relatively low with a mean score of 3.78 and standard deviation of 1.31. Company reputation, executive committee reputation and cultural diversity had relatively low scores of means below 3.79 and standard deviations of 1.5 and below. The implication of this is that the respondents are not really concerned about company reputation, executive committee reputation and cultural diversity as strategies influencing their retention

The results of this study are similar to a study carried out by Barnes (2013) titled “The retention factors of call center agents at a financial institution in the western cape”. The aim of the study was to identify the retention variables highlighted as most important by call center agents at a financial institution in the Western Cape, South Africa, and to assess which of the independent variables they place more importance on. The study found out that the call center agents of the financial institution regarded all four core retention factors, that is, work life balance, work development environment, company environment and compensation and benefits as critical factors contributing to the decision to remain with the organization. When it comes to company environment though, Barnes’ study differs with this study, as in the former, the respondents regarded the company environment as a

significant factor in determining their retention. In this study, company environment is not a significant factor in determining call center agents' retention.

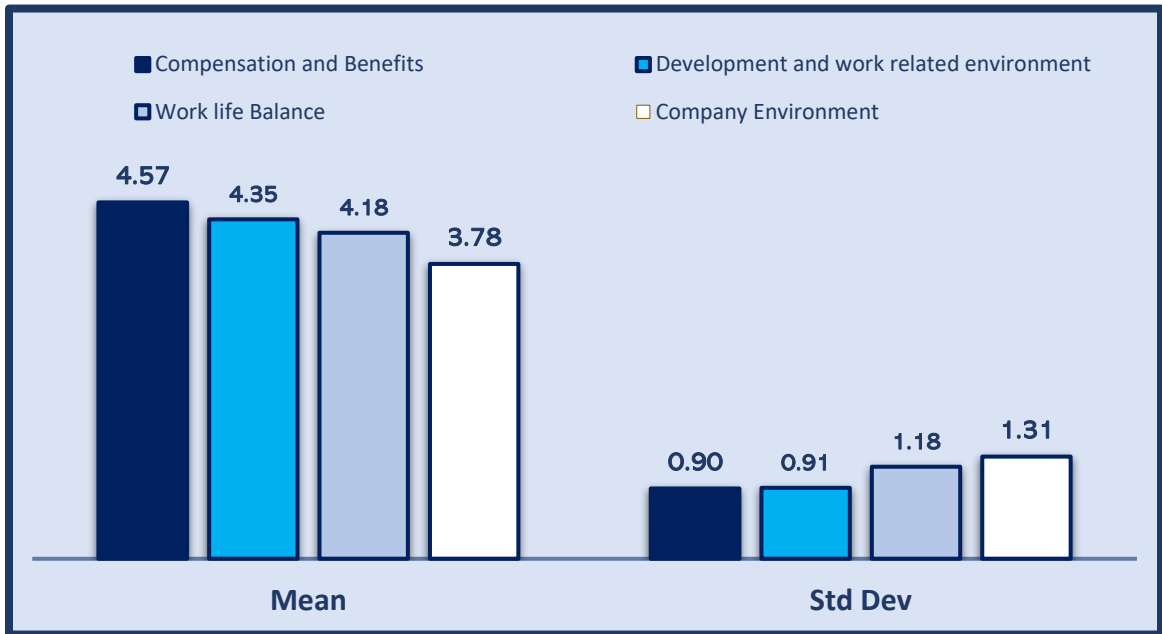
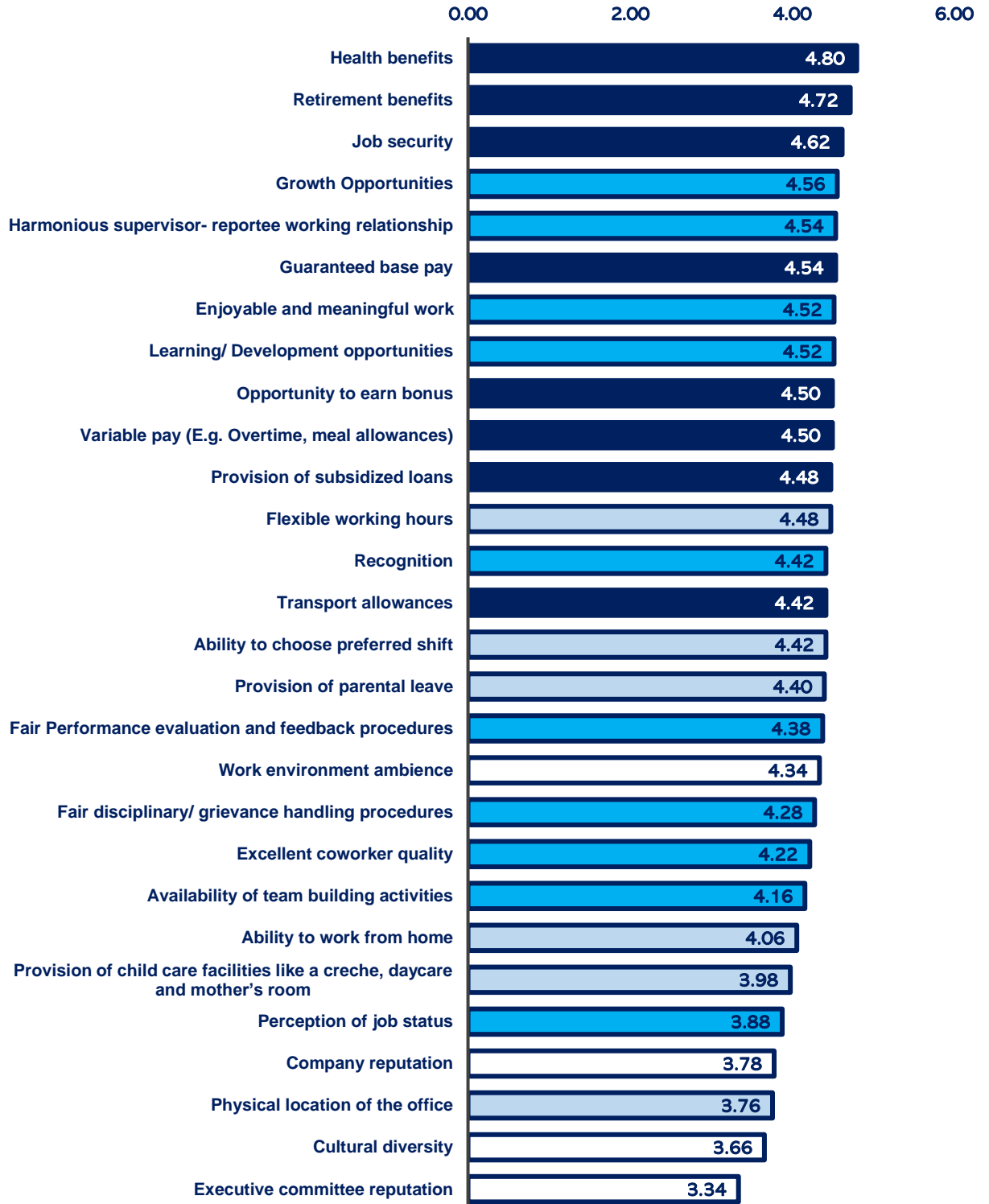


Figure 14: Ranking of effectiveness of strategies influencing call center agent retention in commercial banks in Kenya.

In summary, as displayed in figure 14 above, the most important strategies that influence call center agent retention in commercial banks in Kenya from the agents' perspective are compensation and benefits. Health/ retirement benefits and job security ranked the highest, followed by development and work environment and then work life balance in that order. Company environment is not a significant strategy influencing call center agent retention. The interviewed respondents did not consider company reputation, executive committee reputation and cultural diversity as factors that would greatly influence their retention in comparison to the other strategies. A further breakdown of the most effective strategies is highlighted in table 7 below which shows an overall rank of retention strategies influencing call center agent retention, from the agents' perspective, from the most effective to least effective.

Table 6: Overall Ranking of retention strategies influencing call center agent retention, from the agents' perspective

Table showing a rank of the means of factors influencing call centre agent retention



CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter shall give a summary of the study. It shall also give conclusions, recommendations, and limitations of the study. Finally, the chapter shall end with suggestions for further research.

5.2. Summary of Findings

The study sought to achieve one objective. The objective was to determine the effectiveness of strategies applied by commercial banks in Kenya to retain their call center agents. The objective sought to find out the factors that have the highest influence on call center agents' intention to quit in commercial banks in Kenya, and to also find out the most important strategies that influence call center agent retention in commercial banks in Kenya from the agents' perspective.

The most significant factors that influenced call center agents' intention to quit were career growth prospects, job characteristics, health concerns, compensation and benefits, and workplace conditions all having a cumulative mean of 3.58 out of 5. This is closely followed by reward concerns and workplace relations which have a mean ranging between 3.24 and 3.51 and standard deviations of between 1.2 -1.3. Training and development had the lowest score of 2.54 and a standard deviation of 1.47. This shows that the interviewed respondents do not consider training as a factor that can influence them to quit. The implication of this is that commercial banks in Kenya put sufficient effort in training and development of their call center agents.

The study also sought to find out the most important strategies that influence call center agent retention in commercial banks in Kenya from the agents' perspective. The study established that compensation and benefits with health/ retirement benefits and job security ranking the highest, secondly development/ work related environment and then followed by work life balance in that order were the most important factors determining the retention of the interviewed respondents. As per the study, company environment however, is not a significant strategy influencing call center agent retention. The interviewed respondents did not consider company reputation, executive committee reputation and cultural diversity as factors that would influence their retention.

5.3. Conclusions

The study established that the main factors influencing the intention to quit among call center agents in commercial banks in Kenya are career growth prospects, job characteristics, health concerns and compensation and benefits. Workplace conditions, reward concerns and workplace relations influenced the intention to quit to a moderate extent. Training and development had the lowest influence among the factors promoting the intention to quit amongst call center agents in commercial banks in Kenya. This implies that the agents are relatively satisfied with the training they get from their employers with regards to dispensing their duties.

The most effective call center agent retention strategy in commercial banks in Kenya is tied to compensation and benefits. The call center agents want enhanced value propositions in matters compensation and benefits. Results from the study show that the respondents want opportunities to earn bonus, health benefits, retirement benefits, guaranteed base pay, variable pay, allowances and very importantly job security. This can be deduced from the

fact that most of the respondents are hired either on contract terms or outsourced terms instead of permanent and pensionable terms. The study reveals that permanent and pensionable employees tend to display relatively more job satisfaction and are likely to stay with the company longer, as opposed to the agents employed on contract or outsourcing agencies

Strategies tied to enhancing the Development and work environment are strategies that can significantly contribute to the retention of call center agents in commercial banks in Kenya. Results of this study found that the call center agents value growth opportunities and harmonious working relations with their supervisors. The respondents also valued enjoyable and meaningful work, availability of team building activities, recognition and to a relatively smaller extent, positive perception of job status.

Strategies that enhance work life balance obtained a significant score in influencing retention of the interviewed call center agents. The respondents placed a high score on flexible working hours, ability to choose preferred shift, ability to work from home, provision of parental leave and provision of childcare facilities. The respondents did not place a high value on the company environment in terms of company reputation, executive committee reputation and cultural diversity. These factors did not have a significant effect on retention of call center agents in commercial banks in Kenya

5.4. Recommendations for Policy and Practice

From the study, it can be deduced that call center agent retention in commercial banks in Kenya is dependent on a number of factors, the key factor being tied to compensation and benefits. 60% of the subjects under study revealed that they are employed on contract terms or as outsourced contractors, and this was linked to flaky job security which emerged as a

key influencer of the intention to quit among the interviewed respondents. 78% also cited earning fixed salaries of below 100,000 Kenyan shillings with no increment structures year on year despite external environment pressures like inflation and rising cost of living. As a strategy to aid call center agent retention, commercial banks in Kenya should come up with attractive employee value propositions that offer job security, guaranteed base pay, attractive compensation, attractive benefits like retirement and health, earning variable pay like allowances, and consideration for earning bonuses.

Commercial banks in Kenya should also come up with strategies that aim to create an enjoyable work environment. The interviewed respondents cited that job monotony, boredom, job related stress, hostility and tensions with supervisors, poor perception of job status, unrealistic targets, burnout, unfair disciplinary/grievance handling procedures and a strictly regulated and monitored atmosphere were key influencers of their intention to quit as call center agents in the banks they are working for. From the study, some of the recommended practices that can be adopted to make the call center environments more enjoyable include adoption of regular and frequent team building activities, job rotation programs to counter monotony and boredom, provision of career growth paths and opportunities, provision of objective reward and recognition systems, provision of objective performance evaluation systems, provision of fair and objective disciplinary and grievance handling procedures, and provision of effective conflict management initiatives to counter hostility and tensions and ensure peace in the work environment.

Perception of job status also emerged as a key influencer in determining call center agent retention in the commercial banks in Kenya. The call center job is relatively perceived as a low-end career dead end which may not be the case. In contrast to the perception, call

centers are backbones of service delivery in organizations. The study recommends the commercial banks to rebrand their call center roles in order to increase attraction and retention of the agents. This can be achieved by even repackaging the role. For instance, instead of naming the role as call center agent, it can be rebranded to names like service expert, digital champion, banking expert, banking service executive, client center executive, banking service consultant, voice/virtual consultant amongst others.

Work life balance also emerged as a key concern influencing the intention to quit among call center agents in the commercial banks in Kenya. Call center environments, due to the perishable nature of the job, tend to be busy high-pressure environments. This tends to negatively impact the work life balance of the call center agents in bid to achieve the set targets and set performance indicators like service levels. Commercial banks in Kenya should come up with strategies that encourage work life balance among the call center agents. Some of the strategies that can be adopted include adoption of flexible working hours, availing the agents with the option to choose their preferred shifts, ability to work from home, provision of parental leave and provision of childcare facilities like a creche, daycare and mother's room.

The study revealed that health concerns were an influential quitting consideration among the interviewed call center agents in commercial banks in Kenya. The respondents cited that ear conditions, eye conditions, back pains, throat issues and mental issues that resulted from the nature of the job were a significant factor that would influence their quitting intentions. The study recommends commercial banks in Kenya to invest in quality noise cancelling soundproof call center agent workstations, where the agent can work with or

without a headset, and without interfering the neighboring agents with noise. This will help counter any ear conditions that can arise from the overuse of headsets.

The research also recommends the commercial banks in Kenya to invest in antiglare for the computer screens that the agents are working on. This will help to counter any eye complications that can arise from the nature of the job. Another recommendation would be to invest in ergonomically friendly desks and chairs to help contain any back pains that may arise due to extended sitting for long hours. The study would also recommend commercial banks to conduct regular frequent medical checkups for their call center agents in order to arrest any sprouting condition.

Another recommendation would be to introduce mental wellness clinics to arrest any mental issues that may arise due to the nature of the job. The study also recommends commercial banks to invest in gym and outdoor sporting facilities for their call center agents. This will help the agents relax, and release stress, pressure and mental issues that are likely to arise from the nature of their jobs. In addition to this, the banks can invest in making the working environment as relaxed as possible with equipment like televisions, music systems, gaming centers and snack centers, just to improve the enjoyability of the working environment. Apart from the wellbeing of the call center agents that the above-mentioned strategies seek to achieve, another benefit that commercial banks are likely to derive from these strategies are protection from potential legal suits that are likely to arise should an agent sue a particular employer for a certain health complication arising from the nature of the work.

5.5. Limitations of the Study

The study focused on call center agents in tier I commercial banks in Kenya. The research findings may not be fully exhaustive of the perspectives of all the call center agents in commercial banks in Kenya. This is due to lack of representation from the tier II and tier III commercial banks in this specific study.

The researcher focused on effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. This presents a gap on call center agent retention in other industries other than the banking industry in Kenya. A gap also exists in terms of the context as the research focused only on Kenya and not other countries.

5.6. Suggestions for Further Research

The researcher focused on effectiveness of call center agent retention strategies adopted by commercial banks in Kenya. Future researchers can explore studies on call center agent retention in other industries other than the banking industry, both within and without Kenya. Other studies can also focus on effectiveness of call center agent retention strategies in commercial banks outside Kenya.

Future researchers can also consider a different approach. They can focus on effectiveness of employee retention strategies in other job fields that are not call centers. For instance, nurses in the medical field, soldiers in the army, teachers in the education field, chefs in the hospitality industry, architects and urban planners in the real estate industry, journalists in the media industry and also civil servants in the government, just to mention amongst others.

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Appendix I: Researcher's Introduction

Dear Respondent,

I am a postgraduate student at the University of Nairobi. I am doing research on **“EFFECTIVENESS OF CALL CENTER AGENT RETENTION STRATEGIES IN COMMERCIAL BANKS IN KENYA.”** I have selected you as one of the study's respondents because you are a call center agent in this bank. I hereby request your participation in this study by filling in the attached questionnaire. Your response, honesty and cooperation will be highly appreciated. The responses will be treated with utmost confidentiality and utilized for academic purposes only.



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June 7, 2023

TO WHOM IT MAY CONCERN

RE: INTRODUCTION LETTER: SELPHA OMBITSA AMUKO

The above named is a registered Master of Business Administration Student at the Faculty of Business and Management Sciences, University of Nairobi. She is conducting research on: **"Effectiveness of Call Centre Agent retention strategies adopted by Commercial Banks in Kenya."**

The purpose of this letter is to kindly request you to assist and facilitate the student with necessary data which forms an integral part of the Project.

The information and data required is needed for academic purposes only and will be treated in **Strict-Confidence**.

Your co-operation will be highly appreciated.

DR. JOSHUA WANJARE
ASSOCIATE DEAN, GBS & R
FACULTY OF BUSINESS AND MANAGEMENT SCIENCES

JW/2023

Appendix II: Call Center Agent Research Questionnaire

Section A: Background Information (Please tick where necessary)

1. **Bank name:** _____ (Optional)
2. **Bank tier:** _____
3. **Gender:** Male Female
4. **Age category:**
 18-25 26-30 31-35 36-40
 41-45 46-50 51-55 56 and above
5. **Highest level of education:**
 Certificate Diploma Bachelors Higher National Diploma
 Postgraduate Diploma Masters PhD Others
6. **How long have you worked at the call center in this bank?**
 Less than 1 year Between 1- 5 years Between 6-10 year
 Between 11-15 years Between 15- 20 years More than 20 years
7. **What are your terms of employment?**
 Permanent and pensionable employee In house bank contractor
 Outsourced contractor Casual day burger
8. **What is your monthly gross salary in Kenyan shillings?**
 Below 50,000 Between 50,000 – 100,000
 Between 100,000- 150,000 Between 150,000- 200,000
 Between 200,000- 250,000 Between 250,000- 300,000
 Above 300,000
9. **How long do you see yourself working in this bank as a call center agent?**
 1 year or less Between 1-5 years from now
 Between 5-10 years from now Between 10-15 years from now
 Between 15-20 years from now I love this place, I shall work till I retire
10. **Do you love your job?**
 I absolutely love my job I like it somehow I am Indifferent
 No. (I am here because of life and bills) I totally hate this job
11. **If you had a choice, which career path would you pursue?** _____

SECTION B: Factors that may influence agent intention to quit the call center. Assessing the call center agents' intention to leave. Using the scale below, please circle the appropriate blocks on the scale, where: 5 is **extremely strongly agree**, and

1 being **absolutely strongly disagree**

If you were to leave the call center in your organization today, what would the primary reason be?					
VARIABLE	Extremely Strongly agree 5	Very Strongly Agree 4	Agree 3	Less agree 2	Do not agree at all 1
TRAINING AND DEVELOPMENT					
Improper training for the job					
CAREER GROWTH PROSPECTS					
Better opportunity elsewhere					
Role stagnation- No career growth					
COMPENSATION AND BENEFITS					
Inadequate compensation					
Lack of job security					
JOB CHARACTERISTICS					
Job monotony and boredom					
Unrealistic targets					
Job related stress and burnout					
Strictly regulated surveillance and monitored atmosphere (Reporting time, lunch break, personal breaks, off days, etc.)					
WORKPLACE CONDITIONS					
Lack of work life balance					
Uncomfortable work environment (Faulty equipment like bad headsets, unsecure environment, ergonomically unfriendly workstation, etc.)					
WORKPLACE RELATIONS					
Tensions with the supervisor					
Hostile working environment					
Lack of harmony with fellow agents					
Unfair disciplinary procedures					

Unfair grievance handling procedures					
REWARDS CONCERNS					
Lack of recognition					
Biased and subjectivity in awards					
Workplace favoritism					
HEALTH CONCERNS					
Health concerns (ear issues, back aches, throat issues, etc.)					
These questions do not apply to me as I would never give notice to leave the call center					
Any other reason/s not highlighted above----- -----					

SECTION C: Assessment Of Factors That Would Influence Your Retention As A Call Center Agent

Please think about the work you do and the call center you work for. Consider what YOU view as important to be attracted to or stay with an organization. Using the scale below, please circle the appropriate blocks on the scale, with:

5 being extremely crucial/ important, and

1 being not important at all

VARIABLE	Extremely Important (Crucial) 5	Very Important 4	Important 3	Less important 2	Not important at all 1
DEVELOPMENT AND WORK ENVIRONMENT					
Harmonious supervisor- reportee working relationship					
Enjoyable and meaningful work					
Excellent coworker quality					
Recognition					
Availability of team building activities					
Learning/ Development opportunities					
Growth opportunities					

Fair Performance evaluation procedures					
Fair disciplinary/ grievance handling					
Perception of job status					
COMPENSATION AND BENEFITS	Extremely Important	Very Important	Important	Less important	Not important at all
Opportunity to earn bonus					
Health benefits					
Retirement benefits					
Provision of subsidized loans					
Guaranteed base pay					
Variable pay (E.g., Overtime, allowances)					
Transport allowances					
COMPANY ENVIRONMENT	Extremely Important	Very Important	Important	Less important	Not important at all
Work environment ambience					
Company reputation					
Executive committee reputation					
Job security					
Cultural diversity					
WORK LIFE BALANCE	Extremely Important	Very Important	Important	Less important	Not important at all
Flexible working hours					
Ability to choose preferred shift					
Ability to work from home					
Physical location of the office					
Provision of parental leave					
Provision of childcare facilities like a creche, daycare and mother's room					
Any other variable/s not mentioned					

The End. Thank you for your participation.