TILBURG ♦ UNIVERSITY

Master Thesis Human Resource Studies

School of Social and Behavioral Sciences

How do incentives, stress and work effort affect job satisfaction among call center employees in Bulgaria?

Supervisor: Marloes van Engen

Second reader: Tina Peeters

Student: Teodora Minkova

EMPLID: 2025665

Project period: October 2018 – August 2019

Date: 30th June 2019

Table of contents

Abstract

This study examines how incentives, stress and work effort affect job satisfaction among call center employees in Bulgaria. Although previous quantitative research has investigated the relationships between these mechanisms, little is known about how they work in the context of outsourced call centers, operating in Bulgaria. The topic of job satisfaction is important for both employees and organizations, because higher satisfaction of the workers is linked to higher customer satisfaction. A qualitative case study approach and snowball sampling method were used to conduct semi-structured interviews with 15 Customer Support representatives, working for big international companies, outsourced in Bulgaria. The findings show that the interviewed workers are satisfied with their job and that different factors such as salary, incentives and recognition contribute to the feeling of satisfaction at the workplace. However, the perceptions about the antecedents of job satisfaction vary among the interviewed individuals. Respondents highlighted that they mainly experienced stress due to the nature of the job and the working environment. In particular, they mentioned that their performance being monitored at all times made them feel pressured. Lastly, experiencing inequity between effort and rewards was perceived negative and could impact the attuites towards the job among the participants. The findings of this study make several contributions to the current literature in this field. In addition, they can help companies to design better incentives schemes and stress-reducing practices in order to increase job satisfaction among the employees.

Keywords: job satisfaction, incentives, stress, work effort, call center employees

1.   Introduction

"Always treat your employees exactly as you want them to treat your best customers."
 - Stephen Covey (2004).

Since the second half of 20th century organizations appear to be concerned about the topic of job satisfaction (Garcia-Bernal, Gargallo-CasteL, Marzo-Navarro & Rivera-Torres, 2005). Job satisfaction is associated with positive feelings towards the job and there has been an increasing interest in studying this subject due to several reasons. First of all, it is perceived as a factor for organizational efficiency (Koys, 2001), because higher job satisfaction leads to better employees` performance and consequently higher effectiveness of the organization (Judge et al. ,2010). Secondly, it is argued that job satisfaction determines the way that employees deliver service (Zeithaml, Parasuraman, Berry & Berry, 1990). According to Lewis (1989), the quality of the delivered service is determined by the actions and behavior of the service provider. Considering that customer satisfaction is one of the key success factors for the customer service industry, it is therefore important to these organizations that employees are satisfied with their job (Echchakoui & Naji, 2013). In the same vein, it is argued that dissatisfied workers are not likely to deliver a good quality of customer service and their intentions to leave the organization are higher (Malhotra, & Mukherjee, 2004). Consequently, keeping the levels of job satisfaction high will be beneficial for both the company and the employees (Ranaweera & Prabhu, 2003). However, maintaining employee satisfaction high is a key challenge for organizations, because various components such as pay, stressful working environment and job characteristics, are affecting it (Coomber & Barriball, 2007).

Although job satisfaction has been studied in various countries and industries this research will focus on job satisfaction and its antecedents in call centers in Bulgaria. Recently, this industry has experienced dramatic changes due to globalization and innovative technologies in the form of outsourcing. As a consequence, the call center industry has been rapidly growing in Eastern Europe. This has caused Bulgaria to become, a preferred outsourcing destination, due to the highly educated workforce and the low salary costs (Kirov & Mircheva, 2009). However, hardly any research is done in Eastern Europe and, in particular, Bulgaria, in the call center industry. What is not yet clear, is how different factors contribute to the job satisfaction of the call center employees.

One of the most important factors, influencing job satisfaction is considered compensation (Lambert, Hogan & Barton, 2001). Therefore, organizations offer different practices such as incentive schemes to achieve higher job satisfaction and motivation among employees. Incentive compensation is defined as "any source or medium that encourages an employee or group of employees to perform better and to exert more effort beyond expectations" (Ijaz & Khan, 2013). Financial incentives include salary increases, bonuses and commissions, while non-financial incentives are recognition, empowerment, job rotation etcetera. Although usually, individuals state that they work because of "money" (Jurgensen, 1978), research has shown that non-financial rewards are more effective for fostering job satisfaction (Airoldi, 2006). Financial rewards foster job satisfaction, because people

satisfy their basic needs of life with money, while non-financial rewards are linked to the feeling of security and belonging to the organization (Ellis & Pennington, 2004). However, one of the aims of this paper is to explore how incentive pay, including both monetary and non-monetary incentives, affects employees` job satisfaction of one specific type of employee - the call center workers.

Another factor affecting job satisfaction, that will be explored in this paper, is stress. It is argued that stress is one of the ascendants of job satisfaction and lower levels of stress have been linked to higher job satisfaction in previous research (Babin & Boles, 1996; Bagozzi, 1978). Since stress is associated with negative emotions such as depression and anxiety, stressed employees tend to be less satisfied work (Fairbrother, & Warn, 2003). Furthermore, having anxious and worried employees brings negative consequences, such as low productivity and performance, for the organization (Schaufeli & Salanova, 2014). Therefore, the issue of stress at the workplace has become a major concern for employers (Danna & Griffin, 1999) and this research examines what is the effect of stress on job satisfaction among the employees in one particular industry, described by a number of stressors.

Lastly, next to the topics of incentive and stress, the concept of work effort is central in the current study. Work effort is linked to rewards, because it is argued that employees seek to maintain equity between input, such as effort, and output, such as salary (Adams, 1963). Experiencing an inequity between costs and gains could lead to job dissatisfaction (Siegrist, 2002) and therefore, I will explore the perceptions of the employees of work effort.

This study aims to contribute to this growing area of research by exploring the antecedents of job satisfaction, and in particular, the effect of incentives, stress and work effort on job satisfaction. Although previous quantitative research has found a positive relationship between incentives and job satisfaction, researchers have not focused on financial and non-financial incentives impact job satisfaction in much detail (Erbasi & Arat, 2012). Next, despite that it has been suggested that stress is a determinant of job satisfaction, little explanation has been given regarding this relationship (Ismail, Ghani, Subhan, Joarder, & Ridzuan, 2015). Finally, too little attention has been paid to what is the role of work effort in the stress-job satisfaction relationship (Christen, Iyer & Soberman, 2006). Since these topics are burning issues among managers and HR professionals, because of their impact on the employees, this exploratory research aims to answer the following research question: *how do incentives, stress and work effort affect job satisfaction among call center employees in Bulgaria?* Hardly any research focusses upon how these mechanism work together, especially for call center employees. Therefore, the main theoretical contribution of this study is to demonstrate how incentives, stress and work effort affect job satisfaction in the context of the still unexplored call center industry in Bulgaria. In order to answer the main research questions four sub-research questions, presented in the next section, are formulated.

Furthermore, the study offers some important insights into the working environment there and provides the companies with a valuable overview of the attitudes their employees have towards the job. Having a better understanding of the examined factors contributing to job satisfaction and the working

environment is important for several reasons. Firstly, since in particular industries, higher job satisfaction is linked to higher customer satisfaction, it is crucial, for the management to be able to implement the right compensation systems and HR practices, as this will lead to positive outcomes for both the company and the employees (Ranaweera & Prabhu, 2003). Next, companies and HR professionals can improve their existing or implement new incentive schemes, work-life balance and stress-reducing practices.

2.   Theoretical Framework

2.1.   Call center industry background in Bulgaria

One of the fastest-growing customer services industries is the call-center industry (Raja & Bhasin, 2014). This industry has particularly seen immense growth in Eastern Europe. Since 2006 the outsourcing business model is developing in Bulgaria and today, there are more than 30 big call centers, providing jobs for 5.000 agents. Bulgaria has become a preferred outsourcing destination for clients from foreign countries (Kirov & Mircheva, 2009). Because of the low costs, qualified workforce and fast Internet speed, the country is first in Europe and 13th in the world among the top 50 best destinations for outsourcing in 2010 according to the Kearney index (2009). Because it is a new, rapidly growing industry, there has been relatively little research into this industry in Bulgaria.

The specifics of this industry such as poor career prospects, unsatisfactory working conditions and low salaries are associated with lower job satisfaction in this sector as suggested by several studies (Holdsworth and Cartwright, 2003; Rose & Wright, 2005). Although traditionally call centers are perceived as an unattractive place to work, they appear to be a preferred alternative for young people in Bulgaria, the poorest state in the EU, for several reasons. First of all, the salary of a Customer Support Representative varies between 800 and 1300 EUR. It is considered a relatively high salary, compared to Bulgarian firms, where the average wage is around 600 EUR and pensioners, for instance, receive 200 EUR (Eurostat, 2012). Secondly, companies are offering additional benefits such as additional insurance packages, food vouchers and transportation. Thirdly, a lot of students choose to work there to practice their foreign languages and to gain professional experience. Together, despite the poor reputation of the industry, the listed positive aspects contribute to job attractiveness and the occupation as a customer service representative has become a career for many Bulgarian individuals.

2.2. Job Satisfaction

The topic of job satisfaction is a recent concern for organizations, especially for those in the customer service industry, because employee job satisfaction is strongly related to customer satisfaction (Ariani, 2015). Due to the complex nature of job satisfaction different definitions of this phenomenon exist. According to Agho, Mueller and Price (1993), it represents the satisfaction that "workers derive from their jobs". Another definition links it to the feeling of success on the job and personal well-being.

Moreover, an employee is categorized as satisfied when one is rewarded for the efforts (Aziri, 2011). In this paper job satisfaction will be defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (Locke, 1976, p.1300), because this is the most commonly used definition among the researchers. It has been demonstrated that job satisfaction is linked to several organizational phenomena such as performance, profitability and turnover (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002). Especially in the call center industry, an often-faced issue is people leaving their jobs within less than 3 months (Islam, Ahmad, Ali, Ahmed & Bowra, 2013). Previous studies suggest that because of the high job demands, poor career prospects and low salaries, job satisfaction among call center employees is low (Holdsworth and Cartwright, 2003; Rose & Wright, 2005). To date, various factors, influencing job satisfaction such as quality of work, working conditions, colleagues, administration style, nature of work, stress, communication, the personality of the employee, and gender have been identified (Top & Gider, 2013).

Numerous theories, explaining job satisfaction exists. In the call center industry, a theory that seems particularly helpful in understanding why employees may be (dis)satisfied is the equity theory of Adams (1963). Specifically, this theory argues that employees seek to maintain equity between input and output and will be satisfied when this equity is achieved. Examples for input are time, effort and skills while the outputs are salary, benefits, promotion and recognition. Furthermore, according to this theory, people tend to compare themselves with their colleagues, workers from the same industry or friends. When there is equality between inputs and outputs, workers are satisfied. On the contrary, the perceived inequity might result in negative reactions such as reduced effort and turnover. One of the aims of this paper is to explore the perceptions of the employees through answering the first sub-question: *how satisfied are call center employees in Bulgaria?*

2.3. Job satisfaction and incentives

Incentive pay is thought to increase the employee's motivation as well as his/her positive attitudes towards the job (Palmer, 2012). Financial rewards, such as salary and benefits, result in higher direct employee satisfaction, while non-financial rewards such as job enrichment, promotion and working atmosphere contribute to the recognition of workers (Burgess & Ratto, 2003). A lot of studies examining the effect of monetary and non-monetary incentives on job satisfaction have been conducted, but to date, there has been little agreement on how exactly they impact job satisfaction (Erbasi & Arat, 2012). A study conducted in UK telecom organizations suggests that higher pay is a significant contributor to job satisfaction of customer service representatives (Frenkel et al., 1998). However, according to research, conducted in Adecco Call Centre Census in 2004, employee non-financial bonuses were the most satisfying reward, because they satisfy their personal needs such as career development and feeling of appreciation. In addition, flexible hours, gym membership or discounted products as a benefit were also preferred by the staff (Suff, Reilly & Mercer, 2005).

Companies offer various perks, benefits and incentives to increase the feeling of satisfaction in employees (Sun, 2016). According to Singh and Jain (2013), one of the most important factors, influencing job satisfaction is monetary and non-monetary compensation. When developing the compensation plans for a company a main theory that is applied is the expectancy theory (Vroom, 1964). According to this theory, if people expect a positive and desirable outcome, they are more likely to work harder in order to achieve what is expected from them. The theory consists of three main elements – expectancy, instrumentality and valence. Expectancy is the belief in ability to accomplish tasks, instrumentality links good performance to the outcome and, finally, valence is the values of expected rewards to the individual. Since this theory is based on the assumption that there is a reciprocity between effort and rewards at work (Van Vegchel et al., 2001), a way to alleviate this conflict is implementing an incentive scheme which corresponds with the effort of the agents (Bonner & Sprinkle, 2002).

It is of great importance that employees feel satisfied, because the quality of the service of motivated workers is higher in comparison to unmotivated employees (Levin, 2004). Thus, aligning the interests of employers and employees with the right compensation system is crucial for the organization. Therefore, organizations implement different incentive schemes in order to motivate the employees to achieve their goals and to increase job satisfaction (Ogbonnaya, Daniels & Nielsen, 2017). Since to date, there is hardly any research on this topic in the context of call centers operating in Bulgaria, this paper answers the second sub-question of *how incentives affect job satisfaction among call center employees in Bulgaria.*

2.4. Job satisfaction and stress

There has been an increasing interest in the topic of stress, because of the consequences it might bring for both employer and employees such as health problems, lower performance and productivity (Schaufeli & Salanova, 2014). Throughout this paper, the term stress will be used to refer to "the extent to which employees feel a tension of anxiety caused by their jobs" (Gill, Flaschner & Shachar, 2006). According to the existing literature stress levels in the call centers studied appeared to be high, because of the nature of the job (Wallace, Eagleson, & Waldersee, 2000). In jobs that require direct customer contact is more likely to occur stress, because of the constant contact with customers who expect the agent to solve their problems (De Ruyter, Wetzels & Feinberg, 2001). Most of the employees there associate the work with very high stress levels, because of the performance monitoring and the strict targets (Wallace, Eagleson, & Waldersee, 2000). A number of aspects related to the workplace, including psychical conditions such as noisy working environment, have been associated with stress (Fairbrother, & Warn, 2003). Furthermore, factors such as high workload, low job control and job demands are indicated as the main stressors at the workplace (Holman, Chissick & Totterdell, 2002). Working in an environment, described by the above negative aspects, could lead to employee exhaustion, and consequently negative attitudes towards the job (Cummins, 1990).

It has been argued that stress is one of the antecedents of job satisfaction (Stanton, Bachiochi, Robie, Perez, & Smith, 2002). Several researchers associated stress with low levels of job satisfaction (Babin & Boles, 1996). A widely studied model in the work stress field is the Job-Demands-Control model (Karasek, 1979). Karasek (1979) includes two aspects of the working conditions in his model - job demands, including time pressure and workload, and job control, defined as the freedom that an employee has about his tasks. According to this model when high demands and low control are present, stress might occur, that overtime leads to job dissatisfaction (Karasek, 1979). The call center industry is described by low job control and high demands (Zapf, Isic, Bechtoldt, & Blau, 2003), which can lead to experiencing stress and might affect the attuites towards the job of the call center employees (Diamond, 2010). Consequently, the current study answers the third sub-question: *how does stress affect job satisfaction among call center employees in Bulgaria?*

2.5. Job satisfaction, stress and work effort

An existing model explaining the relationship between stress and job satisfaction is the effort-reward imbalance model (Siegrist, 2002). This model is based on the assumption that the lack of reciprocity between effort and reward will lead to negative emotions. Some of the aspects of the effort-reward-imbalance model are built on Adams`s equity theory (Siegrist, 2002). Similarly, to equity theory, rewards include salary, recognition, career and promotion opportunities, while efforts are linked to job demands, time pressure and workload. When a balance between costs and gains is missing, job dissatisfaction is more likely to occur (Siegrist, 1996). According to Panatik et al. (2012) and Kinman (2016), who conducted researches among academicians, the perceived imbalance between efforts and rewards at work has a negative effect on job satisfaction. Although a study conducted among health care workers confirmed that ERI leads to employee exhaustion, no effect on job satisfaction has been reported (Van Vegchel, De Jonge, Meijer, & Hamers, 2001).

This paper applies the ERI model in the context of the call center industry, where the job involves work effort such as time pressures and job demand, experienced on a daily basis by the agents. Until now the ERI model was used mainly for investigating health outcomes, but little is known about how the model can be applied when exploring job (dis)satisfaction. Ultimately, this study aims to answer the last sub-question of *what the role of work effort in the stress-job satisfaction relationship is.*

3. Methodology

3.1. Research design

As explained in the previous section, the main focus of this paper is to examine the effect of incentives and stress on job satisfaction among particular type of workers and the role of work effort in the stress-job satisfaction relationship. Since research on job satisfaction in call centers in Bulgaria is scarce and little is known about how call center employees experience different forms of incentive pay, a qualitative method is called for. Until now the research on job satisfaction is mostly quantitative and

getting insights into perceptions of the employees regarding antecedents of job satisfaction would be beneficial (Sun, 2016). Therefore, the researcher chose a qualitative approach. As we have expectations that are derived from theory and studies in different contexts our study is no strictly inductive but uses a mixed inductive and deductive approach (Watkins, & Gioia, 2015). In this study, we seek to explain the relationship between these variables within a certain context. Hence, for this reason, an effective approach, affording the researcher to explore and describe different perceptions, is the case study method (Yin, 2009). According to Yin (2009), the case study approach is suitable when covering relevant for the studied topic contextual conditions, namely the context of the call center industry. The qualitative case study approach ensures exploring the issue from different perspectives and in-depth understanding of the contextual factors, which is the aim of the current paper. Through the closer connection between the interviewer and the participant, the researcher is able to better understand their beliefs and toughs, which is not possible when applying a quantitative approach.

3.2. Sample

The initial idea of the researchers was to conduct the interviews within one big international call center, located in Sofia, Bulgaria. The aim of the research and the process were communicated in advance and the management of the company agreed to participate in the study. However, the questions were perceived as excessively sensitive by the organization and the company decided not to participate in the research. Therefore, a number of other big international call centers have been contacted, but none of them was willing to participate in the research. Due to the faced difficulties and the resistance faced by the organizations, an alternative option for the researchers was to apply a snowball sampling method. This approach is applied when it is difficult to approach respondents with the desired characteristics or the studied issue concerns private and sensitive topics (Biernacki, & Waldorf, 1981). It implies identifying qualified participants and using them to get referrals similar to them (Goodman, 1961). Based on the inclusion and selection criteria, several individuals from the personal networks of the researchers have been contacted and been asked to refer people with the targeted characteristics. According to Atkinson & Flint (2001), this approach brings advantages, especially for explorative, qualitative and descriptive studies.

Eligibility criteria. For the purposes of this research eligibility criteria required individuals to work as Customer Support Representatives in an outsourced call center, operating in Bulgaria. Another selection criterium was related to the tenure and it was required that the individual worked for the company at least one year, because with less experience in the company they might not be able to estimate how satisfied with the job they are.

The participants. The number of participants in the study was 15. The interviewees are working as Customer Service Representatives and all of them have the same job tasks. Six male and eight female employees were interviewed. As expected the average age of the respondents is 27 years. The youngest

ones are 24 years old, while the oldest one is 36 years old. The tenure varies between one and two years. Only one interviewee worked for the company for seven years.

3.3. Procedure

Interviews were held with Customer Service Representatives to better understand the attitudes of employees towards job satisfaction and how different factors are affecting it. 15 employees, working for different multinational companies were interviewed in April 2019.

The first step was contacting potential respondents from the personal networks of the researchers via email or telephone. Next, a Skype meeting for conducting the interview was scheduled. Then the researchers asked the participants for other people, whom they know and meet the eligibility criteria. When someone was recommended, the researchers contacted him/her via LinkedIn or email and continued the process by scheduling an appointment and suggesting more people until 15 participants have been found.

An informed consent form was provided to all of them in advance (Appendix B). In that way, the participants were able to become familiar with the topic of the project and what type of questions to expect. All of the interviews were conducted via Skype and the average duration was around one hour. At the beginning of the interviews, the researchers presented themselves briefly, then detailed information about the purpose of the study has been provided and participants were encouraged to ask questions as well. In that way, the interviewer made a closer connection with the interviewee. The skype conversations have been recorded. The scope of the data included questions concerned with motivation, job satisfaction and other factors, influencing the output of the employees. During the interviews, the researcher made sure that all topics from the topic list were covered. All of the interviews were conducted in English, recorded and afterward transcribed and coded.

3.4 Instruments

Semi-structured interviews were used in order to do the research on the impact of incentives, stress and work effort on job satisfaction. This design was chosen to guarantee that the interviews are guided by a topic list (Appendix A). One of the advantages of the semi-structured interviews is that the conversation does not have to strictly follow the protocol, which is the case with the structured interviews (Fylan, 2005). For conducting a semi-structured interview, a topic list is used, including the general topics. For the purpose of this research open-ended questions have been formulated. In that way, the interviewer and the interviewees have enough flexibility to deep into a certain topic. This allows the respondents to better express their own thoughts (Cohen & Crabtree, 2006). The questions were concerned with incentives, job satisfaction, level of stress and work effort. The questions were divided into four main topics: incentives, job satisfaction, well-being and work effort. Some of the example questions are: How do you perceive the provided incentives? Are you happy at work? Do you feel tired and stressed at work?

3.5 Analysis

First of all, the recorded interviews were transcribed. The transcriptions have been done through listening to the recorded interviews and literally writing down the conversation on a Word file. Next, for data analyzing the method of content analysis has been used for assessing the transcribed interviews. This qualitative technique involves the process of organizing the collected information into categories and themes (Cavanagh, 1997). To support this method the data ATLAS.ti software was used. This is a qualitative software program that can be used for coding and analyzing transcripts. The tool provides several different methods of coding and for this research, I chose to use open and axial coding (Boeije, 2016). By using this, data was systematically analyzed and categorized. It labels concepts, defines and develops categories, based on their properties and dimensions. Firstly, "open" coding, which includes assigning codes to the data and identifying general categories, was applied (Boeije, 2016). As a result of it, I had a list of codes and categories linked to the text. Next, axial coding was performed in order to connect the themes and to identify the core concepts. Based on that a codebook, consisting of codes, a brief description of the code and quotes corresponding to them, was created. The final topics from the coding were linked to the research question and the literature and presented in the Result section. To support the presentation of the data, some of the quotes are included in the tables in the next section.

4. Result section

The following section aims to answer the main research questions trough the formulated sub-research questions. Firstly, overall information about the call center industry and the working environment there will be introduced. Next, the main topics will be discussed, together with quotes, illustrating some of the most common responses of the participants.

4.1 Call center industry in Bulgaria

Through the in-depth conversations and the analysis of the data, the researchers are able to better understand the working environment and the contextual factors of this industry. All respondents managed to give examples from their daily work and to address current issues and challenges. From the perceptions, expressed by participants, it is clear that working as a call center agent is a preferred occupation among students and young people. One of the main reasons mentioned by the respondents is the relatively high salary that people receive, compared to other sectors, and the additional financial and non-financial benefits they receive on top of this. Aside from this, respondents noted that most of the offices are modern, offering various facilities such as sports centers and relaxation rooms to the employees, which contributes to the attractiveness of the job. Furthermore, from the interviews, we can learn that this type of job is preferred mostly by students because of the flexible working hours, the young colleagues and the international environment in which employees can practice their foreign language skills.

4.2 Job satisfaction

The first sub-question aims to investigate how satisfied call center employees in Bulgaria are. Therefore, interviewees were asked to rate their level of job satisfaction. As follows from Table 1 shown below, the majority of the answers varied between 6 and 7, on a scale from 1 to 10. One respondent reported the highest possible grade - 10 and two other participants scored 9. One of the most satisfied respondents said: *"Right now, I am really satisfied. I receive the respect and the appreciation that I work for in a job. I am motivated to get my work done, and I really love to go to work. I like my colleagues, we have a great team and I am happy to work there. I feel happy on my workplace."* *(P12)*

Table 1

Perceptions of job satisfaction

Number of Participant	Job Satisfaction level (1-10)
P1	6
P2	6
P3	10
P4	3
P5	5
P6	6
P7	8
P8	7
P9	8
P10	6
P11	7
P12	9
P13	7
P14	7
P15	9

Only one person admitted that he is dissatisfied, evaluated his job satisfaction as poor - 3 and commented: *"I am not satisfied, and compensation is the main reason why that is. Base salary is low."* *(P4)*. A big part of the respondents explained that they are still students and this type of job gives them the opportunity to combine studies with working, because the companies offer flexible working hours. However, some of them admitted that they consider it only as a temporary occupation, mainly

because of the stressors at the workplace. Taken together, the results suggest that, in general, individuals appear to be satisfied with their jobs.

Then, employees were asked how likely they are to recommend the company, as this question is relevant when measuring job satisfaction. From the collected data is clear that nine out of 15 people are very likely to recommend the company they are working in as a good place to work, which is also an important indicator of their job satisfaction. Four people were still doubting if the workplace is satisfactory enough as illustrated by the below comment: *"I do not think it is a bad job, but if I have to recommend it to close person of mine, I think he should be sure on what kind of pressure he will be and be ready for it."* *(P5).* Another one commented: *"In general, I would not recommend any call center as a very good place to work." (P10).* This is mainly because of the stressors at the workplace, as became clear from the interviews.

Overall, respondents highlighted different factors, affecting their job satisfaction. From the results, it is clear that the perceptions vary from individual to individual. Some of the respondents expressed negative opinions about the working environment: *"I`m not fully satisfied because of the working environment and also the stress and the pressure." (P9),* while others indicated that that the working atmosphere and the colleagues make them satisfied: *"We have high diversity – you can meet people from 18 to 60 years old. I really like that and communication with different people." (P3).*

Several people pointed out the importance of recognition and the following quote represents a common opinion among the interviewed people: *"I am satisfied with my job so far. Because I get the deserved respect and motivation I need. I really like my job at the moment and career development seems to be, what I am seeking for now. The colleagues are good, and the job seems to be really organized." (P12).*

In summary, a variety of different opinions were expressed with regard to factors affecting job satisfaction. While for one, the pay is the most important factor to be satisfied at work, for other people the working environment, the colleagues and the respect from the managers are more essential.

4.5. Incentives

Table 3

Compensation and incentives

Number of Participant	Fixed salary	Financial incentives	Non-financial incentives	Evaluation criteria
P1	x	x	x	Customer satisfaction
P2	x	-	-	-
P3	x	x	x	Quality and Quantity-based

P4	x	x	x	Customer satisfaction; quality and quantity-based
P5	x	x	x	Customer satisfaction; quality and quantity-based
P6	x	-	x	-
P7	x	x	x	Quantity-based
P8	x	x	x	Quality-based (1% to 10% of the salary)
P9	x	x	x	Customer satisfaction
P10	x	x	x	Quality-based (1% to 10% of the salary)
P11	x	-	x	-
P12	x	x	x	Personal and team performance
P13	x	x	x	Second language
P14	x	x	x	Second language; quality-based and overall performance
P15	x	x	x	Customer satisfaction and productivity

4.3.1 General information about compensation packages

The next topic respondents were asked about is compensation and, particularly, how employees are compensated. Table 3 presents an overview of the compensation of the employees. According to the collected data, all of the participants have monthly fixed salaries. All respondents but one (P2) receive some kind of additional financial and non-financial incentives as well. However, a different criteria determines the eligibility and the amount of financial bonuses.

Performance evaluation: More specifically, the evaluation criteria, mainly based on performance, might include: quality and quantity of closed cases, surveys filled in by the customers, measuring team performance. Two of the respondents said that the financial bonus is related to a specific language, e.g. using more foreign languages implies higher financial bonuses. Four of them indicated that they are eligible for a financial bonus, a certain percent of the fixed salary, after the 6th month in the company. The main concerns reported by the participants referred to the unfair evaluation measures and unreachable targets: *"We cannot achieve it because if some small unimportant things. The quality evaluation is focused not on our work and customer satisfaction, but on the thing if we miss a letter in the title. This has a huge negative impact on me." (P8).* One of the participants even said that he is not motived to achieve the financial bonus: *"About the financial bonuses...I don't aspire that much to achieve them, because often it is very difficult to achieve them." (P10).* Another one thinks that

the performance evaluation system has a negative impact on him: *"A negative impact has the quality evaluation, because very less people can achieve the financial bonus." (P10)*. The results suggest that overall, the perceptions about the performance evaluation are negative, which demotivates people to achieve the set targets.

4.3.2 Perceptions of incentives

Since the second sub-question is how incentives affect job satisfaction among call center employees in Bulgaria, participants discussed incentives offered by the company. Overall, the employees expressed satisfaction of having incentive pay in their compensation packages and according to the results both financial and non-financial incentives appeared to be important for the workers. However, a variety of perspectives were expressed. Some agreed that financial incentives are more important than non-financial, while people focused more on their career development perceived non-financial incentives as more significant.

Financial incentives: Firstly, respondents commented on financial incentives and all of them indicated the importance of monetary compensation. A great part of them pointed out that the salary itself is of paramount importance when starting a new job and a reason to quit a job as well: *"I didn't think about the sports car or the health benefits, but mostly about the salary when I started here. I can say that the most important motivator was the salary and then, everything additional." (P9)*. Some individuals link the financial incentives to higher motivation *" After I receive this financial bonus I feel more motivated to put more effort in my work." (P12)* and productivity: *"Incentives make me be more productive in the company." (P3)*. One respondent commented that financial incentives are the main reason why people work and motivate them to perform better and to deliver better customer service, while another one felt that employees in his company are not motivated by the offered financial bonus: *"Financial bonuses are very little. No one really cares." (P1)*. Interestingly, one of the participants perceived the financial incentives as a mean to recognize the employees for their performance: *"Financial bonuses are also important in order to make a difference between an employee, who respects the standards of the company, striving to deliver a better customer service and another one, who does not" (P14)*. In general, the motivating role of the financial incentives was highlighted during the interviews.

Non-financial incentives: According to the results a variety of non-financial incentives are offered to the employees. These include additional health insurance packages, covering free medical care, psychologist, reimbursement of expenses for medicines, glasses. The interviews revealed that another common benefit in international call centers, operating in Bulgaria, is the food vouchers and the majority of the employees are satisfied with them. Additionally, discounts on sports activities, gym memberships and trainings for professional and personal development are offered by almost every big international call center, as became clear during the interviews. Notwithstanding the fact that according to organizations non-financial incentives are provided to all employees, it is questionable whether

everyone has an equal opportunity to benefit from them. The following quote is an example of that: *"Theoretically trainings for personal development, but to be honest for this year that in here I have not been invited to anything." (P10).* As explained by the respondents this is because of the high workload and the time pressure, experienced on a daily basis.

       The greater part of the interviewed people perceived the non-financial incentives as motivators: *"It makes you feel like you've chosen the right place to work and motivates you to do your work better and more efficiently." (P12).* Furthermore, one respondent linked the benefits to the company`s reputation: *"If I do not receive benefits, I make bad assumptions for the company. It creates a bad reputation." (P1)*, while others associated them with the feeling of security outside the workplace: *"I feel more secure when I know that I have additional insurance package." (P11).*

       The results revealed that the greater part of big international call centers in Bulgaria offer similar non-financial benefits and employees explicitly noted that they will be provided with them in almost every other company. Therefore, for some people, the non-financial incentives are not perceived as huge motivators.

4.4 Perceptions of stress

Table 5

Perceptions of stress

Number of Participant	Stress level (1-10)
P1	8
P2	7
P3	5
P4	3
P5	7
P6	7
P7	8
P8	7
P9	6
P10	7
P11	6
P12	1
P13	7
P14	8
P15	1

Since one of the aims of this research is to understand how stress, affects job satisfaction, it was a key topic during the interviews. Firstly, participants were asked to evaluate their stress. They could choose between 1 and 10. The participants, on the whole, demonstrated high levels of stress - around 7-8, on a scale of 1-10. While three of the respondents opted for 8, another two respondents did not give any indications of stress levels: *"I manage to not stress, because I know how important health is - so in any situation I manage to stay calm, there is no specific effect on my health." (P15)*. According to the stressed respondents, several characteristics of the working environment affect their levels of stress: *"The tasks are okay, but the atmosphere is stressful, it comes mainly from the clients on the phone." (P2)*. Respondents provided some examples such as sitting in front of a computer for 8 hours, the noisy working environment, the open space and the difficult clients: *"Sometimes the attitudes from the customers are really, really poor. That's a stressful thing, but it's manageable." (P9)*. One of the participants even highlighted that some internal regulations such as limited information in the company can cause stress: *"I feel stressed because of the customers and their dissatisfaction of the internal rules of the company (limited information, security reasons), which lead to bad behavior to the employees." (P13)*.

Taken together, the results suggest that the job as Customer Service Representative is perceived as stressful and stress has a huge influence on the interviewed employees. Additionally, the data shows that a common view amongst interviewees was that the way you feel has a direct effect on your daily work and consequently your job satisfaction as well.

4.5 Perceptions of job demands and work effort

The last sub-question is about the role of work effort in the relationship between stress and job satisfaction among call center employees in Bulgaria.   The collected data indicates that people tend to be more unsatisfied when their efforts are not rewarded. Not receiving the expected outcome seems to result in demotivation, which will affect the job satisfaction as well. Consequently, the results show that people are concerned about the work effort that they put and the received rewards and seek to maintain a balance between both.

Job demands: Concerns regarding job demands were widespread, as 14 out of 15 of the respondents admitted that their job is demanding. The main reasons for this are according to the respondents the workload, tight deadlines and demanding customers who expect their issues to be resolved fast: *"Physically the time is not enough to do everything" (P8)*. Some interviewees noticed that communicating with different clients contributes to the negative experiences in the workplace: *"I have to deal with a lot of different cases and customers, I have to recognize and react to their mood*

and solve their issues in a timely manner being polite and professional, which is sometimes really hard to achieve." (P14). Interestingly, only one participant perceived job demands positively: *"The job is demanding, but I like it. Greater effort has nothing to do with stress, it can be fulfilling" (P4).* Although according to the respondents the job as Customer Support Representatives is perceived as demanding, none of the respondents expressed concerns regarding low job control and lack of freedom performing the daily tasks.

      Work effort and rewards: Next, the greater part of the participants linked work effort and rewards. The interviewed people expressed negative opinions about not receiving the rewards corresponding to their efforts: *"As I said I am not motivated to put effort for little money. So, this is not balanced." (P2)* One of the respondents pointed out that sometimes even when putting effort, often people do not receive what they deserve and this leads to demotivation: *"I think that people put greater effort when they know that this will be rewarded, but in the call centers despite putting greater effort often their efforts are not rewarded, and this is very demotivating for the people. As I know that I earn more money, I`m prepared to higher workload and more demanding job as well." (P10).* It appears to be of paramount importance for the participants their efforts to be noticed and the following quote illustrates this: *"I would like my effort to be noticed" (P2).* Another respondent admitted that experiencing an imbalance between effort and reward could make him leave the company: *"I perform at 100% no matter the pay, but I am leaving when my efforts are not rewarded. I always try to do my best, but I want to be noticed, so I do not think it is extra effort, I will put the same amount anyway." (P5).* Together these results suggest that the interviewed people want their effort to be noticed and for them is important the received rewards to correspond with their efforts.

5. Discussion

      Although job satisfaction has been widely studied among researchers, far too little attention has been paid to this topic in Bulgaria and little is known about the factors influencing job satisfaction among call center employees there. Studying this phenomenon appears to be of paramount importance especially for the service industries, because customer satisfaction is dependent on employee job satisfaction (Zeithaml, Parasuraman, Berry & Berry, 1990). Therefore, the current study aims to answer the main research question: *How do incentives, stress and work effort affect job satisfaction among call center employees in Bulgaria?*

      The research was performed using semi-structured interviews, providing insights about employees` perceptions of the topics. 15 Customer Service Representatives, working for big international call centers, outsourced in Bulgaria, participated in the study.

      The current study managed to develop a picture of the contextual characteristics related to the working environment and the nature of the job in the outsourced call centers in Bulgaria. Prior studies, focused on the same sector, have noted that this type of job has been associated with low salaries and

poor career prospects (Gautié & Schmitt, 2010). Interestingly, the results of this study are contrary to previous ones. Although traditionally call centers are perceived as an unattractive place to work, they appear to be a preferred alternative for young people in Bulgaria according to the results. One of the reasons for choosing this occupation are the salaries, perceived as quite high, and there are several possible explanations for this result. Firstly, Bulgaria is one of the poorest countries in the EU, where the minimum salary is 286 EUR per month and this research was conducted in companies, that outsourced their call center services, offering quite high salaries compared to some other industries such as health care or administration, where the average salary is below 600 EUR (National Statistical Institute, 2019). These findings are consistent with those of Kirov and Mircheva (2009), who described the same specifics of employment in call centers in Bulgaria in their research.

In order to answer the main research question, four sub-questions have been formulated. The first sub-question in this study sought to determine *how satisfied call center employees in Bulgaria are.* The current research indicates high levels of job satisfaction among the interviewed call center workers. As proposed in the theoretical section, the perception of job satisfaction can fluctuate from individual to individual. Following equity theory, people tend to be more satisfied when a balance between input such as time and effort, and output such as rewards is achieved. Furthermore, the interviewed people are likely to recommend their current company as a good place to work. These findings mirror the work of Frenkel et al. (1998; 1999), who confirmed high levels of overall job satisfaction in the same industry as well. However, the results from this study are inconsistent with previous studies, suggesting that employees in call centers are not very satisfied with their job (Holdsworth and Cartwright, 2003; Rose & Wright, 2005). This discrepancy could be attributed to the fact that some of the respondents are students, working part-time and benefit more than full-time employees from the flexible working hours and for this reason, they indicated higher job satisfaction. This is not the case with respondents in the previously mentioned studies.

The second sub-question in this study is *how incentives affect job satisfaction among call center employees in Bulgaria.* The majority of the employees are satisfied with the received financial and non-financial incentives up to now. As proposed in the theoretical part, both financial and non-financial incentives appear to affect job satisfaction among the interviewed people. Employees emphasized that through the feeling of appreciation, derived from the incentives, their job satisfaction increases. However, for some people, job satisfaction does not depend on incentives. This finding does not fully support the one of Erbasi and Arat (2012) showing that incentive pay contributes to the positive attitudes towards the job.

Looking closer at the financial incentives, the fixed salary per se was identified as one of the main factors contributing to the attractiveness of this type of job and higher pay makes the interviewed people more satisfied. This finding supports the research conducted in the UK, suggesting that pay is the main contributor to job satisfaction (Frenkel et al., 1998). Furthermore, in line with the equity theory, it appeared that the participants compare themselves with colleagues working for different

companies in the same industry. They believe that they are treated fairly in terms of pay, and this brings them satisfaction.

Turning to the non-financial incentives, it became clear that the non-monetary benefits were associated with a feeling of appreciation and recognition, as proposed in the theoretical section. However, respondents reported mixed feelings and for some of them non-financial incentives do not play a big role for their job satisfaction. A possible explanation for these results may be the fact that all of the big international companies in Bulgaria offer similar non-financial incentives including additional insurance packages, gym membership and food vouchers. For this reason, for some employees, non-monetary benefits are not the main motivator to work there. Consequently, the current results do not mirror those of the previous studies in the Adecco Call Center Census in 2004 that have suggested that non-financial bonuses are the most motivating reward for the employees (Suff, Reilly, & Mercer, 2005).

The next aim of this study is to give an answer to *how stress affects job satisfaction among call center employees in Bulgaria.* The interest in investigating stress levels in the call center industry came from the fact that the sector is associated with poor employees` health and high levels of stress (Holman, 2004). This study produced results that corroborate the findings of a great deal of the previous work in the same field, indicating that the working atmosphere is stressful (Coomber, & Barriball, 2007). Not surprisingly, high levels of stress have been reported and the work of the agents is described by the respondents as demanding and monotonous, with huge workloads. These findings mirror the ones of Holman, Chissick & Totterdell (2002), suggesting that the main stressors at the workplace are related to the high job demands and workload. The most frequent complaints are related to pressure coming from the constant communication with clients on the phone, the high workload and the lack of communication between the workers and the management, as became clear during the interviews. These results also align with earlier studies suggesting that jobs involving constantly communicating with clients are more stressful (De Ruyter, Wetzels & Feinberg, 2001). Another huge concern for the Customer Service Representatives performance monitoring, as proposed by Van Den Broek (2002) as well.

Prior studies have noted the importance of stress for job satisfaction (Schaufeli & Salanova, 2014). In accordance with the previous studies, this one revealed, that the level of stress has an effect on job satisfaction as the increase of stress leads to lower levels of job satisfaction among the interviewed people. They also pointed out that the way they feel at work is of paramount importance to be happy at the workplace. In line with Karasek`s Job-Demands-Control model, high job demands cause stress among the interviewed people and with time this can cause dissatisfaction. However, the second aspect of his model - job control - was not fully investigated in the current research, because the respondents did not give any indications for low job control.

Lastly, the present study is designed to determine *what is the role of work effort in the relationship between stress and job satisfaction among call center employees in Bulgaria?* The findings

show that respondents are not willing to put effort when they expect a low salary. This corresponds with the expectancy theory (Vroom, 1964), explained in the theoretical section, suggesting that when people expect a positive and desirable outcome, they tend put more effort in order to achieve what is expected from them. Interestingly, the high job demands, and the unachievable targets are perceived as huge demotivators by the respondents. From the results, it is clear that people rely more on their fixed salaries and perceive the financial bonus as an addition to it. Further, the findings show that people are dissatisfied when their efforts are not rewarded. In accordance with the ERI model, the results of the inequity between costs and gains, could lead to negative attuites or behavior such as job dissatisfaction. These findings correspond with the ones of Panatik et al. (2012) and Kinman (2016), who proposed that the experiencing an imbalance between efforts and rewards might result in job dissatisfaction. Consequently, according to the results, effort appears to have an impact on the relationship between stress and job satisfaction.

Together, the 4 sub questions are formulated to answer the main research question: *How do incentives, stress and work effort affect job satisfaction among call center employees in Bulgaria?* Various factors addressed by the participants were found to cause job satisfaction. The most commonly mentioned motivators are the attractive salary, recognition and benefits. Correspondingly, some of the respondents linked job satisfaction to pay, others to career development and flexible working hours. Factors such as work environment, work pressure and stress were found to have impact on the attitudes towards the job. While the international working environment appears to have a positive effect on the job satisfaction, the work pressure, consisting of high job demands such as workload, and stress, were perceived considerably negative by the interviewed people.

One of the most obvious findings to emerge from the analysis is that rewards appear to be an antecedent of job satisfaction for the participants. However, the impact of incentives on job satisfaction varies among the individuals, as people expressed mixed attitudes about how important different incentives are for their job satisfaction. Next, stress seems to be a major concern and to affect the job satisfaction of call center employees in Bulgaria. Factors related to the characteristics of the job and the working environment have been highlighted as huge stressors. Lastly, as the interviewed people seek to achieve a balance between their input and output, being rewarded according to the work efforts appeared to be of paramount importance.

6. Theoretical Implications

Since previous research on job satisfaction is mainly quantitative (Sun, 2016), this study contributes to the existing literature providing insights into the perceptions of the employees towards job satisfaction and the factors influencing it. Several qualitative studies on job satisfaction have been conducted in various industries, but the ones in the call center industry are very limited (Gorde, 2018). Studying this phenomenon qualitatively allowed the researcher to explore the attitudes of the interviewed people, considering the context of the call center industry as well.

Furthermore, although a number of researchers studied incentives, stress and work-effort as antecedents of job satisfaction, little attention has been paid on explaining how these relationships work (Ismail, Ghani, Subhan, Joarder & Ridzuan, 2015; Christen, Iyer & Soberman, 2006). This paper provides an opportunity to advance the understanding of how important the financial and non-financial incentives are, and what are the roles of stress and work effort when considering one's job satisfaction. Studying job satisfaction of employees and the factors affecting it in the service industries appears to be essential, as customer satisfaction is determined by employees' job satisfaction (Zeithaml, Parasuraman, Berry & Berry, 1990).

Lastly, until now only a few researchers investigated the outsourced call centers in Bulgaria giving an overall overview of them (Kirov & Mircheva, 2009). Since more and more people are employed there, a better understanding the working environment and the nature of the job is needed. This research aims to contribute to the growing area of research by exploring the topics of incentives, stress, work effort and job satisfaction within the still unexplored context of the call center industry in Bulgaria.

7. Practical Implications

The results of this study will be important for the management of international call centers, located in Bulgaria. First of all, as based on the results, incentives influence job satisfaction and it is recommended that companies keep incentive schemes as part of the reward system. The incentive schemes, consisting of both financial and non-financial benefits, should be aligned according to the preferences of the employees, as everyone has a different opinion on what is the most satisfying for him. This can be done by implementing flexible benefit plans. In that way, employees will be able to choose the benefits that they would like to receive (Barber, Dunham & Formisano,1992).

Secondly, in light of the above findings and equity theory, management has to ensure that the input of the employees is equal to their output and employees, who put greater effort should be rewarded accordingly. Some people expressed concerns regarding the inequity and this issue could be solved through making the evaluation criteria more transparent. The interviewed people did not give a specific recommendation how the performance evaluation criteria could be improved. However, it became clear from the interviews, that well-designed evaluation criteria should include various measures not only based on quantity, but also metrics such as average handling time, knowledge/competency of the agent and surveys filled in by the customers. When a clear set and transparent criteria exist, everyone will be aware of how exactly the agents are evaluated and why some people receive a higher financial bonus (Farrell, 2016). Additionally, based on the evaluation criteria trainings focusing on how to meet the criteria could be designed and implemented in order to equip the employees with the right skills. Additionally, a well-designed and more transparent performance evaluation system will reduce stress (Gillespie, Walsh,Winefield, Dua & Stough, 2001).

Lastly, these findings suggest that there is a definite need for reducing the job demands, as the main concerns are related to the high stress levels and workload, managers should implement practices to alleviate them. Previous research on stress management in call centers proposed implementing stress management program, including practices for reducing stress and trainings for skills focused on coping with high job demands. Furthermore, another research suggested that mindfulness or relaxation practices could be implemented and encouraged as well (Allexandre et al., 2016). Therefore, it is suggested that an investment in a stress management program will be beneficial for the employees and will increase their job satisfaction.

8. Limitations and Future Research

The current research has a number of important limitations that need to be considered. First of all, due to the difficulties experienced during the data collection, a snowball sampling method has been chosen. Traditionally, the snowball sample is not-random and relies on chain referrals (Goodman, 1961). This approach could bring some disadvantages such as bias sampling and lack of reliability (Dickson, James, Kippen & Liamputtong, 2007). Since no attempt to obtain a random sample has been made, the reported high levels of job satisfaction might be due to the fact that the sample consisted of people with similar traits. The snowball sampling method involves referring people from similar social networks, e.g. in our case it might be only happy workers, the representativeness of the sample might not be sufficient and reliable. Therefore, a recommendation for future research is choosing another qualitative technique or a combination of qualitative and quantitative methods in order to ensure a random sample.

Secondly, the number of participants was quite small and therefore, the findings of the research cannot be generalized to larger samples (Rahman, 2017). For the purpose of this research, only 15 people have been interviewed and this sample does not reflect appropriate all call center employees in Bulgaria. Therefore, inferences from this study could be made only for this particular sample. The small sample size might result is lower validity of the research (Ness, 2015). Furthermore, although workers from different companies took part in the study, the small number of participants limited the researcher to make comparisons between the different companies and to draw conclusions based on that. It is recommended a detailed analysis based on different companies and their reward system to be included, because differences between the compensation system have been noticed during the interviews. Future research should aim to conduct a bigger sample, which will allow the researcher to compare the components of the compensation packages in the different companies and drawing conclusions based on that. Finally, the bigger sample size will increase the representativeness and the validity of the whole research (Marshall, Cardon, Poddar & Fontenot, 2013).

Lastly, when collecting the data, a lot of resistance by the organizations and the respondents has been met by the researchers. Some of the respondents were hesitant to provide details about the organization and the working environment, because they were afraid that the information will be used

against them. This lack of trust and cooperation might lead to more subjective answers from the respondents. A future recommendation is related to creating trust and a better relationship between the interviewer and the interviewee trough a better warming up or getting to know the background of the people, for instance (Jacob & Furgerson, 2012). This could be achieved by conducting face-to-face interviews instead of Skype interviews. In that way, the interviewer could start with "small talk", focused on a topic such as weather or the importance of the research. Next, it is recommended to start with a "warm-up" question, that the respondent is able to answer easily. In that way, the interviewer will ensure a relaxed and friendly atmosphere. This approach is considered as effective for creating trust and a better relationship between the interviewer and the interviewee (Cachia & Millward, 2011).

9. Conclusion

The research showed that the effect of financial and non-financial incentives on job satisfaction varies from individual to individual. Further, high levels of stress-related mainly to the characteristics of the job such as constant communication with customers and high workload were reported. It has been found that stress influences the job satisfaction of the call center employees in Bulgaria. Additionally, the interviewed people appeared to be dissatisfied when their efforts do not correspond to the received rewards. The present findings might help companies to implement flexible benefit plans, corresponding with employees' preferences and work effort. Furthermore, it is necessary employees to have the right skills to cope with high job demands and stress, which can be done by implementing a stress management program and trainings. In that way, the management will ensure higher job satisfaction among employees, which in turn will lead to increased customer satisfaction.

References

Adams, J. S. (1963). Towards an understanding of inequity. *The Journal of Abnormal and Social Psychology*, *67*(5), 422.

Agho, A. O., Mueller, C. W., & Price, J. L. (1993). Determinants of employee job satisfaction: An empirical test of a causal model. *Human relations, 46*(8), 1007-1027.

Airoldi, D. M. (2006). Employment matters. Incentive, 180(8).

Allexandre, D., Bernstein, A. M., Walker, E., Hunter, J., Roizen, M. F., & Morledge, T. J. (2016). A web-based mindfulness stress management program in a corporate call center: a randomized clinical trial to evaluate the added benefit of onsite group support. *Journal of occupational and environmental medicine*, *58*(3), 254.

Ariani, D. W. (2015). Employee satisfaction and service quality: Is there relations. *International journal of business research and management*, *6*(3), 33-44.

Atkinson, R., & Flint, J. (2001). Accessing hidden and hard-to-reach populations: Snowball research strategies. *Social research update*, *33*(1), 1-4.

Aziri, B. (2011). JOB SATISFACTION: A LITERATURE REVIEW. *Management Research & Practice*, 3(4).

Babin, B. J., & Boles, J. S. (1996). The effects of perceived co-worker involvement and supervisor support on service provider role stress, performance and job satisfaction. *Journal of retailing*, *72*(1), 57-75.

Bagozzi, R. P. (1978). Salesforce performance and satisfaction as a function of individual difference, interpersonal, and situational factors. *Journal of Marketing Research*, *15*(4), 517-531.

Barber, A. E., Dunham, R. B., & Formisano, R. A. (1992). The impact of flexible benefits on employee satisfaction: A field study. *Personnel Psychology*, *45*(1), 55-74.

Biernacki, P., & Waldorf, D. (1981). Snowball sampling: Problems and techniques of chain referral sampling. *Sociological methods & research*, *10*(2), 141-163.

Bonner, S. E., & Sprinkle, G. B. (2002). The effects of monetary incentives on effort and task performance: theories, evidence, and a framework for research. *Accounting, organizations and society, 27*(4-5), 303-345.

Boeije, H. (2002). A purposeful approach to the constant comparative method in the analysis of qualitative interviews. Quality and quantity, 36(4), 391-409. doi: 10.1023/A:1020909529486

Burgess Simon & Ratto Marisa. (2003). The role of incentives in the public sector: Issues and evidence. *Oxford Review of Economic Policy, 19*(2), 285-300.

Cachia, M., & Millward, L. (2011). The telephone medium and semi-structured interviews: A complementary fit. *Qualitative Research in Organizations and Management: An International Journal*, *6*(3), 265-277.

Cavanagh, S. (1997). Content analysis: concepts, methods and applications. *Nurse researcher*, *4*(3), 5-16.

Christen, M., Iyer, G., & Soberman, D. (2006). Job satisfaction, job performance, and effort: A reexamination using agency theory. *Journal of Marketing*, *70*(1), 137-150.

Cohen, D., & Crabtree, B. (2006). Qualitative research guidelines project.

Coomber, B., & Barriball, K. L. (2007). Impact of job satisfaction components on intent to leave and turnover for hospital-based nurses: a review of the research literature. *International journal of nursing studies*, *44*(2), 297-314.

Covey, S. R. (2004). *The 7 habits of highly effective people: Powerful lessons in personal change.* Simon and Schuster.

Cummins, R. C. (1990). Job stress and the buffering effect of supervisory support. *Group & Organization Studies*, *15*(1), 92-104.

Danna, K., & Griffin, R. W. (1999). Health and well-being in the workplace: A review and synthesis of the literature. *Journal of management, 25*(3), 357-384.

De Ruyter, K. O., Wetzels, M., & Feinberg, R. (2001). Role stress in call centers: Its effects on employee performance and satisfaction. *Journal of interactive marketing, 15*(2), 23-35.

Dickson-Swift, V., James, E. L., Kippen, S., & Liamputtong, P. (2007). Doing sensitive research: what challenges do qualitative researchers face?. *Qualitative research*, *7*(3), 327-353.

Diamond, K. L. (2010). *The impact of role stress on job satisfaction and the intention to quit among call centre representatives in a financial company* (Doctoral dissertation, University of the Western Cape).

Echchakoui, S., & Naji, A. (2013). Job satisfaction in call centers: An empirical study in Canada. *International Journal of Management*, *30*(2), 576.

Ellis, L., & Pennington, S. (2004). Should leaders have tusks or fangs?. *Management Today*, *20*(9), 32-33.

Erbasi, A., & Arat, T. (2012). The effect of financial and non-financial incentives on job satisfaction: An examination of food chain premises in Turkey. *International Business Research, 5*(10), 136.

Farrell, M. (2016). Transparency. *Journal of Library Administration*, *56*(4), 444-452.

Frenkel, S. J., Tam, M., Korczynski, M., & Shire, K. (1998). Beyond bureaucracy? Work organization in call centres. *International Journal of Human Resource Management*, *9*(6), 957-979.

Frenkel, S., Korczynski, M., Shire, K. A., & Tam, M. (1999). *On the front line: Organization of work in the information economy* (No. 35). Cornell University Press.

Fylan, F. (2005). Semi-structured interviewing. *A handbook of research methods for clinical and health psychology*, *5*(2), 65-78.

Gautié, J., & Schmitt, J. (Eds.). (2010). *Low-wage work in the wealthy world*. Russell Sage Foundation.

Gill, A. S., Flaschner, A. B., & Shachar, M. (2006). Mitigating stress and burnout by implementing transformational-leadership. *International Journal of contemporary hospitality management*, *18*(6), 469-481.

Gillespie, N. A., Walsh, M. H. W. A., Winefield, A. H., Dua, J., & Stough, C. (2001). Occupational stress in universities: Staff perceptions of the causes, consequences and moderators of stress. *Work & stress*, *15*(1), 53-72.

Goodman, L. A. (1961). Snowball sampling. *The annals of mathematical statistics*, 148-170.

Gorde, S. (2018). A Study of Job Satisfaction in a Call Centre with Special Reference to Pune in India. International Journal of Engineering and Management Research (IJEMR), 8(5), 163-168.

Holdsworth, L., & Cartwright, S. (2003). Empowerment, stress and satisfaction: an exploratory study of a call centre. *Leadership & Organization Development Journal*, *24*(3), 131-140.

Holman, D. (2004). Employee well-being in call centres. In *Call centres and human resource management* (pp. 223-244). Palgrave Macmillan, London.

Holman, D., Chissick, C., & Totterdell, P. (2002). The effects of performance monitoring on emotional labor and well-being in call centers. *Motivation and Emotion*, *26*(1), 57-81.

Ijaz, M., & Khan, A. (2013). The impact of Non-Financial Incentives on Employees" Motivation. *IOSR Journal of Business and Management*, 15(4), 37-46.

Islam, T., Ahmad, U. N. B. U., Ali, G., Ahmed, I., & Bowra, Z. A. (2013). Turnover intentions: the influence of perceived organizational support and organizational commitment. *Procedia-Social and Behavioral Sciences*, *103*, 1238-1242.

Ismail, A., Ghani, A. B. A., Subhan, M., Joarder, M. H. R., & Ridzuan, A. A. (2015). The relationship between stress and job satisfaction: an evidence from Malaysian peacekeeping mission. *Mediterranean Journal of Social Sciences*, *6*(4), 647.

Fairbrother, K., & Warn, J. (2003). Workplace dimensions, stress and job satisfaction. *Journal of managerial psychology*, *18*(1), 8-21.

García-Bernal J., Gargallo-Castel A., Marzo-Navarro M., Rivera-Torres P., (2005) "Job satisfaction: empirical evidence of gender differences", *Women in Management Review, Vol. 20 Issue: 4*, pp.279-288, https://doi.org/10.1108/09649420510599098

Jacob, S. A., & Furgerson, S. P. (2012). Writing interview protocols and conducting interviews: Tips for students new to the field of qualitative research. *The qualitative report*, *17*(42), 1-10.

Judge, T. A., R. F. Piccolo, N. P. Podsakoff, J. C. Shaw, and B. L. Rich. 2010.The relationship between pay and job satisfaction: A meta-analysis of the literature. *Journal of Vocational Behavior 77*(2):157-67.

Jurgensen, C. E. (1978). Job preferences (What makes a job good or bad?). *Journal of Applied Psychology, 50*, 479−487.

Karasek Jr, R. A. (1979). Job demands, job decision latitude, and mental strain: Implications for job redesign. *Administrative science quarterly*, 285-308.

Kearney, A. T. (2009). The Shifting Geography of Offshoring: The 2009 AT Kearney Global Services Location Index. *AT Kearney, Chicago. http://www. atkearney. com/images/global/pdf/Global_ Services_Location_Index_2009. pdf*.

Kinman, G. (2016). Effort–reward imbalance and overcommitment in UK academics: implications for mental health, satisfaction and retention. *Journal of Higher Education Policy and Management*, *38*(5), 504-518.

Kirov, V., & Mircheva, K. (2009). Employment in call centres in Bulgaria. *Work Organisation, Labour and Globalisation, 3*(1), 144-157.

Koys, D. J. (2001). The effects of employee satisfaction, organizational citizenship behavior, and turnover on organizational effectiveness: A unit-level, longitudinal study. *Personnel psychology, 54*(1), 101-114.

Lambert, E. G., Hogan, N. L., & Barton, S. M. (2001). The impact of job satisfaction on turnover intent: a test of a structural measurement model using a national sample of workers. *The Social Science Journal*, *38*(2), 233-250.

Large differences between men and women, levels of education and types of contract. (2012). In Eurostat. Retrieved June 24, 2019, from https://ec.europa.eu/eurostat/documents/2995521/5155330/3-20122012-AP-EN.PDF/4db4a0bc-cf78-431d-a7ba-e16cbb04a9e2

Levin, G. (2004). A look at what works in agent rewards and recognition.

Lewis, B. R. (1989). Quality in the service sector: a review. International Journal of Bank Marketing, 7(5), 4-12.

Locke, E.A. and Latham, G.P. (1990). *A theory of goal setting and task performance, Prentice Hall*, p.4

Malhotra, N., & Mukherjee, A. (2004). The relative influence of organisational commitment and job satisfaction on service quality of customer-contact employees in banking call centres. *Journal of services Marketing*, *18*(3), 162-174.

Marshall, B., Cardon, P., Poddar, A., & Fontenot, R. (2013). Does sample size matter in qualitative research?: A review of qualitative interviews in IS research. *Journal of Computer Information Systems*, *54*(1), 11-22.

Meyer, J. P., Stanley, D. J., Herscovitch, L., & Topolnytsky, L. (2002). Affective, continuance, and normative commitment to the organization: A meta-analysis of antecedents, correlates, and consequences. *Journal of vocational behavior*, *61*(1), 20-52.

Ness, L. R. (2015). Are we there yet? Data saturation in qualitative research.

Ogbonnaya, C., Daniels, K., & Nielsen, K. (2017). Does contingent pay encourage positive employee attitudes and intensify work? *Human Resource Management Journal, 27*(1), 94-112.

Palmer, W. (2012). Incentive and Disincentive: Will They Affect Performance.

Panatik, S. A. B., Rajab, A., Shaari, R., Saat, M. M., Wahab, S. A., & Noordin, N. F. M. (2012). Psychosocial work condition and work attitudes: Testing of the effort-reward imbalance model in Malaysia. *Procedia-Social and Behavioral Sciences*, *40*, 591-595.

Rahman, M. S. (2017). The Advantages and Disadvantages of Using Qualitative and Quantitative Approaches and Methods in Language" Testing and Assessment" Research: A Literature Review. *Journal of Education and Learning*, *6*(1), 102-112.

Raja, J. D., & Bhasin, S. K. (2014). Health issues amongst call center employees, an emerging occupational group in India. *Indian journal of community medicine: official publication of Indian Association of Preventive & Social Medicine*, *39*(3), 175.

Ranaweera, C., & Prabhu, J. (2003). The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting. *International journal of service industry management, 14*(4), 374-395.

Rose, E., & Wright, G. (2005). Satisfaction and dimensions of control among call centre customer service representatives. *The International Journal of Human Resource Management, 16*(1), 136-160.

Stanton, J. M., Bachiochi, P. D., Robie, C., Perez, L. M., & Smith, P. C. (2002). Revising the JDI work satisfaction subscale: Insights into stress and control. *Educational and psychological measurement*, *62*(5), 877-895.

Schaufeli, W., & Salanova, M. A. R. I. S. A. (2014). Burnout, boredom and engagement at the workplace.

Siegrist, J. (1996). Adverse health effects of high-effort/low-reward conditions. *Journal of occupational health psychology*, *1*(1), 27.

Siegrist, J. (2002). Effort-reward imbalance at work and health. In *Historical and current perspectives on stress and health* (pp. 261-291). Emerald Group Publishing Limited.

Singh, J. K., & Jain, M. (2013). A Study of employee's job satisfaction and its impact on their performance. *Journal of Indian research*, *1*(4), 105-111.

Suff, P., Reilly, P., & Mercer, M. (2005). Performance in Call Centres.

Sun, K. (2016). The Power of Perks: Equity Theory and Job Satisfaction in Silicon Valley.

Top, M., & Gider, O. (2013). Interaction of organizational commitment and job satisfaction of nurses and medical secretaries in Turkey. *The International Journal of Human Resource Management, 24*(3), 667-683

Van Den Broek, D. (2002). Monitoring and surveillance in call centres: some responses from Australian workers. *Labour & Industry: a journal of the social and economic relations of work*, *12*(3), 43-58.

Van Vegchel, N., De Jonge, J., Meijer, T., & Hamers, J. P. (2001). Different effort constructs and effort–reward imbalance: effects on employee well-being in ancillary health care workers. *Journal of Advanced Nursing*, *34*(1), 128-136.

Vroom, V. H. (1964). *Work and motivation* (Vol. 54). New York: Wiley.

Wallace, C. M., Eagleson, G., & Waldersee, R. (2000). The sacrificial HR strategy in call centers. *International Journal of Service Industry Management*, *11*(2), 174-184.

Watkins, D., & Gioia, D. (2015). *Mixed methods research*. Pocket Guides to Social Work R.

Yin, R. K. (2009). Case study research: Design and methods (applied social research methods). *London and Singapore: Sage*.

Zapf, D., Isic, A., Bechtoldt, M., & Blau, P. (2003). What is typical for call centre jobs? Job characteristics, and service interactions in different call centres. *European journal of work and organizational psychology*, *12*(4), 311-340.

Zeithaml, V. A., Parasuraman, A., Berry, L. L., & Berry, L. L. (1990). *Delivering quality service: Balancing customer perceptions and expectations*. Simon and Schuster.

Appendices

Appendix A. Interview questionnaire

Hello! Thank you for agreeing to participate in our research! The purpose of our research is to make us familiar with the bonuses and the benefits that you receive in the company. We want to learn more about if this makes you more motivated and committed to the organization. We would like to know if you are satisfied with your job position and if you are willing to stay in the company and recommend it as an employer. Our goal is to become familiar with your experience within the company, how do you feel at the workplace and how satisfied are you with the working environment. To let us know about all the above me and my colleague will conduct interviews. The average duration of one interview will be around one hour. The interview will start with some general questions about you and your work, then we will move on to the first topic - questions for the rewards that you receive and your first impression on it!

General questions
1. How old are you?
2. What is your gender?
3. How long have you been working at this company?

Theme 1 - Incentives

1. How are you compensated financially?

2. What kind of bonuses do you receive in your position?

3. Do you receive the following?

- Financial bonuses

- Additional health insurance

- Gym membership

- Free transportation

- Trainings for your personal development

- Opportunities for career development

- Participation in the CSR initiatives

- Other

4. How do you feel when receiving such benefits?

5. How important for you are the rewards that you receive in the company?

6. Would you say that financial and non-financial bonuses that you receive have big influence over you?

Theme 2 - Employee Well-being

Health

1. How would you evaluate your overall health? (Poor, Good, Excellent)

2. How does your work affect your health? Please provide us with some examples.

3. How do incentives can affect your well-being and stress? Please provide us with some examples.

4. How important is your well-being for your overall job satisfaction? How does your well-being (health) impact your overall job satisfaction?

Stress

1. Do you feel stressed at work? How would you rate the level of your stress at work? (On a scale 1 to 10)

2. Do you feel stressed at work because you need to put greater effort in order to be rewarded?

3. How does incentive pay affect your levels of stress?

Work effort

1. Is your job demanding?

2. Do you have to put extra effort in order to complete your tasks? Does this affect your stress level?

3. Would you say that incentives are related to greater effort and consequently can cause stress at work? How?

4. Are you under pressure at work because you need to put greater effort in order to be rewarded?

5. Would you say that people tend to give low effort to tasks, which are not related to higher income?

Theme 3 - Commitment

1. How committed are you to the organization?
2. How strong influence rewards system have on your commitment to the company in your opinion?
3. When you applied for the company which of the benefits were important to you? Are you more attracted by financial or non-financial benefits?
4. How important are for you the non-financial benefits in the company? Do you consider that they make you more committed?

Theme 4 - Job Satisfaction

4. How satisfied are you with your job? (On a scale 1 to 10)
5. How likely are you to recommend the company as a good place to work?
6. How important is compensation to feel satisfied at work?
7. Would you say that incentive pay contributes to your overall job satisfaction? Why?

5. Do you satisfy with everything you got so far in terms of financial and / or non-financial benefit? Why?

Theme 5 - Retention

1. Would you like to spend the rest of your career within this organization? Do you think that the incentives boost your motivation to stay?

2. Do you consider that the benefits and rewards that you receive make you to belong to this organization? Do you feel the problems of the company to have personal meaning for you?

3. Are there any propositions that you would like to add to the company`s strategy to retain its employees? Why would you stay in?

4. Which factors contributed to you staying at the organization as long as you have?

5. What benefits of your job would you miss most if you leave the organization?

Appendix B. Informed consent form

Informed Consent Form for Participants

Project titles:

How do individual incentive schemes influence employee commitment and turnover in call centers in Bulgaria?

How job satisfaction of call center employees is affected by incentive schemes?

Researchers:

Viktoria Ivanova Dimitrova

Teodora Milkova Minkova

Aim and Procedure:

The aim of our research is to investigate how performance-based incentive systems affect the commitment and motivation of employees. We would like to examine how this is related to job satisfaction and the intention to stay with the company. Our goal is to become familiar with your experience within the company, how do you feel at the workplace and how satisfied are you with the working environment. The method which is going to be used for the research will be interviews. The average duration of one interview will be around one hour. The interviews will be conducted face-to-face or via skype and will be transcript afterwards.

Voluntary participation

We would like to invite you to take part in a research project for Master`s program at Tilburg University. Information about the project will be provided to you in advance and afterwards you will be able to take decision whether to participate or not. Participation is voluntary.

Confidentiality of the research data

All the data collected during the research will remain confidential. The information will be used only by the researchers. The analysis of the data will be anonymous, and no personal identifiers will be included. The research data will be securely stored and there is possibility to be re-used for a period of 10 years. This usage can be only for the purpose of future research.

We will appreciate if you take part of our project!

Additional information

If you need more information regarding the topic, interview procedures and any questions related to the research, you can find our contacts below:

If you have any complaints, you may contact the Ethics Review Board of Tilburg School of Social and Behavioral Sciences.

INFORMED CONSENT

By completing the first round of the survey you will imply consent to participate and confirm that you have read and understood the following information. In particular you have noted that:

- You are informed about the purpose of this study and all other information mentioned earlier;
- You understand that providing your contact details to the researchers is entirely voluntary;
- You understand that your participation in this research is entirely voluntary;

- You understand that if you participate in this study your data will be anonymous and therefore you give a permission;
- You understand that if you participate in this study, the research data will be stored for ten years for academic purposes and therefore you give a permission.

Teodora Minkova

Viktoria Dimitrova   09/02/2019, Tilburg