Impacts of Location on Bank Call Center Services: The Case of Turkey

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Abstract:

Purpose – The CRM sector represents the quality of a company. The quality of a company might be evaluated by taking the services of a call center as a measure by the customers, because CRM is the most interactive point of the operations of all companies. Call centers represent companies with 24/7 service. Companies have to search for ways to increase the quality of their service and CRM. Call center companies started to move to Anatolia in response to government incentives. The purpose of this study was to examine the results of this change.

Design/methodology/approach – Bank call centers in large cities and Anatolian bank call centers are compared. SERVQUAL is used to compare the service quality of the call centers. 100 questionnaires are used to evaluate the services of the bank call centers and 100 customers are interviewed. The banks with Anatolian call centers and the banks without Anatolian call centers are compared to each other by using the results of the interviews and questionnaires.

Findings – The service quality of the call center of the banks with Anatolian call centers seems to be higher than those without them.

Practical implications – The reason for the better performance of Anatolian bank call centers can be explained by using some observations. These reasons can be taken into account by CRM companies to provide better service.

Originality/value – This paper is proof of that CRM agents are affected by stress factors and their environment. Therefore, stress levels have to be decreased for employees for better service. Selecting a good location is the most important step in diminishing stress levels.

Keywords: CRM sector, Turkey, Anatolian bank call centers.

1. Introduction

The factors that affect success are different than those of other sectors in the customer relationship management sector. Employees are the main components of CRM. Thus the factors that affect the success of the employees are the main factors of CRM.

The success of CRM is strictly related with the success of the human resources department. Employing the right employees is the key factor for success. Therefore, the criteria for choosing the right employees need to be determined carefully. Some regions may not be appropriate for the selection of customer representatives. Therefore, choosing the right region to locate a call center is another important event in providing customer satisfaction.

We would expect each call center to operate under an almost unique set of circumstances, so that the levels of performance achieved by the call centers can be expected to vary (Betts, Meadows and Walley, 2000). The stability of high performance and high quality are inevitable to keep the reputation of corporations. Qualified employees can add value to a corporation and provide stability for its performance.

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Choosing the most suitable region to establish a call center to employ the right agents plays a key role in achieving the best performance for a call center. In Turkey, the call centers started to move to Anatolia, from large cities. Bank call centers in particular moved to Anatolia.

Anatolian bank call centers are expected to provide worse service and the attraction of investing in Anatolia is expected to be the advantage of cost. Some banks did not establish a location in Anatolia to keep the reputation of their brands. On the other hand there was no proof of worse service among Anatolian bank call centers.

2. Criteria for Better CRM

Compensations, especially salaries, seem like an important criterion. On the other hand, call center industry salaries have consistently been low when compared to other industries within Ireland; although they speak more languages, non-Irish-born call center employees make less than Irish-born employees; and having a bachelor's or master's degree does not considerably increase salary levels within the Irish call center industry (Jobs, Burris and Butler, 2007). It is obvious that level of education is not an important factor for better service in the CRM sector. Education level might only increase expectation levels and reduce employee loyalty.

The behavioral dimensions of CRM effectiveness identify the need for a tool that focuses on the behavioral dimensions for measuring CRM effectiveness (Jain, Jain and Dhar, 2003). Therefore, the behaviours of employees are very important for CRM. Brand loyalty can be maintained by employees.

Application of the technologies involved in call center operations can play a key role in accessing more customers, and in providing better quality services, especially where additional or extended services become available (Walker and Craig-Lees, 1998). Generally, customers expect the service to work properly and they can become angry with technological problems (Bennington, Cummane and Conn, 2000). During these kind of problems, the customer representatives can interact with the customers to truly preserve the satisfaction of customers or to convince the customer to call later. But as it is defined in agency theory, it is not possible to monitor agents all the time. As a result, the ability and the intentions of the agents also play a key

role, not only in customer satisfaction, but also in using new technologies.

Technologies are not useful unless they are used efficiently by the agents. Therefore, behavioral dimensions are the most important. High salaries may not always be the right compensations to increase the motivations of employees. Sometimes there is no compensation to meet the expectations of employees.

3. Behavioral Dimensions

Behavioral dimensions are defined by ten factors that include: attitude, understanding of expectations, quality perceptions, reliability, communication, customization, recognition, keeping promises, satisfaction audit and retention (Oztaysi, Sezgin and Ozok, 2011). The performance of employees is strictly correlated with these ten factors. The additional value which is created by the employees is very important for the sectors which almost have no chance to differentiate their products, just as in the banking sector.

Besides these factors, the absorptive capability for a firm's learning and innovation is important for the development of corporations (Cohen and Levinthal, 1990). Absorptive capacity is of critical importance to innovative capabilities and knowledge absorption and can be a source of competitive advantage (Liao et al, 2009). The idea of a balanced score card takes this factor as learning and growth (Kaplan & Norton, 1992). The knowledge absorption capability of employees can also be counted among the behavioral dimensions.

A firm's combinative capabilities involve the synthesis and application of current and acquired knowledge (Kogut and Zander, 1992). Application capabilities especially determine the level of the firm's knowledge and absorptive capacity (Van den Bosch, Volberda and De Boer, 1999). The application of exploring and acquiring knowledge is as critical as the application of using existing knowledge. At this point, the capabilities and the loyalty of employees carry great importance.

Behavioral dimensions can be affected by the trials of increasing motivation. Compensations can be used to increase motivation, but the loyalty of agents cannot be created easily. Under high stress, ignorance will appear among agents who are not loyal. The opinions of employees are affected by their external environment. For example, if the call center is located in a region where the call centers are accepted as a temporary working place, then the customer representatives will not be loyal

due to the prejudices of the community of the region. On the other hand, call centers which are located in regions where the call centers are accepted as reputable corporations will be able to find loyal employees easily. The management of the behaviours of employees will not be difficult for these call centers because of the positive expectations of the employees.

4. Selecting a Location

Since organization culture is commonly cited as a major obstacle to knowledge sharing, efforts should be made to explore the contingency factors that influence the design of a firm's organizational mechanisms in order to identify how the practices and factors in developing these mechanisms differ across companies and might be considered contingency factors (Hall, 2007). Contingency factors that influence the firm's organizational mechanisms have been underemphasized (Chou, 2011). The organization culture must be appropriate for the culture of the region where the call center is located.

The location of the call centers have a great impact on the capabilities of the call centers. The natives of the region should be open to learning and should be loyal to the company. The daily life of the natives of the region is very important for location selection, because stress is the main factor that affects the performance of employees in a call center. Regions with less stress in daily life should be preferred by call center companies.

Call center companies started to locate in Anatolian cities instead of large cities. Large cities have issues like traffic jams, high prices and high criminal rates, which increase the stress levels of the people living in these cities. On the other hand, Anatolian cities have better conditions. The people living in these cities are more indulgent. They can spend more time on learning as they spend less time in traffic.

Government incentives have encouraged corporations to locate their call centers in Anatolian cities. At the same time, these new locations provided better CRM service to customers. The employees are more loyal to the company and try to increase the reputations of their corporations.

5. Comparison Methodolody

SERVQUAL was used to prepare the questionnaires and the five components were determined as tangibles, assurance, relability, responsiveness and empathy (Parasuraman and Zeithaml, 1988). Four questions were used to measure tangibility, 3 questions were used to measure assurance, 6 questions were used to measure reliability, 4 questions were used to measure reponsiveness and 9 questions were used to measure empathy.

One hundred questionnaires were used to learn the opinions of the consumers. Fifty-six of these questionanires were answered by the customers of the banks without Anatolian call centers and 44 of these questionnaires were answered by the customers of the other Turkish banks.

The evaluations of the participants were done by using 39 questions. After factor analysis, 13 of these questions were removed to keep 5 components. The banks with Anatolian call centers show better performance in each component.

The Cronbach's Alpha value of the results is 0,960 and the KMO value is 0,894. The results are compared by using an independent sample t test and it was seen that the service of the banks with Anatolian call centers is better than that of the others. The means of the answers of the customers of banks with Anatolian call centers range between 3,36 and 4,09. On the other hand, the means of the answers of the other bank customers range between 2,80 and 3,29. As the results of the banks with Anatolian call centers were better on each question, no more tests were necessary.

6. Observation Methodology

Simple questionnaires were used to observe the reasons for the better service of Anatolian bank call centers. One hundred and four semi-structured interviews were used for evaluation. Fifty of the participants are employees of Anatolian bank call centers and 54 of the participants are the employees of bank call centers which are located in big cities.

The education level of the employees are almost the same, with two more bachelor's degree holders in Anatolian bank call centers, 13 to 11. Forty-seven people live with their families, and nine are married in the Anatolian bank call center group. None are considering changing his/her home. On the other hand, 32 people live with their families and 3 are married in the other group. Twenty-eight of these people want to leave home for better conditions or a better house.

The results on amount of time spent in traffic are astonishing. Ten people claim that they walk home, 23

people claim that they spend less than 1 hour in traffic daily, while the rest claim that they stay in traffic between 1-2 hours within the Anatolian bank call center group. No one stays more than 2 hours in traffic. The other group has no-one who is able to reach home by walking and able to reach home in less than 1 hour. Only 4 people can reach home in 2 hours, and 34 people can reach home in 2-3 hours, 10 people can reach home in 3-4 hours, 4 people can reach in 4-5 hours and 2 people announced that they spend more than 5 hours in traffic jams daily.

At the Anatolian bank call centers, 45 people are satisfied with their job, 44 people are happy with their colleagues, 45 people are happy with their managers, none want to change their company, while only 8 want to change their jobs. At the other bank call centers 20 people are satisfied with their jobs, 6 people are happy with their colleagues, 24 people are happy with their managers, 41 want to change their companies and 52 want to change their jobs.

7. Findings

With the help of semi-structured interviews, the comments of the participants are also used for more observations. The first set of information given by the Anatolian bank call center employees was about the culture of the region. The behavioral patterns of the Anatolian people have a basis in traditional respect. The culture of the Anatolian people is mostly based on respect. As a result of this mentality, disrespect of anyone can be punished. The fear of getting punished, together with respectful behaviours toward other people arise a regular and more secure daily life.

The second set of information given by the Anatolian bank call center employees is loyalty to the company. The concept of "respect for one's employer" also provides stronger employee loyalty. They use the Turkish idiom of "ekmek vermek" which can be translated as "giving bread" when they talk about their company. In Turkey, it is customary to say instead of "the company has 40 employees" that "the company is giving bread to 40 people". The employees mostly use the same phrase: "our company is giving bread to us". Employing somebody is accepted as a holy thing, because the employee might be able to look after his or her family with the salary and compensations.

Humble Anatolian culture also reduces expectations. The employees of Anatolian call centers have low expectations. They expect to get a low salary, getting promoted is not a must and premiums related to performance is like a special gift to them. Some of them do not have lunch for 8 hours and use only about 10 minutes of breaks for toilet needs. These people spend the remaining 25 minutes necessary to reach the minimum level of 35 minutes by sitting in front of their computer and checking their transactions.

The poor job opportunities in Anatolia increases the motivation of employees in Anatolia. For example, in Sivas, where the call center of the Garanti Bank is located, there is no other company and job opportunity. The only opportunity might be the Sivas Cumhuriyet University, which provides very few job opportunities due to its very low turnover rates. The expectations of the employees are also affected by poor job opportunities and high employee loyalty in Anatolia.

The brands of banks are reputable anywhere in Turkey, but employees can think of getting transferred to another bank in a large city. In Anatolia this chance does not exist, but they do think of getting transferred to a branch. On the other hand, working in a reputable company is a non-financial compensation for the employees of Anatolian call centers. The employees of the large city call centers are mostly seeking a better company to apply to and the brand of their bank is not compensation for them.

The employees at large city call centers are more arrogant and less satisfied. They mostly think that they deserve a better job, even though they are not qualified. Increases in salary or premiums do not work; instead these kind of increases seem to increase the expectations of the employees. Getting promoted is the main concern at large city call center employees.

The large city bank call center employees lodge complaints about mobbing. Their social relations are weak and the relationships between the employees are very limited. No one goes for a dinner or a visit to the house of a colleague and only two people have gone out for a drink. Mobbing can be anticipated if the loneliness of the employees are observed for these reasons. An employee has explained that the reason for his loneliness was the common behaviours of his team. He had the best performance on his team and his team was not speaking to him. Some members of the team were even yelling at him whenever they found a reason.

Mobbing is unknown at the Anatolian call centers. The employees already know each other and their families also know each other. Their relationships are friendlier and more than half of the participants have connections

with their colleagues and their families. Visiting each other to drink tea is something usual for them. The employees are also happier with their managers in the bank call centers of Anatolia.

The stress levels of the employees are not only affected by social factors but also by the life style. The employees which live with their families have fewer problems with their homes and have more social satisfaction. They share the issues which bothered them at work with their families and they relax with the help of this sharing. They say that every family member shares something different and it is easier to focus on something different and to forget your own problems.

Family life is also more social in Anatolia, because family members spend less time in traffic and can create more time for chatting. Therefore, the employees of Anatolian bank call centers have more social advantages. On the other hand, traffic jams not only cause a social disadvantages: employees who spend more time in traffic are more tired than others and cannot find time to improve themselves. Spending time in traffic also increases stress levels.

The labor is qualified enough in Anatolia due to the university policy of Turkey. With newly established universities in recent years, every city in Turkey now has a university. Together with other reasons, employees of Anatolian call centers provide better service and demonstrate better performance.

Anatolian call centers are able to use non-financial compensations like brand reputation. In addition,the fear of losing their jobs is also a strong motivation device due to poor job opportunities. The cost of employees is lower, while motivation is higher at Anatolian bank call centers.

8. Conclusions

The CRM sector needs to focus on its employees for better service. Employees who are capable of satisfying customers even without solutions will increase the reputability of the company and the success of the CRM. Not only the mood of the employees, but also their ability to use technology, is also important for better service.

Bank call centers, which began to be located in Anatolia to enjoy the advantages of government incentives, have succeeded more than expected. Their service quality is high enough to compete with other bank call centers. Our sample has proved that the service of these bank call centers have adequate abilities to carry on these operations in Anatolia, even with more

contributions. The service quality of the banks with Anatolian call centers seems to be better than those without them.

The main reason of the success of the Anatolian call centers is the low stress level in Anatolia. Daily life is less complicated and more indulgent than in big cities. Other reasons for this success can be counted among better family relations, a better social life and less time spent in traffic. Families are close to each other in Anatolia and they visit each other often. Some families come together to form a village or a part of a village or town.

In large cities, people may spend 2 to 6 hours a day reaching their offices. Transportation is easier in Anatolian cities, as there are no traffic jams and the distances are short. Therefore the employees at Anatolian call centers can create more time to improve their abilities to use technology.

The Anatolian bank call centers are seen as a reputable employer in Anatolia. Their facilities serve social opportunities and trainings for their employees. The conditions of these employees are better than the employees living in the large cities of Turkey. They improve their capabilities, which can assist the company in reaching its objectives willingly because they appreciate their company.

The policies of companies and governments in emerging markets are elaborated by some studies and the necessary modifications are attempted in order to determine them (Nkamnebe, 2010). It is not possible to make any modifications without taking various factors into account. But information about Anatolian bank call centers gained with this study can be a tool for any strategy in Anatolian emerging markets. ◳

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Appendix

The questionnaire used for collection/for the customers

Soruları değerlendirirken lütfen aşağıdaki ölçeği kullanın

Kesinlikle katılmıyorum		Kararsızım		Kesinlikle katılıyorum
1	2	3	4	5

Bankamın çağrı merkezi.

H1	Müşteri temsilcisi vaad edilen şekilde bir hizmet kalitesi sunmaktadır.	1	2	3	4	5
H2	Müşteri temsilcisi sorunların çözümü için samimiyetle çaba göstermektedir	1	2	3	4	5
H3	Müşteri temsilcisi hizmeti eksiksiz ve doğru olarak gerçekleştirmektedir	1	2	3	4	5
H4	Müşteri temsilcisi vaad ettiği şekilde zamanı etkin olarak kullanmaktadır.	1	2	3	4	5
H5	Müşteri hizmetlerinin paylaştığı bilgi hatasız ve eksiksizdir	1	2	3	4	5
H6	Müşteri temsilcisi her zaman sorunlarıma çözüm üretiyor ve sorunun çözümü için yardımcı oluyor.	1	2	3	4	5
H7	Müşteri temsilcisi tarafından zamanında hizmet veriliyor	1	2	3	4	5
H8	Müşteri temsilcisi gereken yardımı gösteriyor.	1	2	3	4	5
H9	Müşteri temsilcisi isteklerime cevap vermektedir.	1	2	3	4	5
H10	Müşteri temsilcisi konuşmasıyla güven aşılamaktadır.	1	2	3	4	5
H11	Müşteri temsilcisiyle her zaman rahat bir iletişim kurarım.	1	2	3	4	5
H12	Müşteri temsilcisi bana karşı gayet nazik konuşur.	1	2	3	4	5
H13	Müşteri temsilcisi sorulara cevap verebilecek bilgiye sahiptir	1	2	3	4	5
H14	Müşteri temsilcisi alanında profesyonel ve etkileyici bir ses tonuna sahiptir.	1	2	3	4	5
H15	Müşteri temsilcisinin kullanmış olduğu teknolojide bilgilere erişim hızlıdır.	1	2	3	4	5
H16	Müşteri temsilcisinin diksiyonu düzgündür	1	2	3	4	5
H17	Müşteri temsilcisi mesleki bilgiye sahiptir	1	2	3	4	5
H18	7/24 hizmet vermesinden dolayı memnunum.	1	2	3	4	5
H19	Müşteri temsilcisi bilgi paylaşma konusunda titiz davranmakta, bilgi güvenliğine önem vermektedir	1	2	3	4	5
H20	Sorunum çözülmediği taktirde yetkililere rahatlıkla ulaşabilmekteyim.	1	2	3	4	5
H21	Banka tarafından sunulan hizmetler beklenilen kalitededir	1	2	3	4	5
H22	Bankamın teknolojik kapasitesi yeterlidir	1	2	3	4	5
H23	Bankam dünya standartlarında hizmet vermektedir.	1	2	3	4	5
H24	Sesli sistemde ihtiyacım olan bilgiye hızlı ve kolayca ulaşılabilmektedir	1	2	3	4	5
H25	Bankam yeterli teknolojik gelişmelerden haberdardır ve beni de gelişmelerden haberdar etmektedir.	1	2	3	4	5
H26	Diğer bankalar benim için avantajlı kampanyalar yapmış olsa da bankamı değiştirmem.	1	2	3	4	5
H27	Müşteri temsilcisi abonesine önemli olduğu hissi vermektedir	1	2	3	4	5
H28	Müşterilerin abonelerin beklentileri en iyi şekilde karşılanmaktadır	1	2	3	4	5
H29	Müşterilerin arzu ve ihtiyaçları müşteri temsilcisi tarafından çok iyi anlaşılmaktadır	1	2	3	4	5

Müşteri temsilcisinin performanslarını değerlendiriniz

Oldukça az		Kararsızım			Oldukça çok		
1	2	3	4	5			

		1	2	3	4	5
H30	Müşteri temsilcisinin sorunu çözme hızı	1	2	3	4	5
H31	Müşteri isteklerinin hemen yerine getirilmesi	1	2	3	4	5
H32	Müşteri temsilcisinin davranışının oluşturduğu güven	1	2	3	4	5
H33	Müşteri temsilcilerinin verdiği hizmet esnasında herseyin tam olarak gerceklestiği konusunda verdiği güven	1	2	3	4	5
H34	Müşteri temsilcisinin sorduğum sorulara cevap verebilme yeteneği	1	2	3	4	5
H35	Müşteri temsilcisinin içten gelen samimi hizmet kalitesi	1	2	3	4	5
H36	Müşteri temsilcisinin gösteridiği dikkat	1	2	3	4	5
H37	Müşteri temsilcisinin kişisel ilgi ve alakası	1	2	3	4	5
H38	Müşteri temsilcisinin özel şikayetlerimi anlama becerisi ve yetenegi	1	2	3	4	5
H39	Müşteri temsilcisinin bende uyandırdığı intiba	1	2	3	4	5

Yaş:………..
Cinsiyet: a)Erkek   b)Bayan
Eğitim durumu: a)İlkokul/orta okul   b)Lise   c)Üniversite   d)lisansüstü/doktora
Bankanızla ne kadar zamandır çalışıyorsunuz?...

The English Translation of the Questionnaire

Please use the metrics below

I strongly disagree	I disagree	I am not sure	I agree	I strongly agree
1	2	3	4	5

The call center of my bank…

		1	2	3	4	5
H1	The customer representative provides service at the offered quality.	1	2	3	4	5
H2	The customer representative frankly strives to solve my problems	1	2	3	4	5
H3	The customer representative provides complete and genuine service.	1	2	3	4	5
H4	The customer representative uses the time effectively as promised..	1	2	3	4	5
H5	The customer representative shares complete and true information.	1	2	3	4	5
H6	The customer representative creates a solution to my problems and assists me in solving my problem.	1	2	3	4	5
H7	The customer representative provides service on time.	1	2	3	4	5
H8	The customer representative provides adequate assistance.	1	2	3	4	5
H9	The customer representative meets my requirements.	1	2	3	4	5
H10	The customer representative gains my confidence with his/her speech.	1	2	3	4	5
H11	The customer representative is easy to communicate with.	1	2	3	4	5
H12	The customer representative speaks kindly to me.	1	2	3	4	5
H13	The customer representative has the information to answer my questions.	1	2	3	4	5
H14	The customer representative is professional in a relevant field and has a charming voice.	1	2	3	4	5
H15	The customer representative uses a technology which accesses information quickly.	1	2	3	4	5
H16	The customer representative has clear diction.	1	2	3	4	5
H17	The customer representative has occupational information.	1	2	3	4	5
H18	7/24 service ability satisfies me.	1	2	3	4	5
H19	The customer representative shares information delicately and pays attention to information security.	1	2	3	4	5
H20	I can reach the authorized people if my problem is not solved.	1	2	3	4	5
H21	The quality of the services of my bank is at the expected level.	1	2	3	4	5
H22	The technological capacity of my bank is adequate.	1	2	3	4	5
H23	The service of my bank meets world standards.	1	2	3	4	5

H24	I can reach the necessary information at IVR easily.	1	2	3	4	5
H25	My bank is aware of the technological improvements and informs me about these improvements.	1	2	3	4	5
H26	Even if the other banks offer advantegous campaigns, I would not prefer to change my bank.	1	2	3	4	5
H27	The customer representative imparts the feeling of being important to the subscribers.	1	2	3	4	5
H28	The expectations of the subscribers are met in the best way.	1	2	3	4	5
H29	The desires and the needs of the subscribers are well-understood by the customer representative.	1	2	3	4	5

Please evaluate the performance of the customer representative

H30	Customer representative is fast in solving the problem	1	2	3	4	5
H31	Customer representative is fast in meeting requirements	1	2	3	4	5
H32	Customer representative's behaviours create confidence.	1	2	3	4	5
H33	Customer representative assures the customer that everything is done completely during the service.	1	2	3	4	5
H34	Customer representative is capable of answering my questions.	1	2	3	4	5
H35	Customer representative serves frankly	1	2	3	4	5
H36	Customer representative pays attention	1	2	3	4	5
H37	Customer representative has personal care.	1	2	3	4	5
H38	Customer representative has the ability to understand my complaints.	1	2	3	4	5
H39	Customer representative made a good impression on me.	1	2	3	4	5

Age:………..
Gender: a)Male   b)Female
Education: a)High school   b)College   c)Bachelor's   d)Master   e)Doctorate
How long have you been working with your bank?......

Questions of
  Empathy: h36, h39, h37, h33, h35, h31, h34, h32, h30
  Reliability: h12, h9, h10, h8, h19, h13
  Responsiveness. H3, h4, h5, h17
  Tangibility: h22, h21, h16, h25
  Assurance: h1, h2, h6

The eliminated questions: h7, h11, h14, h15, h18, h20, h23, h24, h26, h27, h28, h29, h38

Group Statistics

	Bank	N	Mean	Std. Deviation	Std. Error Mean
h1	Banks with Anatolian call centers	44	3,77	1,075	,162
	Banks without Anatolian call centers	56	3,09	1,195	,160
h2	Banks with Anatolian call centers	44	3,73	,872	,132
	Banks without Anatolian call centers	56	2,96	1,061	,142
h3	Banks with Anatolian call centers	44	3,80	1,025	,154
	Banks without Anatolian call centers	56	2,93	,892	,119
h4	Banks with Anatolian call centers	44	3,64	,990	,149
	Banks without Anatolian call centers	56	2,82	,917	,122
h5	Banks with Anatolian call centers	44	3,55	1,022	,154
	Banks without Anatolian call centers	56	2,80	,942	,126
h6	Banks with Anatolian call centers	44	3,57	,900	,136
	Banks without Anatolian call centers	56	2,84	,987	,132
h8	Banks with Anatolian call centers	44	3,84	,805	,121
	Banks without Anatolian call centers	56	3,00	1,044	,140
h9	Banks with Anatolian call centers	44	3,95	,914	,138
	Banks without Anatolian call centers	56	2,86	,962	,128
h10	Banks with Anatolian call centers	44	3,64	,917	,138
	Banks without Anatolian call centers	56	2,89	,985	,132
h12	Banks with Anatolian call centers	44	4,09	,772	,116
	Banks without Anatolian call centers	56	3,29	,929	,124
h13	Banks with Anatolian call centers	44	3,82	,815	,123
	Banks without Anatolian call centers	56	2,93	1,006	,134
h16	Banks with Anatolian call centers	44	3,70	1,047	,158
	Banks without Anatolian call centers	56	3,14	1,052	,141
h17	Banks with Anatolian call centers	44	3,86	,878	,132
	Banks without Anatolian call centers	56	3,13	1,010	,135
h19	Banks with Anatolian call centers	44	3,89	,945	,143
	Banks without Anatolian call centers	56	3,13	,992	,133
h21	Banks with Anatolian call centers	44	3,36	1,080	,163
	Banks without Anatolian call centers	56	3,07	,970	,130
h22	Banks with Anatolian call centers	44	3,77	,886	,134
	Banks without Anatolian call centers	56	3,21	,929	,124
h25	Banks with Anatolian call centers	44	3,57	1,043	,157
	Banks without Anatolian call centers	56	3,14	1,069	,143
h30	Banks with Anatolian call centers	44	3,52	,849	,128
	Banks without Anatolian call centers	56	2,95	,862	,115
h31	Banks with Anatolian call centers	44	3,77	,677	,102
	Banks without Anatolian call centers	56	2,95	,903	,121
h32	Banks with Anatolian call centers	44	3,70	,954	,144
	Banks without Anatolian call centers	56	3,09	,880	,118
h33	Banks with Anatolian call centers	44	3,77	,859	,129
	Banks without Anatolian call centers	56	2,96	,934	,125
h34	Banks with Anatolian call centers	44	3,82	,922	,139
	Banks without Anatolian call centers	56	2,89	,888	,119
h35	Banks with Anatolian call centers	44	3,64	1,014	,153
	Banks without Anatolian call centers	56	2,93	,988	,132
h36	Banks with Anatolian call centers	44	3,86	1,002	,151
	Banks without Anatolian call centers	56	3,02	,963	,129
h37	Banks with Anatolian call centers	44	3,86	,905	,136
	Banks without Anatolian call centers	56	3,02	1,036	,138
h39	Banks with Anatolian call centers	44	3,86	,930	,140
	Banks without Anatolian call centers	56	2,88	,935	,125

Independent Samples Test		Levene's Test for Equality of Variances	
		F	Sig.
		Lower	Upper
h1	Equal variances assumed	1,213798518	0,273279625
	Equal variances not assumed		
h2	Equal variances assumed	0,281965748	0,596617084
	Equal variances not assumed		
h3	Equal variances assumed	1,457445277	0,230242794
	Equal variances not assumed		
h4	Equal variances assumed	0,544147208	0,462481685
	Equal variances not assumed		
h5	Equal variances assumed	0,802648494	0,37249807
	Equal variances not assumed		
h6	Equal variances assumed	0,001357302	0,970686258
	Equal variances not assumed		
h8	Equal variances assumed	1,706952758	0,194439099
	Equal variances not assumed		
h9	Equal variances assumed	0,024016167	0,877162517
	Equal variances not assumed		
h10	Equal variances assumed	0,108501153	0,742560016
	Equal variances not assumed		
h12	Equal variances assumed	1,999320283	0,160538738
	Equal variances not assumed		
h13	Equal variances assumed	0,535539448	0,466033635
	Equal variances not assumed		
h16	Equal variances assumed	0,061843249	0,804126385
	Equal variances not assumed		
h17	Equal variances assumed	1,02971566	0,31272423
	Equal variances not assumed		
h19	Equal variances assumed	0,068948215	0,793425578
	Equal variances not assumed		
h21	Equal variances assumed	1,368642707	0,244882546
	Equal variances not assumed		
h22	Equal variances assumed	0,279443006	0,598261697
	Equal variances not assumed		
h25	Equal variances assumed	0,035317697	0,851320079
	Equal variances not assumed		
h30	Equal variances assumed	1,122419479	0,29200232
	Equal variances not assumed		
h31	Equal variances assumed	1,302074244	0,256615443
	Equal variances not assumed		

Independent Samples Test		
	Levene's Test for Equality of Variances	
	F	Sig.
	Lower	Upper
h32 Equal variances assumed	0,728351629	0,395499196
Equal variances not assumed		
h33 Equal variances assumed	0,129220274	0,720015282
Equal variances not assumed		
h34 Equal variances assumed	0,612828443	0,435612464
Equal variances not assumed		
h35 Equal variances assumed	1,415499394	0,237020016
Equal variances not assumed		
h36 Equal variances assumed	6,56812E-05	0,993550176
Equal variances not assumed		
h37 Equal variances assumed	0,132829517	0,716301385
Equal variances not assumed		
h39 Equal variances assumed	0,000430657	0,983485461
Equal variances not assumed		

The questionnaire used for collection/for the employees

Yaş:………..
Cinsiyet: a)Erkek   b)Bayan
Eğitim durumu: a)İlkokul/orta okul   b)Lise   c)Üniversite   d)lisansüstü/doktora
Bu çağrı merkezinde ne kadar zamandır çalışıyorsunuz?...

Sorular

1. Ailenizle beraber mi yaşıyorsunuz?
   Evet/hayır
2. Yaşadığınız evi değiştirmek ister miydiniz?
   Evet/hayır
3. Günde ne kadar saatiniz yolda geçiyor?
   1 saatten az/1-2 saat/2-3 saat/3-4 saat/4-5 saat
4. Şirketinizden memnun musunuz?
   Evet/hayır
5. Evinizden memnun musunuz?
   Evet/hayır
6. Beraber çalıştığınız kişilerden memnun musunuz?
   Evet/hayır
7. Yöneticilerinizden memnun musunuz?
   Evet/hayır
8. İşinizi değiştirmek ister miydiniz?
   Evet/hayır
9. Çalıştığınız yeri değiştirmek ister miydiniz?
   Evet/hayır
10. Kendinizi geliştirmeye zaman ayırabiliyor musunuz?
    Evet/hayır

The English Translation of the Questionnaire

Age:………..
Gender: a)Male   b)Female
Education: a)High school   b)College   c)Bachelor's   d)Master   e)Doctorate
How long have you been working in this bank call center?......

Questions

1. Are you living with your family?
    Yes/No
2. Would you like to change your home?
    Yes/No
3. How many hours do you spend in traffic?
    Less than 1 hour/1-2 hours/2-3 hours/3-4 hours/4-5 hours
4. Are you satisfied with your company?
    Yes/No
5. Are you satisfied with your job?
    Yes/No
6. Are you happy to work with your colleagues?
    Yes/No
7. Are you happy to work with your managers?
    Yes/No
8. Would you like to change your job?
    Yes/No
9. Would you like to change your company?
    Yes/No
10. Can you find time to improve yourself?
    Yes/No