

# **JOB SATISFACTION, COMMITMENT AND INTENTION TO STAY AMONG BANKS' CALL CENTRE WORKERS: THE CASE OF WORKERS IN TURKEY**

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Abstract:

There has been much written on working in call centres in industrialized countries and in outsourced countries. There is less known on call centre employment for the local market in emerging-market economies. In this study, we focus on one of those countries, Turkey, which is, as a G-20 member, one of the large economies of the world. Studying call centre employment in banks is important because these workers are the first-contact public face of the banks dealing with customers on a day-to-day basis. After giving a profile of banks' call centre workers, we examine the association between perceived job security and job satisfaction, commitment to the bank and intention to stay. Data come from 162 call centre workers employed in banking and related sectors in Istanbul, Turkey. Results show that workers in the sample are highly educated, female, young and single. Multivariate analyses show that perceived job security is associated with job satisfaction, commitment and intention to stay in the organization. The effect of job security on intention to stay is mediated through job satisfaction, which in turn is mediated through affective and organizational commitment.

Key words: call centre workers, perceived job security, job satisfaction, commitment, intention to stay

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## INTRODUCTION

There has been much written on working in call centres in industrialized countries and in outsourced countries. Special issues on the topic appeared recently in industrial relations journals (see, for example, Batt, Holman and Holtgrewe, 2009; Doellgast, Batt and Sorensen, 2009; Rainnie, Barrett, Burgess and Connell, 2008). There are a few studies on call centre employment in emerging-market economies and they show divergence in employment practices and work organization (Batt et al., 2009). There is, however, no knowledge in academic publications on call centre employment for the local market in Turkey. In this study, we focus on Turkey. Turkey is a G-20 member, in accession process to the European Union, and one of the large economies of the world.

We focus on call centre employees in banking and related sectors in Istanbul, Turkey. Call centre employment is a new sector in Turkey. It is becoming an employment of choice for university, college and high school graduates. Employees generally view call centre employment in banking and related sectors as a stepping-stone to employment in the banks or in other sectors. In this context we focus on call centre employment in Turkey.

The purpose of this paper is to examine the association between perceived job security, and job satisfaction, organizational commitment, and intention to stay in the organization among Turkish call centre workers. Data come from 162 call centre workers employed in banking and related sectors in Istanbul, Turkey.

The study is important for a few reasons. First, it focuses on a country that is significant globally in terms of the size of its labour market. There is little knowledge in English-language literature on labour market issues in the country including worklife in call centres. Second, the literature in industrial relations is silent on the experiences of individual employees. Recent issues in industrial relations journals are on national and sectoral level institutions and unions (Doellgast et al., 2009) or on comparative institutional perspectives (Batt et al., 2009). As Hannif, Burgess and Connell (2008) discuss, there is little systematic evaluation of the quality of work life for call centre workers. Third, studying call centre employment in banks is important because these workers are the first-contact public face of the banks dealing with customers on a day-to-day basis. Fourth, this study contributes to the theory on job security and workers' attitudes and behaviour by focusing on Turkish call centre workers' work experiences, attitudes and behaviour.

For work experience we focus on perceived job security, for attitudes we focus on job satisfaction and organizational commitment, and for behaviour we focus on intention to stay in the organization. Job insecurity and job security are different sides of the same coin, but in the Turkish context using job security rather than job insecurity terminology is more appropriate. A large majority of workers in the private sector in Turkey are employed with little job security due to persistent unemployment in the labour market (TurkStat, 2009) and relaxed legislation (Bakırcı, 2004; Özdemir and Yucesan-Özdemir, 2006). Job insecurity is so prevalent in society and ingrained in the work culture that among Turkish workers it is considered the norm and job security the deviance. In communications, workers, employers, and the public at large discuss job security as compared to the norm of job insecurity. Thus, in our study we use job security terminology.

## **BACKGROUND ON THE STUDY SECTOR**

Call centre employment is a new sector in Turkey and national level statistics for workers in this sector do not exist. This is similar to the experiences in other countries. Batt et al. (2009) also report that data on call centre employment are not collected at the national level in the countries they studied. According to the Turkish Association of Banks (2009), in the banking and related call centre sector, there are 4,872 workers, of which 96% are full-time and 4% part-time. Of these 4,872 call centre workers, a large majority are female (73%), young (average age is 25), and close to half (48%) have a university degree or higher. Almost all (91%) are in Istanbul and area. There is a low turnover rate (7%) among this workforce.

## **THEORY AND THE CONCEPTUAL MODEL**

The academic literature focuses on the intention to leave. Intention to stay and intention to leave are opposite sides of the same coin. Leaving is the ultimate decision preceded by the thoughts of leaving the organization (Steel, 2002). Mobley and his colleagues (1979) are first to theorize the employee turnover process. Management research using the turnover theory shows that turnover intention is the best predictor of whether an employee will leave the organization (Steel, 2002) and objective job circumstances and interpreted job circumstances affect an individual's decision to leave or stay in the organization (Steel, 2002; Griffeth, Hom & Gaertner, 2000). As we present in Figure 1, intention to stay in the organization is the dependent variable for the study.

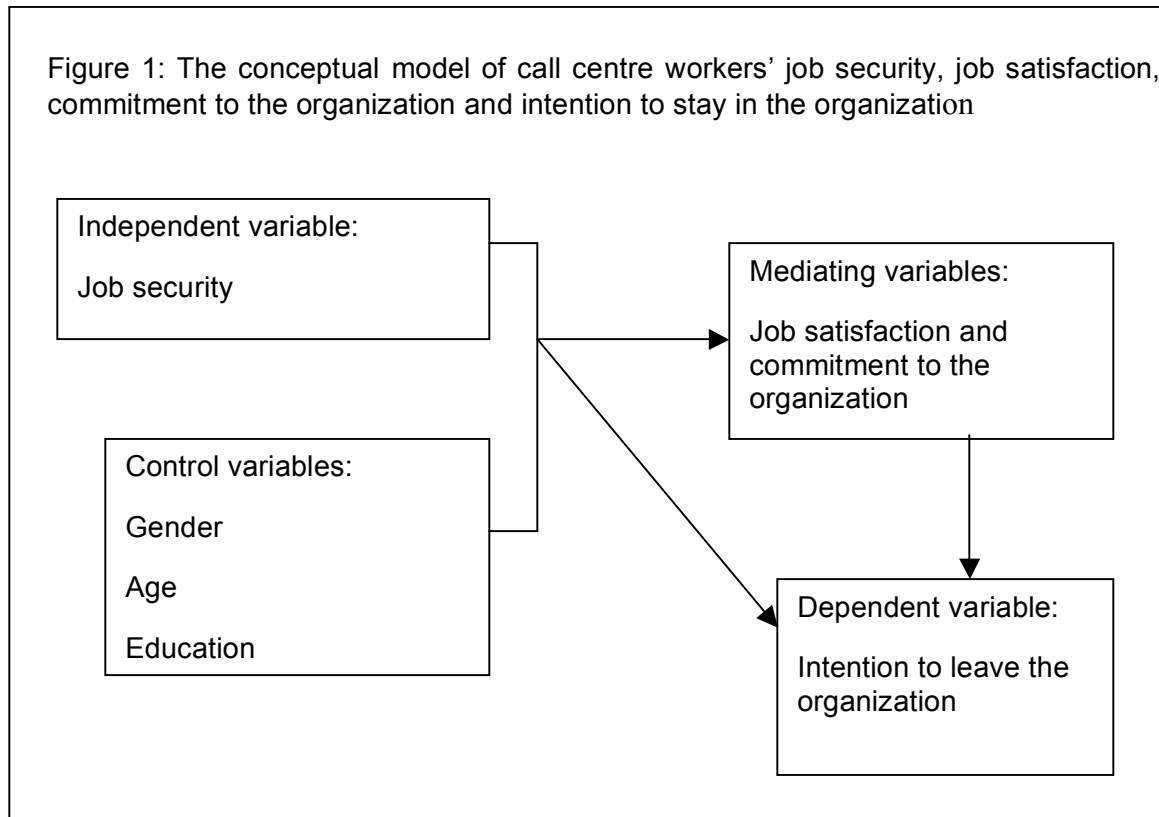
Intention to leave or stay is affected by an employees' job satisfaction and commitment to the organization. There is extensive accumulated research showing that when workers are satisfied with their jobs and committed to their organization, they have a lower tendency to leave their organizations (Arthur, 2001; Mitchell et al., 2001; Mobley, 1977; Mobley et al. 1979). Job satisfaction and commitment to organization are positively related (Meyer and Allen, 1997). It is generally assumed that job satisfaction leads to organizational commitment (Meyer and Allen, 1997), though other studies show that organizational commitment leads to job satisfaction (Paik et al., 2007). We argue that satisfied workers will be committed to their organization, and these two factors will contribute to workers' staying in their organizations. In this study job satisfaction and organizational commitment are included as mediating variables, with job satisfaction included first followed by organizational commitment.

Empirical research shows that call centre workplaces are high turnover workplaces (Doellgast et al., 2009) though there is quite a bit of divergence in emerging market economies' call centre employment practices (Batt et al., 2009). Research shows low levels of job satisfaction among call centre employees (Bain et al., 2002). Rose and Wright (2005) show that low-skilled call centre jobs with technology and management controls do not contribute to job satisfaction. Non-standard employment (Batt et al., 2009) and, partially related to that, job insecurity are common features of call centre employment. Meta-analyses of job insecurity and its consequences show that job insecurity is positively associated with turnover intention, and negatively associated with organizational commitment and job satisfaction (Cheng & Chan, 2008; Sverke et al., 2002). Applying the theory and this empirical knowledge to our call centre workers, and using job security rather than insecurity, and intention to stay rather than intention to leave terminologies, we hypothesize that:

Hypothesis 1a: Call centre workers' perceived job security will be positively associated with job satisfaction.

Hypothesis 1b: Call centre workers' perceived job security will be positively associated with their organizational commitment.

Hypothesis 1.c. Call centre workers' perceived job security will be positively associated with their intention to stay in the organization.



Empirical research (Chirumbolo and Hellgren, 2003) also shows that the effect of job insecurity on turnover intention is mediated by job satisfaction and organizational commitment. Applying this empirical knowledge to our call centre workers study, and using job security rather than insecurity and intention to stay rather than intention to leave terminologies, we hypothesize that:

Hypothesis 2: Job satisfaction and organizational commitment will mediate the effect of job security on the intention to stay.

## METHOD

### Data and Data Collection Process

Ethics approval was received from each project coordinator's university ethics board prior to initiating contacts with respondents. Pilot testing of the questionnaire was conducted in June 2008. There were only minor changes in the wording of the

questionnaire following the pilot testing. Data collection process started shortly after and was completed early Fall 2008.

Data were collected from workers in four banking and related sector companies. The questionnaire was distributed to call centre workers (N=233). Each questionnaire included a Letter of Information and was distributed in closed envelopes at the workplaces (on site) at the end of the working day. We requested workers to respond to the questionnaire at home, seal it in the envelope, and bring it back to their office the next day. Any worker not wishing to respond to the questionnaire was asked to indicate it on the form itself and return it in the sealed envelope the next day. Depending on the agreement with the call centre manager, questionnaires were either dropped off at a sealed box by the workers or were collected by us at the beginning of the workday. This approach provided us 162 usable surveys from call centre workers, giving a 70% response rate.

### **Instrument**

The *Work Life Questionnaire* is the instrument for data collection. The questionnaire is the translated and shortened version of the presenting author's questionnaire. Some questions were adopted from other studies (as referenced below). The questionnaire was originally written in English and was first translated by a professional translator into Turkish and then by a different professional translator into English to control for the accuracy of the terminologies used. The questionnaire was divided into several sections and only the relevant sections are used in this study. For the validation of the items used in the questionnaire, the research collaborators met and reviewed each question carefully and decided on the wording and the meaning of each item. Five of the six research team members were deemed as expert validators since, all native to and having lived in Turkey, they knew the country, its workforce, and the culture in addition to Turkish being their native language and having a very good comprehension of the English language. Only the first author, having lived outside of Turkey for an extensive period, was not involved in this process.

### **Variables**

The *dependent variable* of intention to stay is from Lyons (1981). The items in this scale are: 'If I were completely free to choose, I would prefer to keep working in this organization. I would like to stay at this organization for a long time. If I had to quit work for a while (for example because of personal/family reasons), I would return to this organization.' The scale consists of three items, with responses scored on a Likert scale with higher values indicating that they strongly intend to stay. The measure ranges between 3 (lowest) to 15 (the highest) intention to stay score. Confirmatory factor analysis with "varimax" rotation was conducted for this and all other scales used in this paper. The scale shows a good reliability with high Cronbach's alpha ( $\alpha = .92$ ).

The *mediating variable* of job satisfaction uses Spector's 1985 Job Satisfaction Survey (JSS) (1997). The JSS assesses nine facets of job satisfaction consisting of 36 items. The scale responses are on a five-point scale from "1=strongly disagree" to "5= strongly agree." To create scores for each sub-scale, responses to each item were summed together. In creating the scales some of the items were reverse-scored as suggested by Spector. Similar to Spector's findings, the "total job satisfaction" scale and the eight job satisfaction sub-scales had high reliabilities in our data (alpha above .70) except for the satisfaction with rules and procedures sub-scale, which had a very low reliability and

was thus excluded from the study. The measure ranges from 32 to 160. The Cronbach's alpha for total job satisfaction scale shows good reliability ( $\alpha=.91$ ).

The *mediating variable* of organizational commitment scale is measured using Meyer *et al.*'s (1993) Organizational Commitment Scale. Their scale is a measure of attitudinal commitment focusing on the process by which people come to think about their relationships with the organization (Meyer and Allen 1997). *Affective Commitment* refers to the worker's emotional attachment to, identification with, and involvement in the organization. A strong affective commitment shows an emotional commitment to the organization. A sample question is, 'I would be very happy to spend the rest of my career with this organization.' *Normative Commitment* shows the feeling of obligation to the organization to continue employment. High normative commitment scores show the workers' attitudes that they feel obligated to stay with the organization. Questions are worded as, for example, 'Even if it were to my advantage, I do not feel it would be right to leave my organization now. I would feel guilty if I left my organization now.' The scale scores range from 6 to 30, for each, with higher scores indicating higher affective or normative commitment. Research shows these scales have good reliability with high Cronbach's alpha (Meyer and Allen, 1997). In our data, affective and normative commitment show high Cronbach's alpha ( $\alpha= .83$  and  $.76$ , respectively) and they are included in the study. However, continuous commitment, that is workers' awareness of costs associated with leaving the workplace, had a low alpha and is not included in this study.

Job security is the *independent variable* in the study. The job security scale is reversed items from Zeytinoglu *et al.* (2009) and is based on the job insecurity scale of Cameron *et al.* (1994). The seven items of job security used in this study are: "I am presently safe from dismissal at this workplace; I am confident that this workplace will remain a steady place of employment for as long as I want to continue working here; I feel uneasy about the security in my present job (reversed); I feel I am likely to be laid off (reversed); I am likely to be employed in this job three months from now; I am worried about my future with this workplace (reversed); and, I am worried about my job security (reversed)." The scale responses are on a five-point scale from "1=strongly disagree" to "5= strongly agree." The summative scale shows a good reliability with high Cronbach's alpha ( $\alpha= .84$ ).

*Control variables* consist of personal and human capital characteristics. Personal characteristics include gender (coded as "1= female, 0=male") and age (coded in years). For human capital characteristics education was coded as "1=university degree (including two-year college degree)"; "0= high school or lower." Tenure on the job was considered for analysis but was excluded due to its high collinearity with age variable. The literature shows that age moderates the effects of job insecurity on turnover intention, but the associations between job insecurity and job satisfaction and commitment do not differ according to age (Cheng and Chan, 2008). This meta-analysis also found that there was no significant gender effect between job insecurity and job satisfaction, and job insecurity and organizational commitment. The positive relationship between job insecurity and turnover intention was moderated with age, with more profound effect among younger workers than older workers.

## Analysis

We begin analysis with descriptive statistics giving means and standard deviations. Next we show correlations between dependent, mediating, independent, and control variables. Following that, we proceed to multivariate analyses. Hierarchical regression analysis (listwise deletion) is used for hypotheses testing. The equal interval assumption was used for Likert scale measurement of the dependent variable. To show the variance explained by the factors in the study, we provide Adjusted  $R^2$ . Since the subjectively assessed variables may not be completely independent of each other, collinearity diagnostics were also conducted. Since collinearity was not found they are not reported here. Mediation testing is conducted using Baron and Kenny (1986) method.

## Respondent characteristics

As presented in Table 1, 58% of the respondents are female. Average age is 28, and 80% have a university degree or a two-year college degree. A comparison of the demographic characteristics (age, gender, and education) between the respondents and sector data show that respondents are similar to the sector averages (Turkish Association of Banks, 2009). Similar to our study respondents, national level statistics show that the labour force participation rate for those with a university education (including two-year higher education degree) is 84% for males and 72% for females (TurkStat, 2009).

<insert Table 1 about here>

## RESULTS

As presented in Table 1, the intention to stay scale shows that respondents are neither intending to stay nor intending to leave ( $M=9.83$ ,  $S.D.=3.45$ ). For both affective and normative commitment, respondents are neither committed nor not committed ( $M=18.42$ ,  $S.D.=5.35$ ;  $M=17.71$ ,  $S.D.=4.50$ , respectively). For job satisfaction, respondents are neither satisfied nor dissatisfied with their jobs ( $M=95.56$ ,  $S.D.=19.49$ ). Respondents neither perceive security nor insecurity in their jobs ( $M=23.36$ ,  $S.D.=5.38$ ).

Correlations between intention to stay and affective commitment, normative commitment, job satisfaction and job security are all positive and significant (see Table 1). Correlations show that those who are reporting affective and normative commitment are also the ones intending to stay in their call centres. Satisfied call centre workers are also the ones intending to stay. Those call centre workers perceiving job security are also the ones intending to stay. Gender (male) is positively and age is negatively associated with intention to stay. Education is not associated with the intention to stay.

We first test Hypothesis 1a, which states that call centre workers' perceived job security will be positively associated with job satisfaction. As presented in Table 2 in the first step gender is positively and significantly and age is negatively and significantly associated with job satisfaction for our call centre sample. When job security is included in the analysis (in Step 2) it is the only significant variable and, in line with the hypothesis, its' association with job satisfaction is positive. The  $R^2$  is .34 and job security contributes to .23 of that.

<insert Table 2 about here>

The tests for Hypothesis 1b are presented in Table 2. The hypothesis is that call centre workers' perceived job security will be positively associated with their organizational commitment. We focus on affective and normative commitment separately. For affective commitment in Step 1 gender is positively and significantly and age is negatively and significantly associated with affective commitment. In Step 2, when job security is included, gender is still positively and significantly associated with affective commitment but the significance level is lower. As hypothesized, job security is significantly and positively associated with affective commitment. The  $R^2$  is .27 and job security contributes to .15 of that. In Step 3 we include job satisfaction. This is one of the steps to examine whether job satisfaction mediates the effect of job security on affective commitment, and in turn that affecting the intention to stay. When job satisfaction is included in the model, the significance of job security disappears suggesting a mediating effect. The  $R^2$  is .45 and job satisfaction contributes to .18 of that.

Continuing with the analysis for Hypothesis 1b, for normative commitment, in Step 1 gender is significantly and positively and age is significantly and negatively associated with normative commitment. When job security is included in the analysis (in Step 2), as hypothesized it is significantly and positively associated with normative commitment. The significance of gender and age continues but at a lowered significance level. The  $R^2$  is .24 and job security contributes to .08 of that. In Step 3 we include job satisfaction. This is one of the steps to examine whether job satisfaction mediates the effect of job security on normative commitment, and in turn that affecting the intention to stay. When job satisfaction is included in the model, the significance of job security disappears suggesting a mediating effect. The  $R^2$  is .42 and job satisfaction contributes to .18 of that.

The results for Hypothesis 1.c. stating that 'call centre workers' perceived job security will be positively associated with their intention to stay in the organization' are presented in Table 3. In Step 1 control variables are included and gender is significantly and positively, and age is significantly and negatively associated with intention to stay, though their significance is at a low level. The  $R^2$  is .10. In step 2, including job security variable shows that, as hypothesized, it is significantly and positively associated with intention to stay. It is the only significant variable at this step. The  $R^2$  is .24 and job security contributes to .14 of that.

The mediation results start with Table 2, Steps 2 and 3 and in Table 3 in Steps 3 and 4. We have hypothesized that (Hypothesis 2) job satisfaction and organizational commitment will mediate the effect of job security on intention to stay. Table 2 establishes the association between job security and the three mediating variables (job satisfaction, affective commitment and normative commitment). Table 3 Step 2 also establishes the significant and positive association between job security and intention to stay. When job satisfaction is included in the model it fully mediates the effect of job security on intention to stay. The  $R^2$  is .31 and job satisfaction contributes to .07 of that. We had assumed that satisfied workers will be committed to their organization and thus, commitment will follow job satisfaction. Table 3, Step 4 (analyzed with Table 2 commitment columns, Steps 2 and 3) show that the effect of job satisfaction on intention to stay is fully mediated by affective and normative commitment. The  $R^2$  is .58 and commitment variables contribute to .27 of that.

<insert Table 3 about here>



## CONCLUSIONS AND DISCUSSION

This study focused on call centre workers' perceptions of their work life, attitudes and behaviours. Turkey is one of the large economies of the world and call centre employment for the local market is increasing. We focused on call centre workers employed in banking and related sectors in Istanbul. We conducted an in-depth analysis of the work life issues for workers employed in these call centres. We focused on workers' perceived job security and its association with attitudes and behaviour.

In terms of call centre workers' attitudes about their jobs, we found that they were neither satisfied nor not satisfied with their jobs. Similarly they were neither committed nor not committed to their jobs. These attitudes, then, were reflected on their behaviour of intention to stay. Responses were also similar for their perception of job security.

Multivariate analyses results showed that job security was associated with job satisfaction, commitment and the intention to stay. These results were similar to findings in the literature (Cheng & Chan 2008; Sverke et al. 2002) suggesting similar attitudes and behaviour of Turkish workers in banking and related sector call centres. The study also showed that job satisfaction and commitment mediate the effect of job security on the intention to stay, similar to findings in the literature (Chirumbolo & Hellgren, 2003). Again, this finding suggested similar attitudes and behaviour of banking and related sector call centre workers in this Turkish sample as compared to findings from other countries.

These results suggest that call centre workers in this sample have similar work attitudes and behaviour as workers in other workplaces covered in the literature. Some are satisfied with their jobs, committed to their organization and intend to stay, and others are not satisfied with their jobs, are not committed to their organization and do not intend to stay. As Rose and Wright (2005) discuss, generally the literature shows the not so desirable aspects of call centre work such as low-skilled jobs, with low pay and job insecurity. While these exist in many call centre work, they say, call centre workers regard themselves as playing a positive role within their organizations and find their intrinsically satisfying. Call centre workers in this study are the first-contact public face of the banks dealing with customers on a day-to-day basis. Thus, their attitudes and behaviour are important for the banks. If they are satisfied with their jobs, they will be committed to the organization and this satisfaction and commitment will reflect on the organization's success. They would treat the customers better; they will be knowledgeable of the products they are servicing and provide a good service to customers. This could then affect the organization's success. As our results show, the starting point for this chain of relationships is call centre workers' perceived job security. It is a key initial factor that we recommend organizations to consider focusing on.

Although our study and its results contributed to knowledge on job security issues, call centre employment and employment in Turkish call centres, there are certain limitations of this study. First, it is conducted with a small sample in a few selected workplaces and we cannot generalize from these results. Second, the study is based on workers' perceptions and we were not able to access other data from the workplaces or supervisors to triangulate our findings. Third, the quantitative analysis has some limitations and we suggest qualitative analyses to provide a holistic picture of the issues.

In conclusion, the study shows that for call centre workers in banks and related sectors in this sample perceived job security is important for workers' attitudes and behaviour.

Perceived job security contributes to job satisfaction, which then contributes to organizational commitment. Committed workers are the ones who stay with the organization.

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