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Relationship Between Negative Customer Behavior and Turnover Intentions: Exploring Interventions of Emotional Exhaustion and Job Satisfaction in Call Centers Agents

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Abstract: The purpose of this research is to explore the relationship between negative customer behaviour and turnover intentions and how emotional exhaustion and job satisfaction will intervene the relationship of negative customer behaviour and turnover intentions of inbound call center agents. It was previously researched that emotional exhaustion negatively effects turnover intentions of employees. However, studies on effects of negative customer behavior were limited. Moreover, the strength of mediating relationship between emotional exhaustion and turnover intentions is also identified in the presence of negative customer behavior. Primary data was collected through self-administered questionnaire from inbound call centers of five telecommunications companies working in Lahore. The selected sample size was 260. By using simple random sampling technique, 232 valid questionnaires with a response rate of 92% were received. PLS-SEM was implemented by using SmartPLS v3.0. The reliability test for independent and dependent variables was calculated. The Validity test was applied on all measuring questions of five research variables. After verifying the assumptions of PLS-SEM, structural model was tested to confirm research hypotheses. Strength of mediator was also tested to measure the effects of job satisfaction. The results of the study revealed that both abusive customer behavior and unreasonably demanding customer behavior both have a negative effect on the emotional exhaustion level of inbound call center agents which will further increase their turnover intentions. Full mediation was also observed when job satisfaction was introduced as mediating variable. It has been further established that abusive customer behavior has a greater negative effect on emotional exhaustion level of inbound call center agents than unreasonably demanding customer behavior. This study explore the ongoing debate on negative customer behavior. This study will not only assist call centers to look into perspectives that were previously ignored but also help them to devise such standing operating procedures that can provide some room for customer service agents to cope up with emotional exhaustion and turnover intentions of inbound call center agents.

Key words: Negative customer behavior, abusive customer behavior, unreasonably demanding customer behavior, emotional exhaustion, job satisfaction, turnover, call center, Pakistan

INTRODUCTION

Essentially, all businesses provide assistance and information to its current and prospective customers. In recent years, due to reduced costs of Information Technology (IT) enabled services and telecommunications advancement, information delivery function has been consolidated. Such operations where customers calls and inquire are known as 'inbound' call centers. Focus of this reseach is primary focus of current research.

The labor-intensive operations of the inbound call centers where agents who handles phone calls costs typically $1000 and $3000 for hiring in USA (ICMI, 2012). Inbound call centers works in different places, time zones and even different countries across the globe.

For many businesses, call centers are serving as the contact point for customer interactions, sales leads and services provision. There are huge number of inbound call centers as compared to outbound. About 72.5% of the call centers around the world are inbound. The trend of call centers doesn't resided only in the developed countries but it has extended its roots in various developing and even under developed countries as well (2015 global contact center benchmarking report, 2015). Many companies have made call centres as their core function

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in business operations. Among various industries including banking and insurance, telecommunication sector has emphasised the importance of call centres in their business operations due to frequent interaction with customers.

To retain and attract customers, call centres plays a key role. Call centers have been found to be effective in acquiring new customers, retaining existing customers and increasing their loyalty (Nederlof and Anton, 2002). Call center agent in call centers adds to the corporate profitability by connecting firms with their customers. Call center agents also helps the firms in generating high profits by increasing customer satisfaction through answering their questions, solving problems of negative customers to recapture satisfaction level and engaging the customers through various promotional and sales activities (Holman, 2003; Calvert, 2001).

Call centre industry is achieving tremendous growth rates but ironically, the human resource crises especially turnover rates are alarming (Choi *et al*., 2012). Employee turnover is the most pressing matter faced by managers (Ming *et al*., 2006). The consequences of turnover involve lack of employee continuity, diminished productivity and high cost involved in hiring new staff (Rehman *et al*., 2012).

Various studies have contributed to the increase in turnover intentions of customer services employees in call centres (Yang *et al*., 2016; Valle *et al*., 2015; Choi *et al*., 2012). Many of the researches conducted on turnover have emphasised on issues like career, pay, satisfaction and commitment. The environment in call centres is itself a major contributor to turnover. It has been described as highly stressful which leads to decrease in job satisfaction level. A study conducted in Australia reported annual turnover of 26% for full-time employees whereas 40% was recorded for part-time employees (Wallace and Eagleson, 2004). These and many other statistics have made identification of factors that affect turnover a prioritized issue for any organization.

Very few studies addressed the issue of negative customer behavior on turnover intentions. The focus of the studies was on examining emotional exhaustion whereas the dimensions of negative customer behaviour were not considered previously. Therefore, this study will explore the effects of negative customer behaviour on turnover intentions.

Literature review: Employee turnover is a highly talk about phenomenon across the globe (Poddar and Ramana, 2012). In customer service context, specifically in the call center industry, where the stressful nature of the job due to high workload and greater customer interactions, turnover is considered to be the most important issue to deal with by the organizations (Sawyerr *et al*., 2009). The growing concern of companies regarding marketing and customer service has made call centers as an integral part of their strategy, which can be indicated through the increasing growth of call centers (Gilson and Khandelwal, 2005; Mahesh and Kasturi, 2006). How customers perceive about a company is based on the level of quality of communication takes place between them and the frontline employees, including those who are working in call centers (Mattila and Mount, 2003; Peccei and Rosenthal, 1997). A superior quality service has been maintained by customer service executive in this regard (Singh *et al*., 1994). The nature of call center job is boundary spanning. Many of the researches have looked for boundary spanning and factors relating to role stressors that includes job satisfaction (Kim *et al*., 2009; Mulki and Marshall, 2005) support (Riggle *et al*., 2009), role conflict (Kim *et al*., 2009; Harris *et al*., 2006) and many others.

Turnover intention of an employee is a state in which an employee feels detached with and don't want to continue the job with an organization due to personal mental judgment (Lee and Mowday, 1987; Sager *et al*., 1989). Although turnover has a negative effect on organizational performance but not always. Turnover can also foster organizational performance by providing new and capable talent but if this turnover involves competent and experienced employees then that turnover can be costly and affects an organizational performance (Hellman, 1997). Studies have contributed to the cost associated with stress and burnout of call centers (Taylor and Bain, 2001). The labor-intensive operations of the inbound call centers where agents, who handles phone calls costs typically $1000 and $3000 for hiring in USA (ICMI, 2012). A direct relationship between emotional exhaustion and turnover intention is already discussed in literature (Schaufeli and Bakker, 2004; Lee and Ashforth, 1996; Singh *et al*., 1994; Cordes and Dougherty, 1993). These researches take into account many antecedents of turnover but few have considered the impact of customers on the emotional wellbeing of employees.

Different customers depict different behavior while interacting with customer service agents. Some of them may be problematic (Grandey *et al*., 2004). Few of the researches have taken into account the problematic customers as a major source of emotional exhaustion. Previous researches on negative customer behavior have been contributed by many researchers (Fisk *et al*., 2010;

Reynold and Harris, 2006) but few have contributed the effects of two dimensions of negative customer behavior (Poddar and Ramana, 2012). Recent research has found two distinct behaviors shown by problematic customers while interacting with the customer service agents that directly leads to emotional exhaustion. These behaviors are categorized as abusive and unreasonably demanding behavior that can lead to turnover intentions (Poddar and Ramana, 2012). Studies have looked for the difficult customers as a source of stress but not much for the turnover behavior and intentions. Studies have concluded that verbal aggression by customers is a major source of stress for frontline employees but they haven't studies it in relation to turnover intentions (Dallimore *et al*., 2007; Grandey *et al*., 2004; Dormann and Zapf, 2004). The consequences of dealing with difficult customers include frustration and fatigue that can lead to stress (Reynolds and Harris, 2006). This study will enhance the understanding of these behaviors by considering abusive and unreasonable demanding behavior as a major source of emotional exhaustion which leads to voluntary turnover. Researchers looked for the relationship between problematic customer behavior and emotional exhaustion but few have actually looked for turnover intentions (Grandey *et al*., 2004). Research has suggested that aggressive customers' behavior negatively affects the employee wellbeing and positively effects intentions to quit (Dormann and Zapf, 2004; Wegge *et al*., 2007).

Interaction with unfriendly customers causes stress symptoms in customer service agents working in call centers (Wegge *et al*., 2007). Unfriendly encounters with the customers can lead to frustration that may affect the service quality of an employee. Consequences of such encounters includes job stress, emotional exhaustion, job dissatisfaction and ultimately the job burnout (Brotheridge and Lee, 2003; Lewin *et al*., 2007). Customer induced employee stress is a result of interaction between customer and employees using different ways of face to face and voice interactions (Wegge *et al*., 2007; Reynolds and Harris, 2006; Grandey *et al*., 2004). Such unfriendly customer behaviors can further be categorized into abusive when employees are being accused or abuse or unreasonably demanding behaviour when employees are being asked to perform services that are unreasonable (Fig. 1).

- H_1 is encounters of inbound call center agents with abusive customers positively affects their emotional exhaustion level
- H_2 is encounters of inbound call center agents with unreasonably demanding customers positively affects their emotional exhaustion level

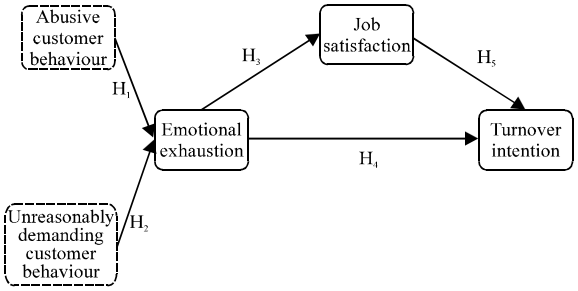

Fig. 1: Research framework

Emotional exhaustion is a state or level at which employees feels exhausted and weighed down at workplace (Leiter and Maslach, 1988). Emotional exhaustion can also foster by factors like job demand and job resources (Ito and Brotheridge, 2005; Brashear *et al*., 2003; Zellars *et al*., 2001). There are three dimensions of job burnout including emotional exhaustion, reduced personal accomplishment and depersonalization (Maslach, 1982). The dimension that plays an integral part in job burnout behavior is emotional exhaustion (Maslach *et al*., 2001). This is the main reason why we are focusing on this factor.

Studies have signified the effect of emotional exhaustion and its relationship with variables like organizational commitment, job performance and organization citizenship behavior (Wright and Bonett, 1997). But a few have actually looked for the impact of emotional exhaustion on turnover. Emotional exhaustion is related to the consistent negative interaction between the customer and customer service employee (Lee and Ashforth, 1996; Maslach, 1982). Emotional exhaustion does not only destabilize the service quality but also increases employee's turnover intentions (Choi *et al*., 2012; Karatepe, 2006).

- H_3 is high emotional exhaustion level positively effects turnover intentions

Job satisfaction is defined as "a state of positive and pleasurable emotions resulted from the appraisal of job." (Locke, 1976). It includes overall evaluation of how much an employee feel that the job is satisfying, rewarding, fulfilling as opposite to unsatisfying and frustration (Churchill *et al*., 1974). Emotional exhaustion contributes to reduction in job satisfaction due to enduring psychological reasons. Due to less resource at disposal, employees make more mistakes (Tetrick *et al*., 2000; Koeske and Koeske, 1993). Resources drain related to work due to emotional exhaustion may also lead job dissatisfaction and in turns also increases turnover

intentions. Negative effects of emotional exhaustion on job satisfaction were also proved by researches (Little *et al*., 2011). It is also proven by research that job satisfaction is a strong antecedent of turnover intentions (Martin, 2007).

- H_4 is increase in emotional exhaustion is negatively effects job satisfaction
- H_5 is Emotional Exhaustion (EE) and Turnover Intention (TI) is mediated by Job Satisfaction (JS)

MATERIALS AND METHODS

This study has adopted quantitative methodological approach. which allows reach and interprets meaningful findings by collecting numerical data and employing statistical techniques using software (Punch, 2005). Keeping in mind the benefits of lesser time requirement and minimum loss of respondents/participants during data collection (Leedy and Ormrod, 2005), cross sectional survey design is being implemented.

Likert scale was used to collect responses from the required sample on a five-point scale having options ranging from 'Strongly Agree (1)' to 'Stronly Disagree' (5).

Population for this research is inbound call centers of telecom industry that are working in Lahore region. There are three major regions where telecommunication industry has its setups of call centers including Lahore, Karachi and Islamabad. List of telecommunication companies, retrieved from the Pakistan Telecommunication Authority, being under study is shown in Table 1.

Although, exact figures of number of employees were not retrieved from inbound call center industry due to fluctuation in number of employees due to hiring and firing but after approaching HR department of the inbound call centers of telecommunication industry, following approximate figures were obtained for choosing the right sampling technique (Table 2 and 3).

The sample size of 240 respondents was obtained using the thumb rule of number of items*10. This study has 24 items for its five constructs making it a sample size

Table 1: List of telecommunicaiton companies

Companies	Users
Ufone	19,130,803
Mobilink	40,131,931
Zong	25,855,188
Warid	10,712,070
Telenor	38,078,200

Telecom Indicators (2016)

Table 2: Population

Telecom companies	Regions	No of employees (approximate)
Mobilink	Isb, Lhr, Khi	900
Ufone	Isb, Lhr, Khi	500
Telenor	Isb, Lhr, Khi	400
Zong	Isb, Lhr	300
Warid	Isb, Lhr, Khi	400
Total population		2500

Table 3: Survey variables and items

Variables	Questions	Adopted
ACB	Customers sometimes abuse me for having to wait long for their calls to be connected	
	Customers sometimes blame me, rather than the company, for any changes in the policy or mobile tariff	
	Some customers abuse me for any misguidance by any of the other CSRs	
	Customers sometimes abuse me for a delay in complaint resolution	
	Customers sometimes blame me, rather than the company for any interruption in services	-
UDCB	Some customers demand me to provide information which, by company policy, I cannot reveal	
	Some customers demand that I provide specific offers or packages even when such packages cannot be offered or when they are not eligible to receive them	
	Customers sometimes insist on transferring their call to Team Leader/Supervisor even when I explain them that I can fully resolve their problem	
	Some customers make awkward demands that have nothing to do with the services provided	
	Some customers insist that I do something for them when I am not allowed to do so by company policy	-
EE	I feel emotionally drained in fulfilling my functions during my job	
	Fatigue and irritation are part of my daily experience	
	I usually feel negative or cynical about the customers and people I deal with	
	Satisfying customers at all times puts excess amounts of pressure on me	
	I lack enthusiasm to deal with customers	Singh *et al.* (1994)
JS	My job gives me a sense of accomplishment	
	My job is exciting	
	My job is satisfying	
	I am really doing something worthwhile in my job	Churchill *et al.* (1974)
TI	I doubt if I can have a long-term career in this company	
	I will probably not stay with this company for more than a few months	
	I am looking at some other jobs now, in the same field	
	If my work stress levels stay the same, I will look for a job elsewhere	
	I have decided to quit this company	Ganesan and Weitz (1996)

of 240 respondent but to reduce the sample size error and non-response issues, a sample size of 260 was finalized (Salkind, 1997).

Simple random sampling technique has been used to collect data from the required population. 260 questionnaires were distributed among inbound call centers agents of five telecommunications companies. Self-administered technique was used for collection of data to increase the response rate and to reduce non-response rate.

SmartPLS v3.0 is used for Structural Equation Modelling (SEM) which is a second generation of structural equation modelling. Among other approaches, SEM has been employed which is considered to be more appropriate when a researcher wants to investigate a cause and effect relationships between latent variables of interests (Hair *et al*., 2011).

RESULTS

Data of this study is received from structured questionnaire being distributed to inbound call centers of Lahore region. Out of 260 questionnaires distributed, 253 have been collected making it a response rate of 97%. However, total useable questionnaires out of 253 are 232. The valid questionnaire response rate is 91.69% (Table 4).

Descriptive analysis of the data collected has also some insightful findings. Table 5 lists down descriptives of the sample under consideration.

Non-response bias exists when there is a meaningful difference in answers of those who respond and those you don't respond. This error occurs when the researcher is not able to get required information due to issues of contacting the respondents, or rejection by respondents to take part in the survey (Baruch, 1999). The most important effect of non-response bias is that it affects the generalizability of the sample to its population. The actual issue of non-response error is that one cannot infer that how the total sample responded due to difference in responses of those who respond to questions and those who refused to respond (Armstrong and Overton, 1977).

To address this issue, numbers of respondents were increased from 240-260 and follow-ups and personal visits were also made. Additionally, two distinct groups of respondents who responded first and late have been drawn using descriptive analysis.

Table 6 reveals that there is not a significant difference in first and second group responses in terms of their Mean, Std. Deviation and Std. Error.

Table 4: Response rate of survey/questionnaire

Response	Call centers
Number of questionnaires distribute	260
Questionnaire received	253
Received and useable questionnaire	232
Received and excluded questionnaire	21
Response rate	97.30%
Usable response rate	91.69%

Table 5: Respondents' demographics

Items	Frequency	Percentage
Gender		
Male	194	83.6
Female	38	16.4
Education		
Bachelor	111	47.8
Master	121	52.2
Ph.D	0	0
Job nature		
Contractual	172	74.1
Permanent	60	25.9
Other	0	0
Employer		
Direct	32	13.8
Third Party	200	86.2
Years of experience		
Up to 1 year	121	52.2
2-5 yrs	92	39.7
5-10 yrs	19	8.2
10+ yrs	0	0

Table 6: First and Second Group response statistics

Variables	Response	N	Mean	SD	SE Mean
ACB	1st Group	115	12.03	5.15	0.48
	2nd Group	117	12.31	5.20	0.48
UDCB	1st Group	115	13.22	4.57	0.42
	2nd Group	117	13.26	4.61	0.42
EE	1st Group	115	13.93	3.99	0.37
	2nd Group	117	14.16	4.08	0.37
JS	1st Group	115	9.74	3.33	0.31
	2nd Group	117	9.93	3.42	0.31
TI	1st Group	115	12.16	4.68	0.43
	2nd Group	117	12.33	4.79	0.44

ACB = Abusive Customer Behavior, UDCB = Unreasonably Demanding Customer Behavior, EE = Emotional Exhaustion, JS = Job Satisfaction, TI = Turnover Intentions

After assessing non-response biasness, multicollinearity was also confirmed. Multicollinearity occurs when two independent variable demonstrate high correlation between them (Hair *et al*., 2010). If two or more independent variables demonstrate high correlation between them, then unnecessary information present in the variables which is required to be addressed (Tabachnick and Fidell, 2013; Pallant, 2013).

To measure the multicollinearity, two important tests of Tolerance and Variance Inflation Factor (VIF) with threshold values of >0.1 and <10 would be employed (Pallant, 2010). Correlation matrix helps to identify high correlation among variables. There will be multicollinearity between two or more independent variables when the

Table 7: Correlations among Exogenous variables

Variables	ACB	UDCB	EE	JS
ACB	1			
UDCB	0.54	1		
EE	0.65	0.56	1	
JS	0.61	0.55	0.70	1

Table 8: Multicollinearity test

Variables	Tolerance	VIF
ACB	0.503	1.989
UDCB	0.605	1.652
EE	0.401	2.495
JS	0.438	2.283

ACB = Abusive Customer Behavior, UDCB = Unreasonably Demanding Customer Behavior, EE = Emotional Exhaustion, JS = Job Satisfaction, TI = Turnover Intentions

value of the variable is 0.9 or higher. Table 7 shows the values of correlations are less than the required range of 0.7. It is thus inferred that there is not high correlation between the independent variables except EE and JS which is on the threshold of 0.70.

Secondly, regression analysis was generated to check tolerance and VIF values of independent variables using SPSS collinearity diagnostics. Table 8 shows the result generated from the regression analysis. Luckily, all the values of tolerance and VIF are between the required ranges of 0.1 and 10 as recommended by researchers (Hair *et al*., 2010; Pallant, 2010). Tolerance values ranges 0.40-0.60 which is >0.1 whereas VIF values ranges 1.65-2.49 which is below 10.

An evaluation of the measurement model was made by looking into construct reliability and validity through factor analysis and then the structural model was examined. It is pertinent to mention that two of the constructs of reflective measures were adopted, whereas two constructs of formative measures were developed.

Measurement model: The two main criteria for assessing the measurement model is reliability and validity in PLS-SEM (Hair *et al*., 2013). The suitability of the measurement model depends upon the internal consistency using composite reliability, convergent validity using average variance extracted and discriminate validity using an outer loading of the indicator using Fornell-Larker criterion. Internal consistency was measured using Composite Reliability (CR).

To measure the strength of internal consistency, 0.60 and 0.70 is considered to be an average internal consistency, whereas a value between 0.70 and 0.90 is more desirable (Nunnally and Bernstein, 1994). Composite Reliability (CR) and Cronbach's Alpha values of items were examined and presented in Table 9.

Table 9: Loading, reliability and convergent validity

Variables	Items	Cronbach's Alpha	CR	AVE
ACB	ABC1	-	-	-
	ABC2			
	ABC3			
	ABC4			
	ABC5			
UDCB	UDCB1	-	-	-
	UDCB2			
	UDCB3			
	UDCB4			
	UDCB5			
EE	EE1	0.746	0.83	0.52
	EE2			
	EE3			
	EE4			
	EE5			
JS	JS1	0.72	0.82	0.60
	JS2			
	JS3			
	JS4			
TI	TI1	0.82	0.88	0.60
	TI2			
	TI3			
	TI4			
	TI5			

ACB = Abusive Customer Behavior, UDCB = Unreasonably Demanding Customer Behavior, EE = Emotional Exhaustion, TI = Turnover Intentions, CR = Composite Reliability, AVE = Average Variance Extracted

Table 10: Fornell-larcker criterion

Variables	ACB	EE	JS	TI	UDCB
ACB	-			-	-
EE	0.78	0.81		-	-
JS	0.50	0.66	0.78		
TI	0.55	0.50	0.77	0.83	-
UDCB	0.64	0.70	0.57	0.54	-

Discriminant Validity was assessed using Fornell-Larcker criterion to measure extent of differentiation of the constructs with each other. This confirms that theoretically unrelated constructs are actually unrelated (Churchill, 1979).

Table 10 represents the discriminant validity using a Fornell-Larcker test. When the square root of the AVE is higher than that of the highest correlation of the construct with any other construct, discriminant validity established (Hair *et al*., 2013; Henseler *et al*., 2009). The resulted values confirmed that discriminant validity has been established between constructs.

Structural model: Structural Model evaluates the constructs' relationships and ability to predict it. Relationships were assessed using PLS-SEM between independent variables and dependent variables. Path coefficient size was determined using PLS-SEM algorithm, whereas significance of the relationship through was measured using bootstrapping. Figure 2 represents results of both PLS-SEM analysis.

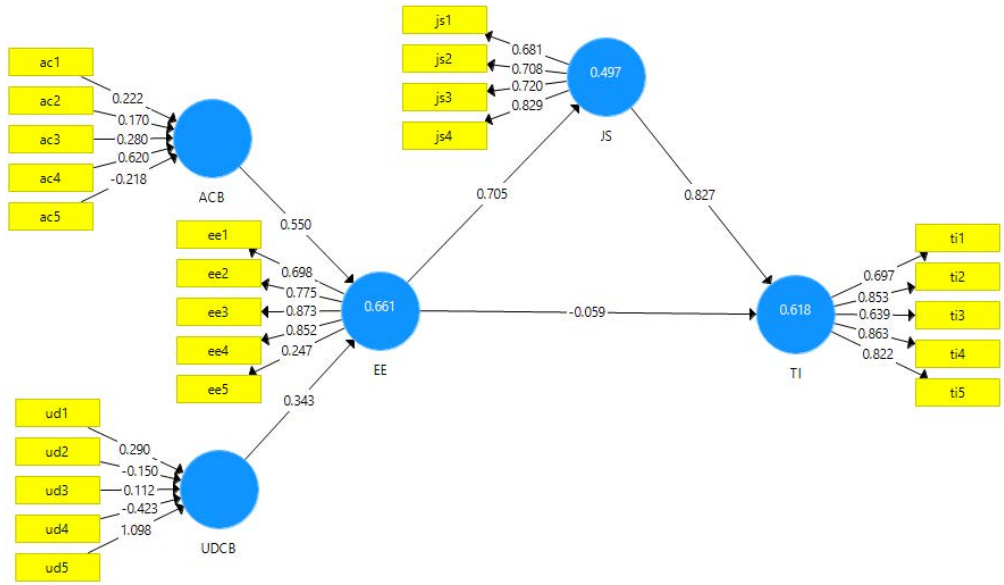

Fig. 2: PLS-SEM analysis

Model analysis of the structural model was assessed to test the results and hypothesis. Relationship was assessed using PLS-SEM as already been discussed between independent variable and dependent variables. Path coefficient size was determined using PLS-SEM algorithm whereas significance of the relationships was assessed using bootstrapping. Algorithm analysis used for original cases whereas bootstrapping was run using 5000 cases of sample (Hair *et al*., 2011).

Figure 2 represents the results of PLS-SEM of algorithm after removing one item from each endogenous variable which shows that path coefficients of all exogenous variables are positive in both algorithm and bootstrapping except EE and TI which is negative, which makes it insignificant due to introduction of job satisfaction as mediating variable.

Result of hypothesis testing using bootstrapping enforces and favors all hypothesis and are show in Table 11. ACB (H1) and UDCB (H2) are significant with statistical values ($\beta = 0.55$, $t = 9.73$, $p<0.01$) and ($\beta = 0.34$, $t = 6.35$, $p<0.01$) respectively. Both have a negative impact on EE. EE negatively affects the TI with statistical output ($\beta = -0.05$, $t = 0.91$, $p<0.01$). H_4 and H_5 has also been supported with statistical values ($\beta = 0.71$, $t = 25.26$, $p<0.01$) and ($\beta = 0.83$, $t = 18.59$, $p<0.01$) respectively.

Above statistics clearly supports the hypothesis drawn previously. To confirm full and partial mediation, Sobel test was used. The Sobel test statistic was 13.39 which is greater than absolute value of 1.9. Therefore, it mediates the relationship between EE and TI. To check

Table 11: PLS-SEM relationship analysis

Hypothesis	Path	Path coefficient	T-statistics	P-value	Decision
H1	ACB->EE	0.55	9.73	0.00	Supported
H2	UDCB->EE	0.34	6.35	0.00	Supported
H3	EE->TI	-0.05	0.91	0.36	Supported
H4	EE->JS	0.71	25.26	0.00	Supported
H5	JS->TI	0.83	18.59	0.00	Supported

Table 12: Coefficient of determination

Endogenous variables	R2
EE	0.66
JS	0.50
TI	0.62

for full and partial mediation. The bootstrapping direct result is to be checked. The bootstrapping results after mediation resulted in value of 0.91 which is <1.9. Therefore, there is a full mediation between EE and TI. For partial mediation the value should be above 1.9.

Furthermore, coefficient of determination was used to assess the inner model. This is usually done on endogenous variables. The R2 values for all endogenous variables are significant with 0.4 or above whereas the acceptable range is 0.15. The values of EE, JS and TI are 0.66, 0.50 and 0.62, respectively which are quite high (Table 12).

After assessing the coefficient of determination for endogenous variables, it is necessary to assess the effect size of the exogenous variables. This involves the assessment of the model by including and excluding the exogenous variables. Doing so will confirm the effect of exogenous variables on the endogenous variables

Table 13: Effect size

Variables	Effect size	Effect
ACB-EE	0.53	Medium
UDCB-EE	0.20	Substantial
EE-JS	0.99	High
JS-TI	0.90	High
EE-TI	0.00	No effect

(Hair *et al*., 2013). The result of PLS-SEM has calculated the following values of the f2 which are significant. Table 9 share the effect size.

Among all the variables, it is drawn that effect of emotional exhaustion on job satisfaction is the highest which means that higher emotional exhaustion has a drastic effect on job satisfaction level of inbound call center agents.

Effect of Job satisfaction on turnover intentions is also very high with effect size 0.90. Among two dimensions of negative customer behavior, it was found that abusive behavior has more effect than unreasonably customer behavior. After introducing Job satisfaction as mediating variable, EE had no effect on TI (Table 13).

It is now confirmed that all the hypothesis drawn after taking into account the theoretical support are significantly supported.

CONCLUSION

The rationale behind current research is to investigate how negative customer behavior including abusive customer behavior and unreasonably demanding customer behavior will affect turnover intentions of inbound call center agents of Pakistan through emotional exhaustion and intervention of mediating variable, job satisfaction.

It was found that both abusive customer behavior and unreasonably demanding customer behavior have a considerable effect on emotional exhaustion level of call center agents but it is noticeable here to mention that among the two dimensions of negative customers, abusive customer behavior effects emotional exhaustion level the most with effect size of 0.70.

Therefore, it can be concluded that because demanding behavior of customers relates to a company's offering, employees can have the leverage to excuse the customer therefore lesser effect on the emotional exhaustion level but when it comes to abusive language use by customers, employees may have to bear it as much as they can to facilitate them and to convince them in keeping intact with the company's products or services. Therefore, emotional exhaustion level effect the most for abusive behavior by the customer.

The current research has many implications. Firstly, the research has clearly outlined that customer behavior has strong negative influence on the employees of inbound call center agents as they feel emotionally drained which leads to increased turnover intentions. Lastly, this confirms that customers' behavior have a substantial effect on employees.

Although the current research has taken into account important variables and investigated the phenomena to the best of efforts but there is always a room for improvement. For researchers who want to extend their research on customer behavior, it is good to explore additional variables in the study.

Effects of monetary rewards and career paths could be added as moderators in the relationship of emotional exhaustion and turnover intentions to expand the model and its implications.

Secondly, turnover intentions can further categorized into organizational and occupational. Instead of just focusing on turnover intentions as dependable variables, it could be better to measure the effects of emotional exhaustion on both organizational and occupational turnover intentions.

LIMITATIONS

The study has important findings in the area of negative customer behavior and its effects on turnover intentions. However there are also some limitations in this research which can be dealt in future research.

Regional biases could be there due to difference in regions (Barkham *et al*., 1996). The results of call centers of Lahore region could be different to those of Islamabad or Karachi due to these differences.

Moreover, this research took its sample from call centers of Lahore region which decreases the generalizability of this research.

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