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## **BPIR Management Brief : Vol. 2 Iss. 4 - Call Centre Representatives**

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### **Call Centre - definition**

A Call Centre is a department within a company, or a third-party organisation, which manages telephone sales and/or services. The term "Contact Centre" may also be used, and this relates to the primary purpose of the centre i.e. receiving incoming calls from customers that desire to make contact with the organisation. The name "Contact Centre" may also reflect the multiple channels through which customers can communicate and make contact with the centre e.g. email, fax, telephone, web sites.

### **The stage**

Call Centres range from simple telephone answering services through to complex organisations using sophisticated technologies and requiring highly skilled adaptable staff. Services may be provided by linking multiple sites together to cover peak periods in demand by seamlessly overflowing calls between sites. Calls may also be routed to different sites offering specialised services, languages, or time zones. The Call Centre may be operated under its parent company management structure, or services may be out-sourced using a Call Centre specialist company.

Customer Services Representatives (CSRs), the key resource within a call centre, are front line employees that have direct knowledge of customers and often play a mission critical role in shaping customer perceptions of organisations. The role of the CSR is increasingly requiring a wide skill set e.g. oral, written, product knowledge, sales, pricing, and technology skills along with an ability to handle stressful situations when dealing with customers.

Call Centres are increasingly being accessed via the Internet and e-commerce is being used to simplify transactions and to provide 24/7 availability. Call Centres use automatic call distributors (ACDs) to route calls to the appropriate CSR. ACDs are computerised phone systems that respond to callers using voice menus and distribute calls evenly between agents. Blended Call Centres allow agents to both make, and receive, calls as demand or strategy dictates. Blended Call Centres often combine ACDs (for incoming calls) with predictive dialling (for outbound calls) thus enabling more efficient use of the agents. The systems may also be linked to computer databases, adding a further level of service by making connections based on a caller's previous history. Skills-based routing can be invoked to connect a caller, along with the appropriate database files, to the CSR having the appropriate skills required e.g. a foreign language. Some ACDs can also route e-mail, faxes, web-initiated calls and customer call-back requests.

## Expert Opinion

### Customer Service Representatives (CSR) Skill-sets:

CSRs are commonly the employees who possess the most direct knowledge of the organisation's customers. This is because front line staff CSRs are the first to learn of the attitudes, needs, and concerns of customers. In many cases the CSR is the sole contact point, or the "front door" of the company, and therefore plays a very important role in the formation of customer perceptions, and of their satisfaction with the services offered by the company.

Hillmer et al, (2004) describe the key role of CSRs and note that "call centres, by design, are the primary point of entry for customers. With this mission-critical role, enormous demands are placed on CSRs and their management. CSRs must handle elevated customer expectations, understand complex products and services, explain creative pricing strategies, navigate sophisticated technology, operate within regulatory limitations, and meet or exceed challenging individual performance expectations for variables such as talk time and sales quotas."

The skill sets required by Customer Service Representatives are increasingly expanding, particularly as multiple channels are being employed to communicate with Call Centres, e.g. e-mail contact via web pages requires writing skills, and web-based contact sessions require technical and product knowledge skills. Jeffries & Sells (2004) measured the following correlation between customer satisfaction and CSR skills:

- Knowledge 95% correlation
- Accuracy 90%
- Communicating 60%
- Attitude 50%
- Availability of Services 50%
- Promptness 36%
- Personalised Services 20%

Reiners (2001), of Customer Interface magazine cites a ProSci Benchmarking Report which outlines the following qualities found in top performing CSRs:

- "Customer service skills and experience, including an ability to work well with the public and an ability to adopt a customer's perspective
- Technical skills, including proficiency with computers and support systems
- Strong verbal communications skills, including good voice quality, diction and articulation. Additionally CSRs should exhibit a demeanour that is:
  - Positive
  - Enthusiastic
  - Friendly and cheerful
  - Non-confrontational
  - Good-humoured
  - Professional
- Agents should demonstrate a willingness to learn
- Ability to work under pressure and multitask
- Able to manage conflicts and to solve problems (troubleshooting skills)
- Possess good time management skills
- Demonstrate good listening skills
- Able to empathise with customers

- Displays good phone etiquette
- Able to work well in a team environment "

### CSR Training:

Read (2002) of Call Center Magazine outlines two aspects of training that are important for CSR effectiveness:

1. Soft Skills; which involve customer relationship training, and ultimately lead to customer acquisition and retention.
2. Hard Skills; which relate to functional matters required for carrying out the CSR's role.

The training given to CSRs may involve using live facilitators, or technology enabled methods, e.g. web based, or streaming video. A blend of technology based training and personal coaching is often found to be effective. Some positions in the Call Centre may require channel specific training e.g. email handling, while other positions may require specialist training to deal with high value customers or complex products.

Read cites Response Design Corporation's (RDC's) LeapFrog Benchmarking which reported that 13% more Call Centres in 2000-2001 than those in 1997-1999 expected their training budget to increase substantially in the following fiscal year. RDC also reported the following range of hours spent on training CSRs:

- 4-80 hours (12%)
- 81-120 hours (11%)
- 121-160 hours (15%)
- 161 hours and greater (27%)

A Yankee Group survey on Call Centre manager spending priorities, released January 2002 was also cited by Read in which 62% of managers identified agent training as "highest" priority and 25% identified training as one of the "biggest" challenges that they faced.

Read in which year? cites training consultants Elizabeth Ahearn, president of The Radclyffe Group who stated that training new hires costs US\$2,000 per agent, per year, and refresher training costs between US\$800 and US\$1,000 per course.

### CSR Motivation and Incentives:

O'Herron (2003), of Call Center Magazine, states that Call Centres often create intense demands on their representatives and as a result of this incentives and recreational activities are often employed to enhance morale and to keep agents interested and motivated. Incentives used may include awards, gift certificates, special employee acknowledgement days/theme days to create an atmosphere of fun and a sense of community.

Recognised career paths, specialisation, and acknowledgement by high level executives of Call Centres represent some key motivational elements for CSRs. Call Centre careers may be used as part of an "apprenticeship" training scheme for employees to learn about the workings of organisations and their customers. This scheme may also form a recognised path to promotion. The status of the Call Centre may also be raised by acknowledging its role as a shop window for the company.

Cleveland (2004), president of Incoming Calls Management Institute (ICMI) writes that "for leaders, the challenge is less a matter of "motivating people" and more one of creating an environment in which the motivation

already resident in each person can flourish". Widely accepted principles of effective motivation include:

- Creating a clear vision
- Establishing effective communication
- Believing in the capabilities of people, and
- Leading by example

These are as appropriate to Call Centre environments as they are to any other in the business.

Cleveland also comments on Call Centre strategic contribution and standing and believes that the perceived value of a Call Centre within an organisation is a powerful motivational factor which affects the CSR personnel. If the Call Centre is viewed simply as the department handling problems, or perhaps as a cost centre, this will create an ongoing drain upon morale. Alternatively by lifting the Call Centre's standing within the organisation and focussing upon its strategic contribution to the business CSR staff will experience heightened ongoing motivation

Measuring performance also has a key influence on motivation says Cleveland. Precise measurements are very important in the operation of Call Centres, however, the undiscerning use of this data for staff motivation purposes can have the opposite effect and become a de-motivating influence. Regardless of the type of measurement used e.g. averages or relative performance data, some CSRs will be at the top, some will be at the bottom, and many will be below average. This is simply the nature of data; hence it is better to avoid potential demoralising situations through setting minimum acceptable standards or by establishing a good range of performance levels.

Resource planning can be vital to stabilise Call Centre morale. Cleveland explains how because CSRs often operate in a queuing environment they can never catch up, or get ahead of schedule, and hence staffing levels are of critical importance in regard to motivation and morale. If the staffing levels are not correctly balanced the CSRs can be over committed creating long queues, or conversely under committed creating a sense of boredom. Effective resource planning is probably the single greatest factor influencing staff motivation and for improving the economics/efficiency of the Call Centre environment.

Because of the importance of Optimising the Call Centre Workforce many workforce optimization software applications have been developed. Bob Furniss, president of Call Center Ideas Inc, and Kathy Kuehne, director of product management for etalk Corporation, state that "the key benefit of workforce optimization applications is that they allow the contact center managers and corporate executives to measure performance at both a micro (agent) and macro (center) level and to analyze the meaning of these findings to plan accordingly". Further, Furniss & Kuehne (2003) outline three central areas associated with the powerful workforce optimisation software suites that have recently become available:

1. *Customer experience optimisation*; monitoring the improvement by agents in the way they service customer needs.
2. *Enterprise optimisation*; which involves the interoperation of technologies. This requirement

has become all the more relevant with the proliferation of various electronic systems. To enable the optimisation of enterprise-wide services it is required to integrate all key reporting systems so that these can share information across systems, and possibly also across multiple Call Centre locations.

3. *CSR Optimisation*; which involves fine-tuning operations making them more effective and efficient, empowering agents to make the correct choices, and providing CSRs with tools to gauge their own performance and for making continuous improvements. With the information provided from the CSR optimisation systems it is possible to reward staff appropriately for their efforts in serving customers.

## Some Research Data

A KPMG 2004 Competitive Alternatives Report international business cost study modeled a 145-employee centre with a mix of customer service, accounting, and IT occupying 22,500 square feet of space. The comparative cost in \$US millions/year was assessed as follows:

- \$8,797 (Canada)
- \$9,553 (Australia)
- \$9,961 (USA)
- \$11,382 (France)
- \$11,649 (UK)

Call Center Magazine states that in US near-shore destinations (i.e., Canada, Mexico, and Puerto Rico) labour costs were 15-20% lower than the US; and were up to 80% lower in far-offshore locations like India and the Philippines. In 2003 one in 24 outsourced workstations was located in foreign markets; predictions were that by 2008 this would rise to one in 15. Of the companies that had moved Call Centre operations offshore:

- 89% were satisfied with the results with cost savings being cited as the main reason
- 50% cited better quality, and
- 60% cited the ability to access skilled resources (Anonymous, 2004a)

A 2002 survey of US Financial Services firms investigated the recruitment practices of Customer Contact Centres. Companies reported reshaping their telephone-dependent Call Centres into more flexible contact centres using multiple points of contact, including e-mail, interactive web chat, web call back, and Voice over Internet Protocol (VoIP) to create and retain more business. According to respondents;

1. Recruitment methods used were:
  - Newspaper adverts (86%)
  - Word of mouth (46%)
  - Job Fair (36%)
  - Staffing agency (33%)
  - Internet job board (33%)
  - Company web site (26%)
  - Other (11%)
  - Mailing (8%)
  - College recruiting (6%)
  - Radio/TV (5%)
  - Employment agency (2%)
2. Assessment techniques used were reported as:
  - Face to face interview (99%)
  - Phone interview (68%)
  - Service aptitude/skill test (43%)
  - Key board skills test (31%)

- Work sample/simulation (29%)
- Personality test (22%)
- PC Software knowledge test (19%)
- Sales aptitude/skills test (15 %)
- Other (11%)
- Email interview (5%)
- Online chat interview (3%) (Anonymous, 2002c)

## Measuring and Evaluating Call Centre Performance

### Call Centre Benchmarks and Measurements

Read (2003) of Call Center Magazine outlines two types of benchmarking i.e., best practices (or best in class), and performance data comparisons between similar organisations. Call Centre managers commonly compare performance with their counterparts using metrics such as first-call resolution, talk time, cost per call, customer satisfaction, and training time. The results may be inexact necessitating further gap analysis to clarify the comparisons made. Pure cost measures such as, cost per call, and talk time, are being used less because their relevance is doubted. Increasingly profit-based metrics such as, first-call resolution, and average speed of answer, are being used because they reflect customer loyalty and sales.

Call Center Magazine (2003d) reported an average 6.4% failure rate for banking industry self service transactions. Market research firm Gartner are cited as reporting that self-service, and Computer Telephony Integration (CTI) technologies can reduce the average cost per contact by more than \$5 and \$1 respectively. However this depends upon automated Call Centres consistently delivering high-quality service. The following table provides an example of actual self-service transaction level metrics for an unnamed bank:

Metric	% Acceptable	% Warning	% Error	Warning Threshold (seconds)	Error Threshold (seconds)
Time to Connect (Carrier)	93.9	6.1	0	3	10
Time to Greet (Switch)	62.3	37.7	0	1.2	4
IVR Response Time	71.8	26.6	1.5	2.2	4
Database Response Time	74.7	24.9	0.5	8	10

### CSR Performance Indicators:

O'Herron (2003) refers to the following commonly used performance indication measurements:

- Hold time per call
- Post-call wrap up time
- Adherence to schedule; and
- Quality monitoring evaluations

Call Center Magazine's Read (2003) advises that concentrating on simple metrics is often misleading. Company senior executives want to know how expensive Call Centres are adding to the bottom line and the basic CSR performance data (e.g. average handle time, and first call resolution) is only part of the

picture. Managers desire to know how the Call Centre operation relates to business metrics such as earnings per share (EPS) and return on investment (ROI)

### CSR Turnover Model

Steven Hillmer, Professor at University of Kansas Business School, Barbara Hillmer, an organization development consultant, and Gale McRoberts a customer service performance consultant, present a model that they claim can accurately compute the total cost of CSR turnover by capturing both the tangible and intangible costs of replacing an experienced employee with a new hire. Hillmer et al, (2004) cites Denny, 1998 and MacDonald, 1998 to explain the need for such a model as CSR turnover is so high in many Call Centres, "accompanying the increased technological and skill requirements of today's call centres, management of the typical centre is highly structured, with close surveillance and work controls of the CSR population. Work times are precisely managed, with breaks and meals carefully scheduled. Frequently, the pace of the job is extremely fast, with little time between calls. In many call centres, the agents may deal with upset, angry, or frustrated individuals and may have to endure verbal abuse without reacting negatively. Often, the flexibility to respond to customers based upon their own judgment or discretion is severely limited. All of these factors combine to create a highly structured and stressful work environment", and citing (Anderson, 1997) "this results in turnover ratios in the industry frequently as high as 60 percent to 80 percent annually".

The Model, designed by Hillmer et al., (2004), quantifies both the direct and intangible costs associated with CSR turnover.

The costs associated with replacing a CSR fall into two categories:

- a. Tangible costs e.g. recruitment, hiring, and training.
- b. Intangible costs in bringing a new CSR up to full proficiency level; including identifying and correcting errors and reduced productivity from current staff due to insufficient staffing levels and inexperienced personnel.

The model was used to calculate the cost of turnover for a 31 agent, 4 supervisor Call Centre with the following findings:

1. The estimated cost of one CSR vacancy, US\$21,551
2. CSRs annual salary was US \$26,520
3. Average 18.6 vacancies per year,
4. Average annual cost of CSR turnover for 31 seat Call Centre was US\$400,853.

Cumulative costs such as these once made visible to management would generate a mandate for improvement.

McCulloch (2003), Senior Research Consultant at LIMRA International reported from a longitudinal study of 14 Call Centres that 95% of CSRs who rated themselves as being "very satisfied" with their jobs remained in the position one-year or longer. Conversely 45% of the CRSs who were "very dissatisfied," did not remain more than a year.

Cleveland relates that by adhering to strict measures CSR staff can in fact become de-motivated because the majority, due to basic mathematics, will never be above average performers. In addition Cleveland outlines some better ways to manage the following:

*Average Handling Time (AHT):* Measures such as average handling time (AHT) are likely to be highly influenced by the nature of the calls taken, the processes and procedures

available, the tools on hand, the experience, training, and skills of the agents; for this reason strict adherence to measures such as AHT can be counter productive. It is possibly more effective to identify the contributing factors behind AHT and to involve the CSRs with improving the processes.

*Adherence to Schedule:* Adherence to schedule is a very important performance measurement for Call Centres; however the real-time monitoring systems which track this measure can lead to undesirable staff motivational problems. An overview approach, in which CSRs are trained concerning time-sensitivity, and its implications for the Call Centre can be a better method from a motivational point of view. Giving CSRs flexibility and empowering them to track adherence to schedule, along with involvement in coordinating adjustments is likely to be more successful. Setting a range of achievable objectives for adherence to schedule is also of key importance

## Example cases

Learn valuable lessons from these organisations:

### Ben Netherlands BV



*Superior customer service contributes to rapid growth*

Ben Netherlands BV signed on 1.2 million cellular customers to become its country's third largest operator in terms of revenues. Contributing to these results was the provision of superior customer service and work processes i.e.:

- The key metric for the Billing process was 100% accuracy (After service activation a high percentage of calls relate to billing enquiries, hence by minimising these their impact on managing the accelerating customer acquisition was greatly reduced.)
- Calls for routine information were outsourced and more complex calls sent to qualified internal reps.
- Rather than minimising call times CSRs were encouraged to resolve customer needs on the first call.
- CSRs/managers were empowered to find alternative solutions for customers leading to increased job satisfaction.
- CSRs had seven qualification levels and corresponding pay scales. Absenteeism was 30% below the national average and staff attrition rate was 2% per month, compared to a 7% national average. Hoffman, 2002

### Midwestern US manufacturing company



*Simulation modelling software assists in Call Centre design*

At a Midwestern US manufacturing company complaints concerning long wait times for telephone orders were increasing. Orders were received at 6 manufacturing plants and 12 warehouses across the USA and (36) customer service representatives (CSRs) were required to service these. After consultation with staff/customers, a centralised

automated call distribution (ACD) system was installed to better manage customer calls. The company used simulation modelling software to gauge service levels for the Call Centre and, additionally, used an optimising programme for determining staffing levels under various scenarios. Using these tools the company designed schedules which offered minimal customer wait times and employed (24) CSRs on various shifts. With the new system customer complaints ceased concerning telephone wait times, and orders/customer satisfaction levels increased. Customer questionnaires revealed a high correlation between customer satisfaction and CSR product knowledge/accuracy, and this enabled the firm to concentrate on improving these skills in particular. Jeffries & Sells (2004)

### Hewlett-Packard



*Outsourcing pays off*

Should the above say.. Hewlett-Packard Co (HP) transferred its Call Centre activity to lower-cost regions and the following results were achieved:

1. Call cost savings:
  - a. Reduced by over US\$5 million per year
  - b. Cost per call less than 50% of existing rates
  - c. Time to resolve issues were generally less, and calls per resolution were similar
2. Transition costs:
  - a. One-time transition costs approx US\$100,000 per location
3. Customer satisfaction and impact on profits:
  - a. Because call volumes were added only as satisfaction scores improved customer satisfaction experienced a net increase. In the worst case, there was less than \$100,000 of lost profit, measured as Net Present Value (NPV)
4. Net impact:
  - a. Overall this was positive across Call Centre partners. The break-even time for the investment was approximately 6 months. Curtland et al, 2004

### Borden Chemical Inc



*HR staff become strategic business partners*

Borden needed HR software upgrades to restructure its HR services, however it was not comfortable with the proposals because of the investment required and possible ongoing inflexibility. Consequently HR services were outsourced under a 5 year contract with fees based on headcounts. The outsourcer managed Borden's benefits administration, payroll, and human resource management systems, and provided a toll-free support centre for employees/retirees. The Call Centre handled some 700 phone calls and emails per week and employees were able to call one location and receive consistent answers with the following benefits:

- Administration costs were reduced by 20%
- A 12 to 18 month break-even point for investment
- Accurate payment of 99% of benefits claims within two weeks
- HR personnel count was reduced by 30%
- HR fulfilled a new role as strategic business partners. Anonymous, (2004b)

## MasterCard International



*Training reduces staff turnover*

Mastercard kept its customer services representatives (CSRs) motivated by:

1. Offering incentives i.e. gift certificates, awards, and employee appreciation days.
2. Creating a positive environment.
3. Fostering a sense of community and fun.
4. Providing opportunities for ongoing career development.
5. Providing progressive levels of training in partnership with an employment agency. The training programme had a significant effect on reducing staff turnover to 2.8%; a very low figure for a centre of more than 100 agents. 3 days of classroom training was given followed by 3 days working with coaches on the Call Centre floor, 2 weeks were then spent working unassisted and answering general calls. Finally a second section of training was given which involved 10 days handling more complex calls. MasterCard also operated an 8 to 18 month internship programme for students and recent graduates. O'Herron, (2003),

## Home Federal Bank



*Call Centre experience leads to promotion*

At Home Federal Bank (HFB) seven agents took incoming calls (600 to 900 per day) and replied to customer e-mail queries originating from HFB's Web site.

A Call Centre employee typically handled around 120 calls per shift. Because the nature of the Call Centre traffic was very time-sensitive, HFB found that adhering strictly to shift times and break times was most important. Calls were constantly monitored for quality, length, and time between calls. Close attention was paid to the times that employees were away from the phone, including lunches and breaks. To improve overall productivity the quieter times during shifts were used to complete maintenance, administrative, and clerical projects for other bank departments. Call Centre experience was a beneficial way for staff to get to know the operations of HFB, and some 60% of personnel turnover related to promotion opportunities within the bank. Feig, 2004

## Summary

Call Centres (or Contact Centres) have become increasing important components of modern business operations. They are often the focal point of customer sales and service and form the front door of the company. Sophisticated technologies are being employed which provide enhanced and personalised services for customers. New technologies have

enabled the interconnection of enterprise systems and the customer intelligence collected by Call Centres can be made available company-wide. Multiple channels for connecting and communication via Call Centres have become practical realities through the use of facsimile, email, web site sessions in which CSRs can take live calls and push information out to callers on request, on-line catalogues and ordering facilities, pop-up screens with company database information that automatically activate when regular customers make contact with the Call Centre. Sophisticated workforce optimisation tools are being employed to maximise the effectiveness and efficiency of Call Centres. Workforce optimisation tools can also importantly create improved working conditions for CSRs by balancing schedules in better ways.

While technology has become a powerful enabler of new services, the CSR's role has become more demanding and requires multi-skilled, customer orientated personnel. CSRs are required to work well with customers, possess technical skills, proficiency with computers, strong verbal communication skills, professional and positive attitudes, be able to work under pressure, and to work in teams. Because of the nature of the work, the queuing environment, and rapidly changing processes, Call Centres are often high-stress work places which require careful management, motivation, and training of staff. Call Centres commonly experience high staff turnover which represents a significant management challenge along with high costs for the hiring company. Call Centres are often a key component of business strategy in regard to customer relationship management, acquisition and retention; accordingly Call Centres increasingly represent significant investments in capital and human resources.

## Note

Most of the techniques and or case studies mentioned or summarised in this article can be found in more detail on the BPIR.com website along with the full text of articles and reports as per the reference list below.

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