



The work well-being of customer service representatives

A case study of a Finnish company

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<p>Abstract:</p> <p>The work well-being of employees has become a much-discussed topic during the past decades. Engaged and motivated employees are satisfied, committed and productive, and have a low level of sick leave. The aim of this research was to form a primary understanding of the case company's customer service representatives' well-being, specifically answering the research question: What impacts the work well-being among customer service representatives? The research was composed as an inductive case study with a qualitative research method based on eight semi-structured interviews with the case company's customer service representatives. The definition of work well-being along with motivation and engagement are presented in the literature review, as well as remote working, which was topical for the research due to an ongoing pandemic during the time of the research and forced the company to pursue remote working. The research results indicated proper cooperation being the one broad positive characteristic of the employees' job, the absence of accomplishments and deficient work tasks being the negative characteristics, and working remotely, sales, and meaningfulness causing dissension among the employees or having both positive and negative characteristics concerning them. The results reflect the results of previous studies presented in the literature. They indicate that the practical implications of maintaining the cooperation of the company and improving aspects of the employees' work tasks and remote working, as well as focusing more on the employees' personal development would increase the well-being of the customer service representatives. The methodological approach as well as the complex subject and the prevailing times of the company lead to limitations which encouraged future research with a narrower scope.</p>	
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1 INTRODUCTION

Which working conditions allow employees to flourish? Work well-being and engaged employees has become a much-discussed topic during the past few decades. Studies show that engagement is strongly linked to increased well-being among the employees (e.g., Albrecht et al., 2015; Knight et al., 2017). We also know that an employee that has a high level of well-being is more committed to their job, has higher productivity and a lower amount of sick leave (Ministry of Social Affairs and Health, 2020).

According to different studies (e.g., Ryan & Deci, 2000b; Bakker and Demerouti, 2007), certain internal factors and social demands need to be satisfied for a person to feel motivated and engaged. Employees themselves can affect this, but the employer plays a big role, and some employers have succeeded better than others: the management of the company can be seen as a crucial factor (Rad & Yarmohammadian, 2006). The managers need to understand their employees' needs, what engages them, and what makes them feel motivated (Benson & Dundis, 2003). The managers also need to understand the employees' tasks and the company atmosphere overall, to be able to understand the pain points and what is working well (Carney, 2006). By understanding this, the management can make an effort to facilitate a company with a high level of work well-being.

It's also known that work well-being is easier to achieve in some fields and work tasks than others. This includes expert roles and managers. Nyberg et al. (2015) states that employees in non-managerial roles have a lower possibility to influence their work which lessens their job satisfaction. This, in turn, influences the employees' motivation negatively. Unsatisfied employees change workplaces more often than more satisfied employees such as managers and experts.

The employees' level of job satisfaction also has a tendency to affect the quality of their work. This is especially important in customer service, which is at the focus of this thesis. Customer service representatives' job satisfaction affects the customers, meaning that their well-being and engagement reflects the company image (Rogers et al., 1994). This has an immediate effect on the business. Armistead et al. (2002) found that there is a growing professionalism among call centre employees and that their roles play a more

prominent role in organisations' value chains. The possibly conflicting goals that the managers are under pressure to meet, altered workloads of the employees and the impact of changing and developing technology are all impacting the employees and their roles, skills, and competencies are essential. These are all reasons for companies to focus on their employees' well-being and attitudes towards their jobs.

1.1 Background

This study is conducted for and about a Finnish company that consists of about 70 employees where the customer service department takes up over 70% of the employees. For the company's overall well-being to be on a high level, there needs to be a focus on the well-being of the customer service representatives due to the large proportion of employees within this department. The company focuses on management and coaching, with the goal of having happy and engaged employees. The company even has weekly short anonymous employee pulse surveys to monitor the well-being level, but success is harder to advance without knowing more precisely what affects the employees' well-being. By investing in work well-being, the company has the potential of having more satisfied employees and better results. The research is especially topical at this point of time due to the company and its employees undergoing cooperation negotiations, as well as being forced to remote work due to a pandemic, which both took place close in time to the research. I, the researcher, am employed by the case company but do not work in the targeted department and am not directly involved in the subjects' employment.

1.2 Aim and research question

The aim of the study is to understand the work well-being of the company's customer service department and help the management with finding out both the pain points and success stories. This will help the management to understand the thoughts, perceptions, and feelings of their employees and what potentially could improve their well-being at the workplace.

The research question of this study is:

What impacts the work well-being among customer service representatives?

1.3 Structure of the thesis

This study is divided into 6 chapters. Following the introductory chapter, prior research and relevant academic literature for the purposes of this study is reviewed. The third chapter presents the chosen methodological approach of the study, including an explanation for choosing said methodology and sample. The chapter also presents the methods for data collection and analysis. The results of the research are presented in chapter four. In chapter five the results are discussed and compared to prior research. The last chapter concludes the study by summarising the main findings and how they practically could be utilised, as well as discussing the limitations of the study and exploring suggestions for future research.

2 LITERATURE

The concept of work well-being has been studied and it has become progressively more important that employees are committed to their job. This means that not only do companies need to hire the top talent but also facilitate a work environment that allows the employees to utilize their full potential to their work. Agbozo et al. (2017) states that employees that enjoy their work, experience a high level of well-being, and are more committed have a better chance of being productive. By having employees that are proactive and committed to perform on a high level, the employer gets the most out of their employees (Bakker & Leiter, 2010).

2.1 Definition of work well-being

According to Työterveyslaitos (2020a) well-being at the workplace is achieved as a collaboration between the upper and middle management, and the employees, and is achieved mostly in the everyday work life. A well-being employee is motivated, takes responsibility, is able to utilize their strengths and knowledge, feels needed, succeeds, and feels engaged. Laine and Rinne (2015) suggest that work well-being is dynamic and is affected by several different factors. Figure 1 demonstrates what Sosiaali- ja terveysministeriö (2005) states about work well-being, it being a working individual's ability to manage their work tasks which is impacted by 1. their own physical, psychological and social condition, 2. the functionality of the work community, and 3. the work environment. These three key elements consist of and are impacted by seven fac-

tors: private matters, family matters, financial situation, life situation, employment, salary, and work agreement.



Figure 1. Factors impacting work well-being. Adapted from Sosiaali- ja terveystieteiden ministeriö (2005).

2.2 Work motivation

Motivation means to be moved to do something and a motivated person is energised or activated toward an end. The motivation could be seen as a phenomenon that can be on different levels between very little to very much motivation. Motivation is not constant, meaning a persons or employee's motivation can change both level of motivation but also the orientation of the motivation. Orientation of motivation describes what type of motivation is affected by underlying attitudes and goals, for example an employee could be motivated to reach their monthly goals because this leads to praise from the manager. Motivation is claimed to be either intrinsic (you do something to be able to satisfy your innate psychological needs) or extrinsic (you do something because you experience pressure and control from someone or something else). The level of which extrinsically motivated behaviours represent self-determination can vary and extrinsically motivated behaviours can become more self-determined through internalization and integration processes. This is important since the more the basic psychological needs are supported

and met for an employee, the more the intrinsic motivation is maintained. By internalisation and integrating the extrinsic motivations at the workplace, they start to feel more meaningful and fulfilling for the employees themselves. (Ryan & Deci, 2000a)

2.3 Work engagement

Work engagement is impacted by work related factors along with more personal aspects, and a person with a better work well-being is more engaged at work than someone whose work well-being is on a lower level (Schaufeli & Bakker, 2004). Engaged employees have high energy and are self-efficient and tend to influence events that have an impact on themselves (Bakker, 2009). Engaged employees could be seen as hard workers who enjoy their work and do it with a positive attitude. This does not mean that engaged employees would not feel tired after a long day, but they would describe it as an enjoyable state rather than something negative due to the feeling being associated with positive accomplishments (Gorgievski et al., 2010). According to Työterveyslaitos (2020b) a person who has high work engagement usually feels happy going to work and experiences it as pleasurable and they enjoy it. Schaufeli and Bakker (2004) defines work engagement as an active, positive work-related state, that is described as vigour, dedication and absorption, referring to high energy levels and mental resilience when working, being strongly involved, and feeling significant, enthusiastic, and challenged. Work engagement is not rare and can be experienced in all industries and professions, but it can also vary from day to day, meaning that it is not a stable state or that an engaged employee always enjoys their job (Työterveyslaitos, 2020b), which benefit both the employer and the employee. Engaged employees feel that their work improves their own life and are committed to their job due to this, and often perform well and have a positive impact on the company's financial success (Työterveyslaitos, 2020b; Luthans et al., 2013; Bakker, 2011).

Bakker (2011) explains that work engagement should not be confused with job satisfaction, since work engagement combines job pleasure with high activation and job satisfaction being more of a passive form of well-being. Work engagement also differs from what is called flow, work engagement being a state that lasts for a longer time and flow often only refers to a peak experience that lasts only a short amount of time.

2.3.1 Job demands-resources model (JD-R)

The Job demands-resources model (JD-R) is a theory of work engagement as a balance of job demands and job resources. The theory focuses on both negative and positive indicators of employee well-being and corresponds with all the work-related factors that impact the work well-being of an employee, discussed when defining work well-being. Bakker and Demerouti (2007) states that the JD-R model includes the assumption that all occupations have their own particular risk factors regarding stress, but these factors can be separated into two general categories: job demands and job resources. This is why the model can be utilized regardless of occupation or the specifics of the demands or resources, which can be all or just a few of the different factors of work well-being. The JD-R model has been used as a standard theory for work well-being and work engagement studies, and the model proposes job demands being related to the exhaustion factor of burnout, and job resources being related to engagement (e.g., Bakker et al., 2014; Demerouti et al., 2001).

Job demands are seen as the physical, psychological, social, or organisational features of the job that require effort or skill from the employee and are therefore connected to certain physiological and/or psychological costs, such as emotionally demanding interactions, high work pressure, and unfavourable physical environment. Job demands do not need to be negative, but they can cause stress if meeting the demands requires high effort from which the employee has not recovered (Bakker & Demerouti, 2007).

Bakker and Demerouti (2007) tell us that job resources include parts of the work environment that facilitate and improve employees' work lives. They refer to physical, psychological, social, or organisational features of the job that are either functional in achieving goals, reduce job demands (and the physiological and psychological costs associated to these demands) or stimulate the employees own personal growth, learning and development. This means that the job resources are not only needed to handle the job demands but are also important by themselves. According to Maslach and Leiter (2008), one of the most effective of these resources is support provided by managers and colleagues, in which consistent practice of fair treatment and methods within the work environment is an important factor of building this relationship between employees and management.

Another important resource is the feeling of having an effective balance between work and non-work life (Brough et al., 2009), and low demands at work often lead to better work-life balance (Nickson & Siddons, 2012). Nyberg et al. (2015) states that employees with lower demands often have a better chance of having a better work-life balance than employees in roles with higher demands such as managers.

2.3.2 Recovery

It was mentioned in the previous chapter that job demands need to be balanced and recovered from, but if the resources and recovery possibilities at work are not satisfactory, there is a need of recovery from work during leisure time. The more recovery from the job demands is needed, the higher risk there is of a high turnover rate, sickness absence, and having employees with issues like emotional exhaustion, sleep, and psychosomatics due to it impacting employees' non-work life negatively. Figure 2 demonstrates the daily recovery process, including non-work time, since studies show that what happens at work affects the recovery process during leisure time. We can also see that the strain from home affects the recovery process, which has an impact on the work, as presented in the definition of work well-being. The more negative strain a person experiences, the more external load and load reactions an employee has during and after work that need to be eased during leisure time. The amount of job resources the employee has, the less negative strain there is that needs to be eased (Demerouti et al., 2009).

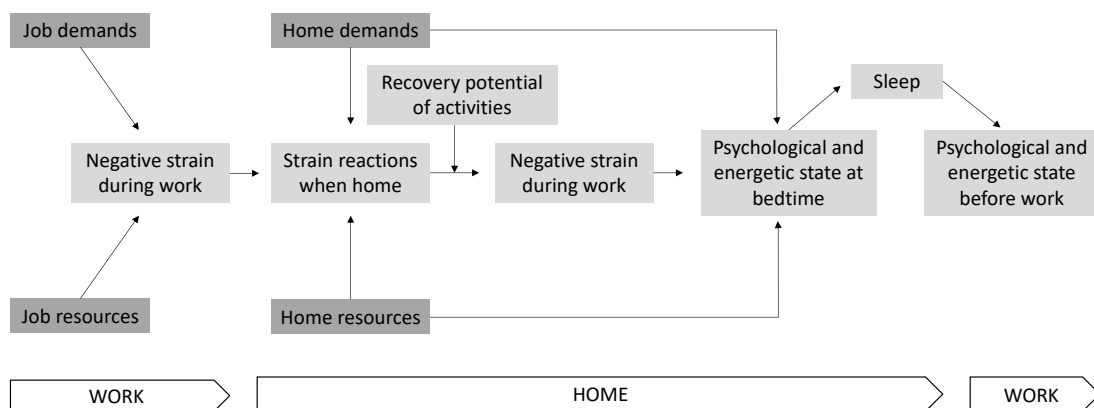


Figure 2. Model of daily recovery from work. Adapted from Demerouti et al. (2009).

2.3.3 Self-determination theory (SDT)

Ryan and Deci (2000b) explain that the field of Self-Determination Theory (SDT) is the investigation of a person's inherent growth tendencies and innate psychological needs, meaning that work engagement is seen as a fulfilment of a person's own psychological needs, the needs being autonomy, competence, and relatedness. These needs can be related to all the different elements of the definition of work well-being and SDT focuses on how much a person's behaviour is self-motivated and self-determined, meaning not being impacted by external influence or interference. Deci and Ryan (2000) states that a person or employee can thrive by satisfying the three mentioned psychological needs.

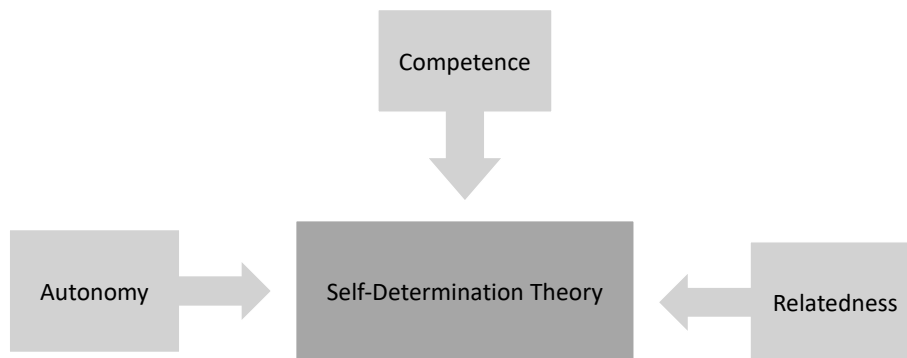


Figure 3. The three innate needs that allow optimal function and growth when satisfied according to SDT. Adapted from Ryan and Deci (2000b).

Autonomy is represented by the person's innate need to feel a sense of choice and psychological freedom when executing a task or action (Deci & Ryan, 2000). Unlike in the SDT, Skakon et al. (2011) describes autonomy as influence and the degree of freedom a person has and it being higher for managers than employees in non-managerial positions. The managers in the study also got higher scores of perceiving the work as meaningful and having more development possibilities than their employees.

The innate need for competence is defined as a person's need to feel efficient in interacting with the environment. This can be carried out by the possibility to engage in interesting and challenging tasks to test and develop the person's skillset (Deci & Ryan, 2000). Skakon et al. (2011) explains that possibilities for development contributes to a better psychological work environment.

Deci and Ryan (2000) states that relatedness is represented by a person's innate need to care and feel cared for, to feel connected, and being a part of a group. The need of relatedness is satisfied when the person feels a sense of communality and develop close and intimate relationships with others. Social support (Maslach & Leiter, 2008), which was mentioned regarding the JD-R model, and not feeling loneliness (Wright et al., 2006; Ayazlar & Güzel, 2014) are social factors that are important for an individual to feel at work, which indicates that organisational psychology and the relatedness aspect of SDT is consistent.

2.4 Working remotely

According to Staples (2001), transitioning to a virtual workspace from a traditional office requires not only technological solutions, but trust needs to be built among the employees, requiring frequent communication. Staples (2001) also found that low-quality communication when working remotely results in lower levels of job satisfaction and trust between the manager and employees, simultaneously creating higher levels of stress. According to Akkirman and Harris (2005), the employees' job satisfaction and possible advantages of remote working depend on effective communication. The advantages of working remotely being seen as improved productivity, cost reductions, increased competitiveness, and improved customer service. A high level of communication satisfaction, alongside improved productivity and flexibility can be reached by providing good technical infrastructure and support. This can be achieved whether the employees work remotely or not, by structuring the workflow and incentive systems to support remote working and by providing appropriate training.

Remote working provides the possibility of more spare time as a result of less time spent commuting, but there are also several possible downsides with working remotely. Some studies show that remote working employees run a risk of over working (Hartig et al., 2007) and deteriorated ergonomics for the employees not having the possibilities for appropriate workspace solutions at home (de Macêdo et al., 2020). Both of these aspects can result in long term complications, such as increased amount of sick leave due to physical or psychological illness. A lack of social interaction that can come with working remotely and not meeting your colleagues at the office can lead to a feeling of lone-

liness (Mann & Holdsworth, 2003), a lack of social support (Maslach & Leiter, 2008), and a reduced level of relatedness (Wright et al., 2006; Ayazlar & Güzel, 2014).

3 METHODOLOGY

The research of this thesis is about the case company's customer service department consisting of roughly 50 employees. Eight interviews with customer service representatives were conducted and analysed for this qualitative case study. The methodology is presented in detail in the following chapters.

3.1 Qualitative research

The aim of this study was to gain a deeper understanding of what customer service representatives feel impacts their work well-being. The qualitative methodological approach allows the researcher to focus on the words rather than the quantification of the data and to go deeper into the underlying themes and really understand the participants' thoughts, feelings and perceptions unlike a quantitative research method would (Bryman, 2012; Medhurst & Albrecht, 2016; Thoele, 2018). Bryman (2012) tells us that qualitative research allows the studied subject to orient the perspective of the research, meaning that the perspective of those being studied is focused on instead of the researcher's own perspective. This helps with genuine understanding of the subject's perspective. The sample size also affects the methodological approach that should be chosen (Bryman, 2012). The customer service department in the case company consists of approximately 50 employees, of which 40 work with similar tasks, therefore concentrating the research on these 40 employees. Because the sample would have been very small for a quantitative research, having only 40 employees in the sample, the natural methodological approach was the qualitative approach.

Interviewing is flexible and allows the researcher to get rich data from the participants. This was suitable for the research of this thesis and gave more reason to choose the qualitative approach. Semi-structured interviews allow the researcher to ask follow-up questions if necessary and focus on what the interviewee means with the provided answers, and therefore also dig deeper into topics mentioned by the interviewee excluded from of the original interview guide. Utilising an interview guide ensures that relevant topics are discussed and that the same high-level topics are handled in all interviews

even though the interview is not fully structured. By asking open-ended questions the researcher does not steer the interviewee to an answer that is expected, anticipated or wanted by the researcher (Bryman, 2012).

3.2 Research method

A case study examines a single phenomenon of interest and facilitates a detailed and intensive analysis of that case (Bryman, 2012). According to Zikmund et al. (2010), a case study refers to a specific person, company, event or group. As outlined in the first chapter, this research focuses on the employees' well-being of one company's customer service department, making it a case study.

3.3 Sample and data gathering

Semi-structured interviews were conducted with eight out of the total of circa 40 customer service representatives, allowing me to be flexible within the interviews. The sampling was purposive, including the same number of employees from each customer service team working with similar tasks and keeping the gender ratio amongst the interviewees the same as it is within the department. The employment tenures varied within the sample between 1,5 and 6 years, meaning no new hires were included. Based on what Bryman (2012) says about biased samples, the managers were not be involved in the selection of interviewees, to minimise the risk of the study being bias. The ages of the interviewees wearied between 24 and 41 years and their level of education was either a bachelor's degree or business college graduate.

Three of the interviews were conducted face-to-face at the office of the company and five through Microsoft Teams. All interviews were held during office hours and all interviews were audio recorded. The interviews lasted 46-81 minutes. The length of the interviews depended on the amount of follow-up questions and how talkative the interviewees were. Small talk before and after the interview took some time and before the interview started, the interviewer repeated the basic information that was sent to the interviewees prior to the interview, including the reason of the interview, the nature of the interview, informing that the interview will be recorded and transcribed, and assuring confidentiality and anonymity of the interviewee.

The interviews were conducted in Finnish for it being the interviewees' mother tongue and common language between the interviewer and interviewees, even though the thesis is written in English. This helps with the trustworthiness of the research and the interviews will not be limited by linguistical limitations of the interviewer or interviewee (Bryman, 2012). The translations of the interviews were made by me.

The structure of the actual interviews consisted of a few basic background questions followed up by 24 questions grouped into categories with 5-7 questions per theme. The questions and themes were chosen based on relevancy of the topic, and the full interview guide including the themes can be found as an appendix.

No one besides me has had access to all documentation of the interviews.

3.4 Data analysis

The research goal was to form a primary understanding of what affects the work well-being of a customer service representative, and an inductive approach to data analysis seemed like the most fitting approach. Inductive in this context refers to the analysis going from particular to general (Patton, 2015) and the theory being formed based on the observations and findings of the research (Bryman, 2012). This means that I looked at the specifics gathered from the interviews, labelled the data, found differences and similarities, found themes and finally found connections between the themes (Bryman, 2012).

To be able to perform the data analysis of the interviews the interviews needed to be transcribed. I did this within 48 hours after the interview. By doing this, there was a better opportunity for me to remember the interview and the discussion, which helped with the transcription. The transcribed interviews provided me with 14-19 pages of text per interview.

The transcriptions were read and followed up with highlighting the most relevant parts of each interview, labelling of the data. Then the labelled data from the separate interviews was compared and this resulted in finding differences and similarities, which lead to a three stepped coding. The first line of coding included everything that was mentioned in the interviews which then was refined, and incoherent topics were dismissed.

The second line of coding merged the selected topics into themes and the third line of coding functioned as the summarising dimension of the different themes recognised in the second line of coding. Both positive and negative characteristics were included in the data leading to the summarising dimensions being both positive (proper cooperation) and negative (absence of accomplishments and deficient work tasks) presented in figure 4, as well as summarising dimensions with dissensions (working remotely, sales and meaningfulness) presented in figure 5.

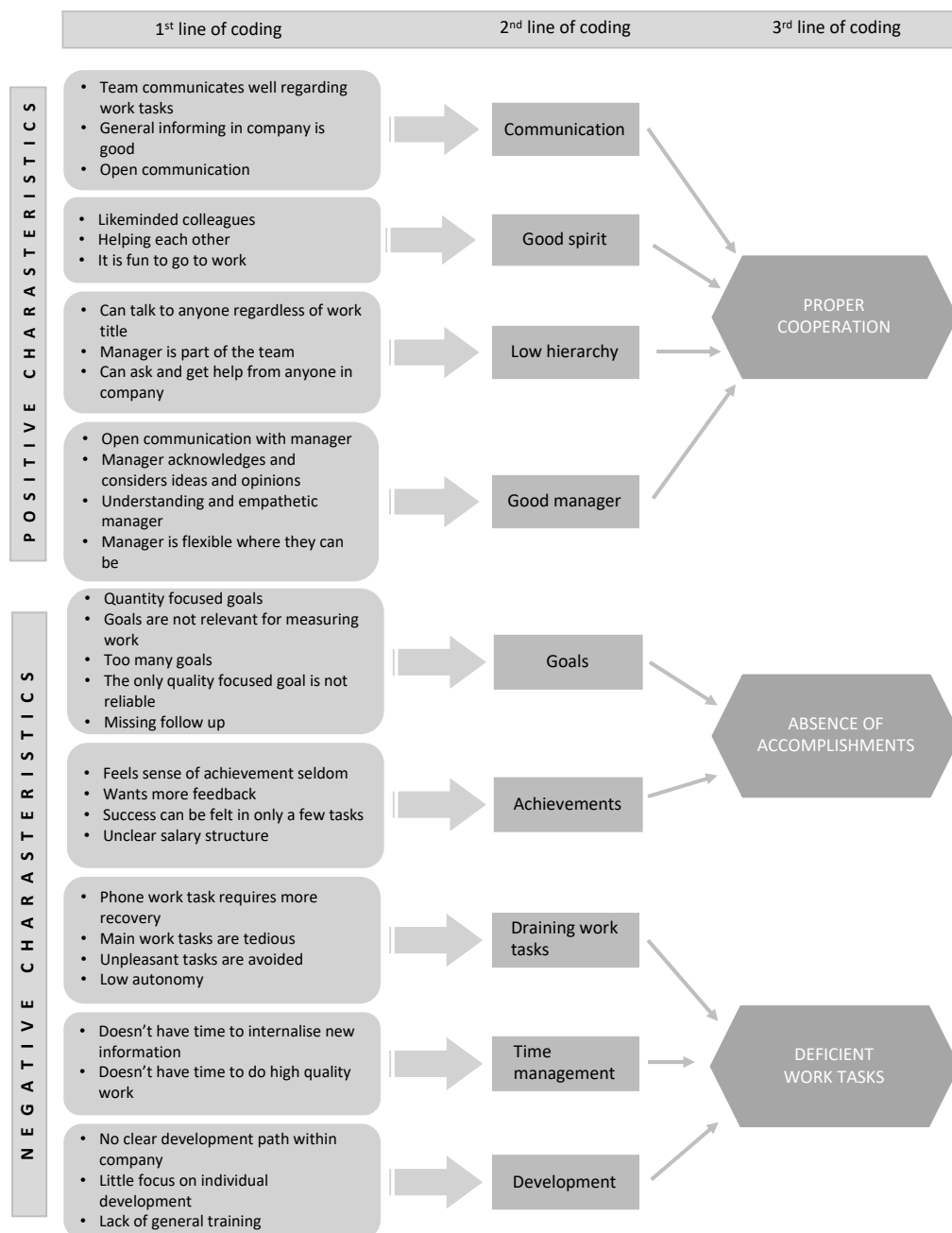


Figure 4. The three steps of the categorisation of the interview data with either positive or negative characteristics.

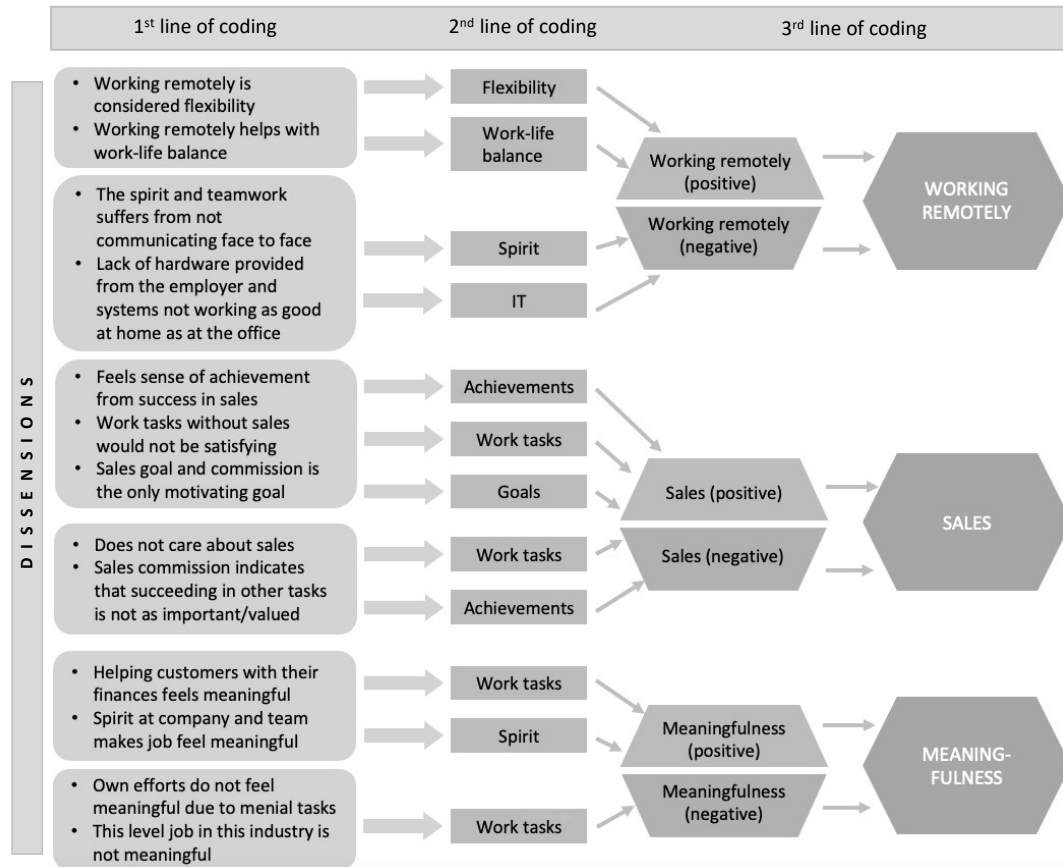


Figure 5. The three steps of the categorisation of the interview data with dissensions within the summarising dimensions.

3.5 Trustworthiness

When a sample size is small, each individual interviewee’s answer becomes more impactful than if the sample size were to be bigger. The sample size of this research was small, even though 20% of the case subjects were interviewed, which makes it more challenging to draw comprehensive conclusions of the interviewees’ answers. This means that there are some limitations to the applicability of the research results, but the learnings ought to be applicable to other research with similar companies.

Single case studies are generally not generalisable the same way studies including several cases are. Since this research is a single case study using one methodological approach, the findings could be seen as non-generalisable and not valid for generating scientific theory. The case subject of this research is not unique since there are many similar companies and customer service by itself is not niche for this case company, meaning that the findings could be applied to the research of comparable kind. Although a

single case study cannot be generalised the same way other research can, the findings and particularness of the research brings its own value.

I, as the researcher and interviewer as well as an employee in the company and knowing the interviewees, could be seen to affect the trustworthiness of the research, but it also helps for example with understanding the company culture and the interviewees' answers. I aimed to not show my personal opinions during the interviews or let them impact the wording of the interview questions, though it was possibly not fully avoided for the interviewees' answers not be impacted by them.

The interviewees were encouraged to expose their honest opinions regardless how negative they might be. It was also ensured that no one except I, who is not directly involved in the interviewees' employment or work, will know about the answers and that they would not be used for anything except the research. Nevertheless, there is always a risk that the interviewees were not completely honest in their answers and may have given answers that they felt would be appropriate. Some of the questions were more personal and at times it was noticeable that a question was more uncomfortable to answer than others. Questions regarding salary and what the interviewees would do if they were offered a similar job from another company were questions that the interviewees seemed more uncomfortable discussing than others.

The case company had some organisational changes made through a cooperation negotiation a few weeks before the interviews were conducted. Even though the research was not meant to look into the effects of the negotiations, but to focus on the employees' general work-related well-being, the fact that the negotiations could have had an impact on the interviewees' frame of mind cannot be disregarded.

3.5.1 Ethical concerns

I agreed to protect the anonymity of the company when the company gave its permission for the research. The reason behind the research and the nature of it was informed to the interviewees beforehand, and the same information was presented to all participants before they gave their consent of participation. The consent included my confidentiality agreement to ensure that the interviewees knew that their anonymity would be

protected and that the information they give to me will only be used for the research and will be handled so that the interviewee never can be connected to the research.

4 RESULTS

The data analysis identified both positive and negative indicators of work well-being that the customer service representatives experience, but there is also dissension in the customer service department. These topics are more closely presented in the following chapters. The interviewees' quotes are marked by an interviewee number only, to ensure the interviewees' anonymity.

4.1 Positive characteristics

To be able to answer the research question the interviews involved questions concerning topics such as teamwork, manager, hierarchy, possibility to influence, and communication within the company. The interviewees were asked to describe the cooperation between themselves and their manager, how they would describe the company hierarchy, what happens if they express an idea or a differencing opinion, and which three things work well within their team. I identified that the topics that were described as positive characteristics, presented in figure 6, had proper cooperation as the common theme between them. This theme included four subcategories, them being: (1) communication, (2) spirit, (3) low hierarchy, and (4) a good manager.

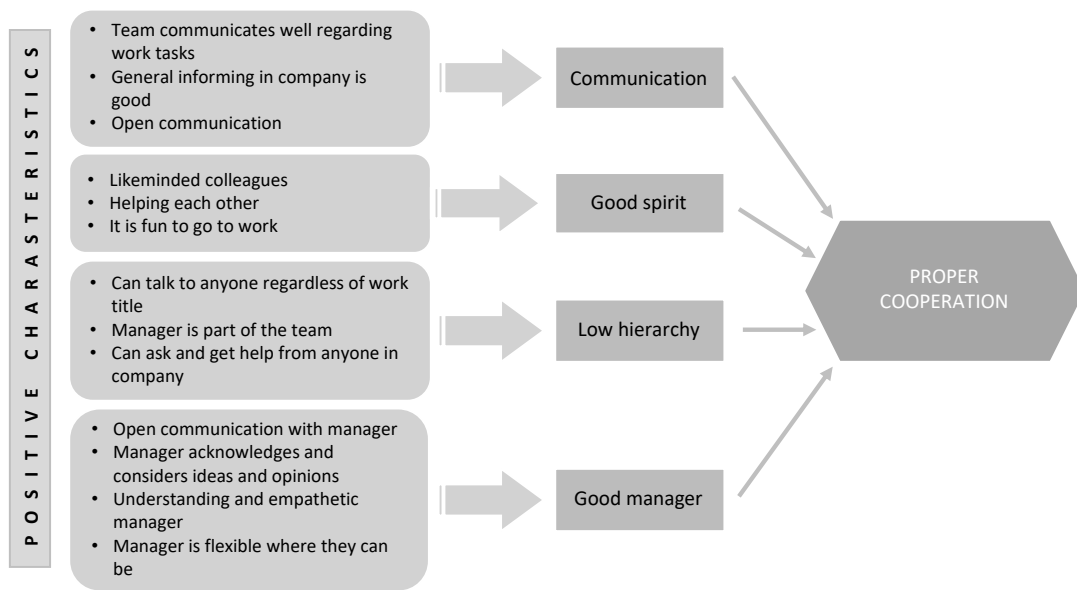


Figure 6. Categorisation of the positive characteristics.

4.1.1 Proper cooperation

4.1.1.1 Communication

Several interviewees described the general communication within the company being good; you are most often well and timely informed about new things and changes and during the cooperation negotiations the communication was transparent. The communication within the teams is also considered good, especially daily communication regarding division of work tasks. The communication is described as open and the interviewees feel like their opinions and ideas are listened to and considered. The interviewees noted the following:

I would describe the communication in the company as very open. You know about the things you need to know, and the informing includes more things than you would have to know about for your own work like you're told about general things in the company as well. And in the cooperation negotiations we probably got much more information than they do in many other companies. I mean it wasn't only told that "now the negotiations started" and "now they are done", but we went through the journey together. (interviewee 8)

I've experienced that it's absolutely okay to express differing opinions and that it won't cause any- in the best case it causes a discussion and then you get different viewpoints about the things, so through the different viewpoints you can find new things. (interviewee 3)

We are in the team very good when you need to communicate about who should do what. So we in the team can with a very short timetable change work tasks and then like throw the ball like "okay, you take this now and I'll take this", so that's strongly connected to communicating. (interviewee 7)

4.1.1.2 Good spirit

All interviewees told that a positive part of their work is the general spirit in the company and/or team is good. Several of the answers were given when asking the employees to list any three good parts of their job, meaning that the answers were given very organically. The good spirit was seen as a motivator, a benefit, and for some the best part of their job and the biggest reason for them enjoying their job. Some of the interviewees also told that they have become friends with certain colleagues that they spend time with outside of work with as well. The interviewees stated the following:

The team spirit in my team and in the whole workplace is good. I enjoy my time at work, which maybe has to do with the team spirit, but I think it's fun to come to work and here are nice people, so that's definitely positive and nice and I feel like we in the team are very similar as people. We are pretty young, and here we can probably think about the whole Finnish branch, but I feel like the average age is relatively young and people are young-minded and like-minded. (interviewee 1)

A high value we have in the company is that we have a really good atmosphere and a good general satisfaction and that most of the fussing that we have is due to people being people and that people sometimes feel the need to complain about things. (interviewee 8)

The absolute number one thing in my work are my colleagues. The team and friends there [gestures to are in office where team is placed] is superb and everybody helps everyone, and you can ask anyone and anyone can ask you. (interviewee 3)

4.1.1.3 Low hierarchy

The hierarchy was by almost all interviewees described as low when asking how they would describe the hierarchy in the company. It was stated that you can and do directly communicate with anyone in the company and get help directly from them regardless if the other person is higher up in the company and that you. The immediate manager is often seen as a part of the team even though they have a different area of responsibilities. The interviewees stated the following regarding the hierarchy in the company:

Well, it's also one thing that I've liked a lot because I think it's been easy to come and talk to anyone no matter what their position in the company is and you don't have to like... how would I say it... like be afraid to go and discuss with anyone about anything, so you can open your mouth to anyone and haven't gotten fired for it [laughter]. (interviewee 3)

I think you can talk to anyone. We have quite an open culture so I think you very well can give feedback or an idea or anything to anyone. They are generally well received on both sides. (interviewee 5)

I think we have a really low hierarchy, which is a thing that I've liked, that you can with a very low threshold ask anyone for information. And you are allowed to utilise the knowledge that we have in the company, like you can for example ask something directly from the jurist if you know that they instantly have the answer and then you can spread this information if it can be utilised in a general way. So I feel that we have a very clear organisation: there are team leaders and their managers, but the hierarchy still is like... no one wants to be above anyone else. (interviewee 8)

4.1.1.4 Good manager

When asked how the interviewees would describe the collaboration between them and their manager and what works well between themselves and their manager, the most common answer was that it is good, and the communication is open and that you can and want to talk with them about anything. The managers were commonly described as understanding and flexible, and that they listen and consider the interviewees' opinions and ideas meaning the employees have a possibility to influence. The following was stated about the interviewees' managers in the interviews:

The good communication [with the manager] probably is based on trust and that you have the courage to and want to tell things, like the things you say are meaningful, or what I feel, or if I have an idea, that it's even received positively, even if they in the end are implemented or not. You need to have the want to bring these things forward and you want to continue telling these types of things in the future when the listening is good, meaning that the manager wants to hear and listen, and registers the things. That's meaningful. Or if there are some personal things, that you can tell about as well, even if they are things outside of work, and that there is an understanding that these can impact your work. So basically, empathy is also a good quality. (interviewee 8)

It works as the toilet on a train [Finnish saying comparable to "works like a charm"]. We talk about anything, and we can agree that I work a shorter day today and longer tomorrow or anything. You can talk, joke around and maybe mess around with [manager] from time to time and they understand what you say and how you say it. (interviewee 7)

I'm bad at sharing thoughts and ideas but my manager sometimes says that I should share something I have come up with the rest of the team so that everyone can do things as I do them. So my ideas are considered, maybe even more by others than myself [laughter]. But you just need to tell about your idea or thought like "can this be done or changed" and if it's something within the borders of being possible to implement, then it is implemented. Bigger things are seldom possible to implement by a snap of the fingers. (interviewee 7)

I'm daily in contact with my manager and they and other team leaders have been very accessible also during the pandemic and distance working. It has always been easy to talk or send a message to any of them, and you see and hear from them when you are at the office. (interviewee 4)

4.2 Negative characteristics

To be able to answer the research question the interviews involved questions concerning topics such as goals, work tasks, skills, achievements, and rewarding. The interviewees were asked to describe the cooperation between themselves and their manager, how they would describe the given goals, what is done to maintain and develop their skills, and when they feel sense of achievement. I identified that the topics that were described as negative characteristics, presented in figure 7, had accomplishment and work tasks as the common themes between them. Absence of accomplishment as a theme consisted of two subcategories, them being: (1) goals and (2) achievements, whereas the theme of

deficient work tasks consisted of three subcategories, them being: (1) draining work tasks, (2) time management, and (3) development.

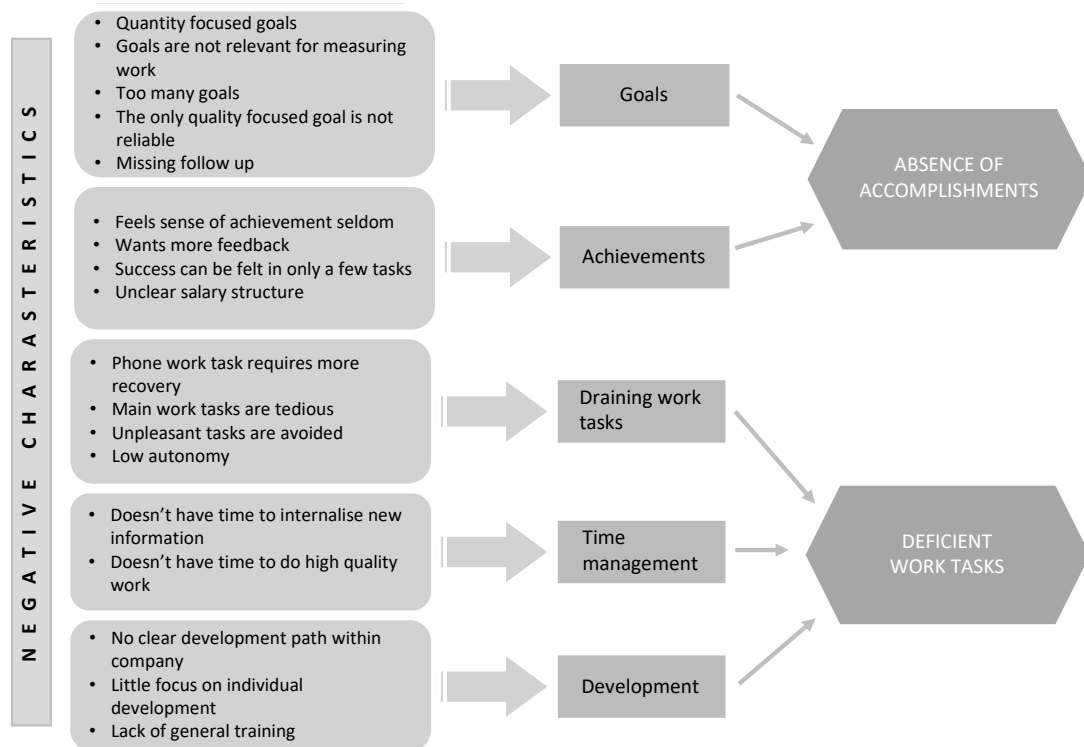


Figure 7. Categorisation of the negative characteristics.

4.2.1 Absence of accomplishments

4.2.1.1 Goals

The interviewees were asked to describe what type of goals their manager have given them, what they think of their goals and what kind of possible goals the interviewees have of their own. The given goals are mostly quantity based and measure the quantity and speed of handling customer contacts as well as incoming credit applications, and amount of made payment agreements with customers. The customer service representatives have one quality-based goal called CXI, but it is described as unreliable because it is based on survey answers given by customers after them being in contact with the customer service, and the customers often tell giving the wrong answer by mistake.

The goals do not steer the employees work towards something better and the quality of your job can still be bad even though you would reach all of the goals. Some interviewees told that there are too many goals to keep up with, that you cannot achieve all of

them and if you are very good at for example sales you cannot reach the phone call efficiency goal because your calls take a longer time. The sales goal and work task are presented more closely in chapter 4.3.2. Several of the interviewees told that they do not care about the goals or that the only thing they care about is that they do not want to be worst in their team when it comes to the results. Some interviewees also told that there is a lack of follow-up of the goals or that there is no consequence if you reach or do not reach you goals. The interviewees stated the following:

I think it's good that there are goals, but I don't stress about them or I don't follow them like that because I do my work like I do, and I do it the well I can and that's enough for me. Like I don't stress if I don't reach the goals. [...] There is maybe too much that is monitored and then you don't have the interest to... if there were for example a couple of things that are followed, I might even be able to concentrate on them, but now that there are so many it's more like "yes, the goals are there but I do what I do". (interviewee 3)

I think there should be more focus on for example the e-mails. I feel like it has been left like... we look at them yes and that in our team there are two who answer a lot of e-mails, but they come right away back to us and someone else have to handle it because they didn't get a proper answer the first time. (interviewee 4)

You have to care about your goals so that they look good, but the numbers don't tell the whole truth, example if you sell a lot your phone call efficiency goes down, because your call are longer that if you don't sell. So, I don't think they always tell the truth. I think they are... they're good guidelines for in what way you should work but the package should be more customised to you. (interviewee 5)

Other goals than the sales goal are mostly just there. I mean I can't in the beginning of the call decide if it will take two minutes or 20 minutes, so the work take the time it takes and I do what I do and try to be efficient of course, but sometimes the customers just don't stop talking [laughter]. After all, starting at numbers is in the end quite old fashioned. Of course, there needs to be some goals, but I don't know what there should be instead. There could be some sort of enticement that would contribute to you wanting to follow then on that level. (interviewee 7)

The quality is in a way... like it's not meant that you do as much as possible as fast as you can, but that the work is done with high quality. [...] There is no way of measuring the quality, you just have to rely on feedback from your colleagues if they notice a mistake. And feedback from customers refers to their experience which can be all over the place. (interviewee 8)

4.2.1.2 Achievements

Several interviewees told that they experience the sense of achievement fairly seldom, when asked how often they feel that they have achieved something at work; some experience it weekly but some told that they feel it fortnightly or on a monthly basis. The interviewees were asked to describe in which situations the feel that they have achieved something, the biggest source of this feeling is feedback from customers, the manager, and the colleagues. The issue with this is that the interviewees felt that they receive too little spontaneous feedback, feedback that is concrete and work task related and correcting feedback (this type of feedback is often called negative feedback but will in this

context be called correcting because the interviewees specifically described this type of feedback as something which they could use to develop and correct possible mistakes).

Another source for feeling accomplishment for the interviewees is achieving something special such as a special goal or task. These are mostly goals that the employees have set themselves or cases outside their normal tasks, meaning that they are not monitored by the manager or employer and they are not a part of the regular tasks and therefore do not happen often.

The salary structure and development are also seen as unclear and the interviewees do not know how and if their achievements affect their salary. Some thought that extra responsibilities in the form of tasks outside the regular tasks should have a direct impact on the salary but it has not.

A few of the interviewees expressed how succeeding in sales is the main source of feeling the sense of achievement, but this is presented more closely in chapter 4.3.2.

The interviewees noted the following about feeling a sense of achievement:

If it's a totally normal week meaning that there aren't much extra things to do, then you don't get any particular feeling of success or anything like that. You just do your job and that's it. (interviewee 2)

It's not daily, and maybe not even weekly [that you get a sense of achievement]. So once in a while if you get a really good feedback or if you have done something which makes the customer really happy. So, things like that. If you get positive feedback from let's say the manager or colleagues, but you don't really get those, so maybe once a week you get a really good customer feedback. But yes, you don't get it so much. (interviewee 6)

Everyone probably wants to know if they are doing their job well and a pleased manager is one type of measurement of it. So, I think that my job is steered by the fact that I want to succeed in the eyes of the manager. So, feedback about if you are going in the right direction is important. (interviewee 8)

4.2.2 Deficient work tasks

4.2.2.1 Draining work tasks

As mentioned in the previous chapter, several interviewees told that their daily work tasks do not excite them, and they experience low autonomy in their tasks. When asked the interviewees to tell what they do not enjoy about their work, answering customer service phone calls was described as the least favourite task and it being a task employees avoid when possible. The interviewees noted the following:

I'm already getting bored of the basic tasks so I'm trying to get involved in a bunch of other projects to get to do something else. (interviewee 2)

If you basically should take incoming phone calls you easily make up that you need to do something else and I feel that people easily just take off and something completely different without telling and then you are alone on the phone line just wondering where everybody is. (interviewee 1)

It [answering customer calls] is no one's favourite task, it's not mine either, but it's a part of the job so you can't avoid it no matter how much you'd like to. I feel like you have to be alert all the time and somehow keep... I don't even know why it is. And then the customers are probably seen as annoying. [...] So somehow, I don't know, maybe it's just something I perceive, that the customers are so difficult and that you wouldn't have the energy to talk and talk and talk all day. I like to occasionally be quiet and do other tasks. In peace. And when you are on the phone you can't concentrate on anything else. You can't do anything else alongside because it gets interrupted when the phone rings again. (interviewee 4)

Well I think my work tasks are pretty much routine. I personally maybe would like to have some sort of challenge. So our work tasks are very much assembly line type work and there is nothing wrong or bad about that, it's just... It's a characteristic of our job, like there are different and varied tasks, but the individual tasks repeat themselves, they don't change. (interviewee 8)

4.2.2.2 Time management

When discussing communication and informing interviewees told that they do get informed about new things and changes, but some of the interviewees felt that they do not have the time to internalise said new information. The information is often received per e-mail and the employees do not have a set time to read their personal work e-mail and they do not know which e-mails are urgent to read and which are not. This combined with the task of answering customer calls, where you cannot control when the phone rings and how much time you have to do other things in-between the phone calls, make it hard to know when you have enough time to read through the informative e-mails. This leads to reading the information in a rush and not internalizing the information.

As mentioned in chapter 4.2.1.1, the goals are heavily focused on quantity rather than quality. Because of this the interviewees do not feel that they are given the time they should have to execute their work as well as they should.

The interviewees stated the following:

We get a lot of information, but it feels like I have very little time to internalise it, or even no time. [...] In a way the hardest thing in this job is that I don't decide when the customers call and I don't decide if the call takes 10 minutes or two, or like I don't decide the content or length or issue or anything like that. I don't decide that today it will call a lot or not and that is in my opinion the biggest challenge in the internal communication and internalising the information, when I need think that I have to read this fast if my phone might ring within the next 10 seconds. (interviewee 1)

I've at some point asked if we could get personal timeslots for reading things through with thought, but then again you couldn't utilise the slot if there is a long queue and you can never know when some information is sent and if I have a half an hour slot every Thursday at 12 to read the new information

the information might already be very old or there might not be anything new and the information comes right after that. (interviewee 2)

The focus is so much on doing things efficiently, and that means fast, that for example the e-mails are not handled as well as they should. The customers don't get a good enough answer the first time and they have to send new e-mails back and forth a couple of times before they get their issue handled instead of just one or maybe two emails. And our stats look better doing this even though it causes more work and takes more time. In a whole. (interviewees 4)

4.2.2.3 Development

The interviewees were asked to tell what they feel is currently missing in their work and what would get them to take a similar job in another company and development was the common denominator; the interviewees feel that there is too little focus on their career and general development, and there is little to no development opportunities in the company. The interviewees noted the following:

A lot of the feedback I get is somehow general and not so specific and it's like "you're so good at that" and then you're just like "at what?". Like they are so broad concepts and it's of course nice and I appreciate that people thank or praise me, but I miss something more specific like "it was very good when you said this to this person because...". So it would be more precise and the reason for it, so that I would know and be able to develop through this. (interviewee 1)

I think there could always be more of maintaining employees' expertise and other. For example, credit cards are becoming a bigger product for our team now and even though we handle the card issues, we don't necessarily know much about payment international cards. So things like that would be useful. (interviewee 2)

One negative thing is that there are unfortunately few development opportunities in our company. Or then I'm withdrawn and can't really see them, but for me for example a personal goal is not to be promoted to a team leader because I don't necessarily want to handle the manager/subordinate relationship and I don't want that. (interviewee 8)

It would be good if there were to be something like "Now you've been in the company for three years, would you like to do an education? The company provides you this type of a course." which would develop me in my current tasks but would also develop me professionally. That would be nice. We don't have anything like that. The horror scenario would be that you are here for the next 20 years and then realise that you didn't have time to proceed in your career. The career development should be more active in our company. (interviewee 8)

4.3 Dissensions

In the two previous chapters the positive and negative characteristics of the customer service representatives' work were presented. In addition to these I identified that there also is dissension presented in figure 8 regarding three themes: (1) working remotely, (2) sales, and (3) meaningfulness, dissension meaning that there is difference of opinion regarding the subcategories and/or both clear positive and negative characteristics within the theme. The subcategories of these themes were identified as (1) flexibility, (2) work-life balance, (3) spirit, (4) IT, (5) achievements, (6) work tasks, and (7) goals. Of

these seven subcategories achievements, spirit, and work tasks is seen as both positive and negative and negative.

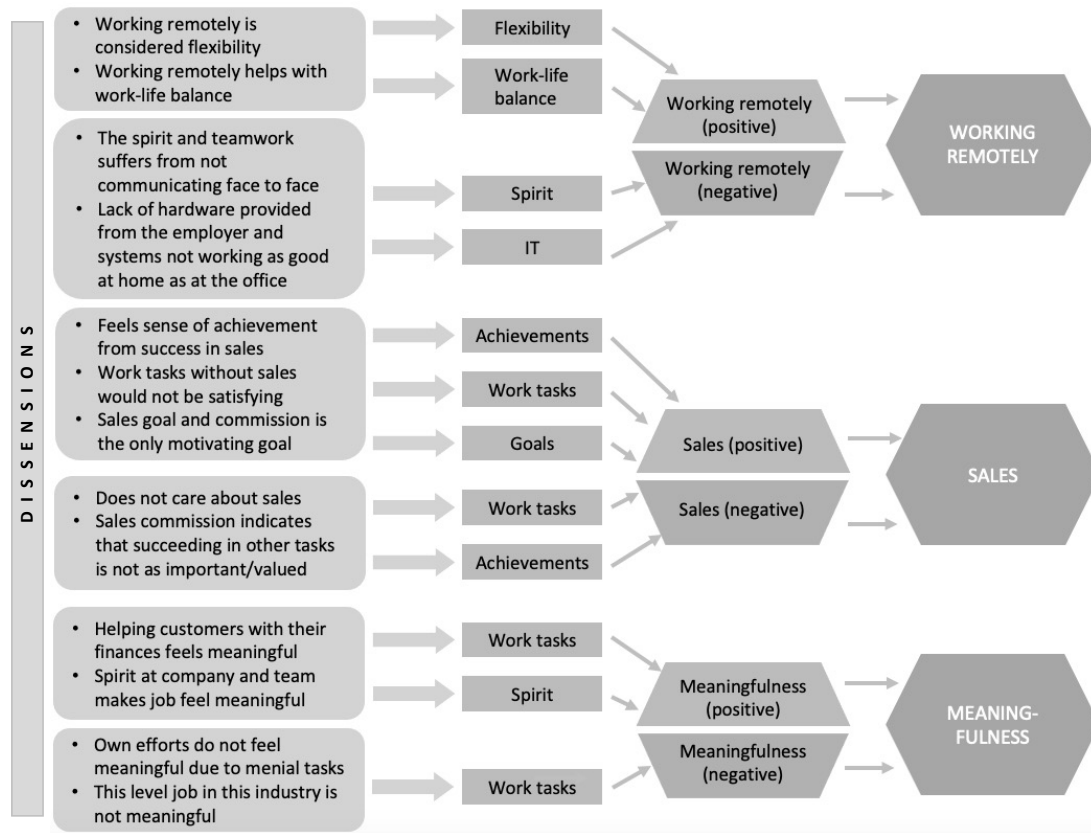


Figure 8. Categorisation of the dissensions.

Since the three themes include both positive and negative characteristics they will be presented as wholes below.

4.3.1 Working remotely

Remote working was not a separate theme in the interview, but it was something all interviewees mentioned in their interviews when discussing other topics. The thoughts about working remotely varied based on which topic was discussed. The spirit and communication in the team, as well as the physical workspace are seen as work aspects that are poorer when working remotely than when everyone is working at the office. On the other hand, working remotely brings an aspect of flexibility to the work as well as better work life balance due to less time spent commuting. The interviewees stated the following:

I rather work at the office than from home and it's partly because it's hard to work from home because of the facilities and it gets on my nerves pretty fast and I don't want it and a few times I've started the day from home and finished it at the office. And I have made the conscious decision that I'd rather come to the office for the sake of the team spirit also. (interviewee 1)

Something more should be done than just the manager asking how things are going when working from home. But yes, I think something more should be done. Maybe something that would increase the communality since you now don't see much people at the office and it's a bit like "I sit here home alone and do my work" and then you basically forget that the other people even exist. (interviewee 6)

Now we got a significant improvement, which I hope will continue, in the form of remote working. A year ago it was said not to be even possible, but now it is. I think it should continue in some form. It doesn't have to be so much that you are like five weeks in a row away from the office, but something where you could for example on a Friday when you only have administrative tasks do it from home. It wouldn't have to be so often, but it should be maintained as a possibility in some form. (interviewee 5)

4.3.2 Sales

Sales as a work task was mentioned by the interviewees when discussing the work tasks in general, as well as discussing goals and achievements. Some of the interviewees do not care for sales at all and have not succeeded nor tried to succeed in it and others perceived the sales as the most important, motivating and interesting part of their work, the latter feeling a sense of achievement from succeeding in sales specifically and seeing the sales goal and sales commission as the only motivating goal they have. The interviewees noted the following regarding sales:

The commission is an amount that basically should motivate but I've not been paid a cent of commission probably during the last six months. [...] The commission amounts are nice and would be a nice add-on and I think it's great that there is a commission given for doing a good job at sales. (interviewee 1)

I think it's weird how little people here sell, but it's probably the inequality, that one task is more important than another, because the tasks are different. And some people do a great job for example keeping instructions up to date and they don't get any commission. So why do you get a commission from sales? So I understand a conversation like that very well, but all sales is connected to a performance bonus. (interviewee 3)

If it [work tasks] would only be customer service without sales I wouldn't have been there for this long. When you get that flow going you just want to continue taking the phone calls and skip your breaks and do a longer day and so on. (interviewee 7)

When you do a sale, you feel that you've accomplished something, and it feels good. And the commission you get is of course motivating and a way you can affect your salary directly. And the sales goal is the only one I really follow up on and I'm interested in. (interviewee 8)

4.3.3 Meaningfulness

When asked how meaningful the job is to the interviewees, the general census was that their job does not feel very meaningful; the efforts the interviewees put in do not feel

meaningful due to menial work tasks and the customers service level job in finance industry is not seen as meaningful. There were two exceptions to this though: the job feels meaningful when the interviewees have the possibility to help customers with their finances in a major way and the company's and team's spirit makes the job feel meaningful and enjoyable. The interviewees stated the following regarding sales:

Well, it's [the job] not especially meaningful. It's a job and like when you stop working for the day there is no feeling like "Yes, I once again did something good and meaningful!". Of course, it brings content and meaning to own life in that way but not more than that. I'd like to have a job that would feel more meaningful, I would like to have more responsible tasks, own responsibilities and possibly a job in a more socially responsible industry. I want a job where I'm not so easily replaceable and that not anyone can do. (interviewee 2)

It gives a good feeling in a way, when you help the customer to save 600 euros a month so in those situations it feels meaningful in a way, when you get to better a person's life in a concrete way. (interviewee 5)

Seeing your friends and maintaining your social contacts, in a normal situation is what makes the work meaningful. So, this remote working is a little boring when you don't meet physically. (interviewee 7)

5 DISCUSSION

As implied by Laine and Rinne (2015), work well-being is dynamic and factors that support or prevent the well-being can be recognised. The results of this research suggest that the work well-being of the employees' in the case company is generally good. The job resources exceed the demands when considering what Bakker et al. (2014) says about the Job demands-resources model (JD-R), with proper cooperation being the theme that impacts the well-being positively (job resource), and the lack of feeling accomplishment as well as the dissatisfaction regarding the work tasks impacting the well-being negatively (job demands). Remote work, sales as a work task, and the job not feeling meaningful are themes that either cause dissension amongst the employees or have both positive and negative characteristics concerning them. The relatedness aspect of the Self-determination theory (SDT) is more fulfilled than the autonomy, and the competence aspect is realised the least.

5.1 Positive characteristics

The one broad theme of considered supporters of a good well-being of the customer service employees' current job is cooperation and this is discussed more closely in the following chapter.

5.1.1 Proper cooperation

The cooperation amongst the employees as well as with the managers and within the company in general is considered to be proper and a high supporting factor of the satisfaction, enjoyment, and well-being at the workplace, which is highly aligned with the conclusions of Agbozo et al. (2017). The communality being the reason why employees enjoy their job is a sign that the communication, spirit, low hierarchy, and management style are all aspects that need to continuously be cared for since a good social work environment commits employees to the company and has the opportunity to increase productivity (Agbozo et al., 2017), which benefits both the employees and the employer.

Support is an important aspect of job resources according to Maslach and Leiter (2008) and this can be seen in the interview answers of this research also; receiving and being able to trust that you will receive help when needed from colleagues and managers is important for the employees and supports their well-being at work. The employees valuing the communality and support confirms the relatedness property of the SDT (Deci & Ryan, 2000).

Employees in non-managerial positions have amongst other things a low level of influence and therefore have a lower satisfaction level of their job (Nyberg et al., 2015). In this research it can be seen that the employees have a low autonomy and freedom within their work tasks, which is typical for service employees (Skakon et al., 2011) and bad for the employees according to the SDT (Deci & Ryan, 2000). The fact that the employees experience a high level of influence and flexibility regarding work schedule related aspects due to great cooperation, supporting the employees' work well-being is cohesive with what Deci and Ryan (2000) states. The managers have a responsibility to keep listening to their employees and considering their opinions and ideas. HR strategies as

well as top management need to consider the employees and their perception of an open culture and workplace fun (Mousa, 2020).

5.2 Negative characteristics

The work demands of the employees are considered fairly low which leads to the positive aspect of good work-life balance for the employees, as supported by several studies (e.g., Nyberg et al., 2015; Nickson & Siddons, 2012) but the employees do not experience accomplishments and the job tasks are seen as uninteresting. These themes are discussed more closely in the following chapters.

5.2.1 Absence of accomplishments

Getting the regular work tasks done does not create the feeling of success or achievement for the employees, so they rely on special tasks and projects for that. This creates the need for ongoing extraordinary responsibilities, and these cannot be guaranteed to every employee on a regular basis. This reduces the amount the employees feel accomplished at work.

The employees said that they care about their goals because the employees do not want to perform poorly compared to their colleagues and that reaching goals in general creates the sense of accomplishment, meaning that there are both intrinsic and extrinsic motivators. The issue is that the goals given to the employees are described as only quantity focused and not relevant for measuring the outcome of completed work and that the current goals create more extrinsic motivation that has not been internalised and therefore do not feel very meaningful (Ryan & Deci, 2000a). There is one quality-based goals, but it is seen as nonreliable and more impacted by luck than own efforts. Some of the employees think that there are too many goals and that it is impossible to achieve all goals simultaneously, because some of the goals cannot be achieved if others are achieved. Another factor why the current goals do not feel important is that reaching or not reaching the goals does not seem to impact anything; you do not get any incentive by reaching your goals and if you do not reach your goals there are no recognised repercussions, making the goals not feel meaningful, as Ryan and Deci (2000a) suggest.

The goals are seen as irrelevant for the job, but it is not the only reason why the sense of achievement is experienced seldom by the employees. The employees want better quality feedback and especially concrete feedback regarding their work tasks to know what they are doing well and to be able know how to develop their skills, which would support the employees' need to feel competent (Deci & Ryan, 2000). Most of the feedback from their managers is given during planned meetings which eliminates the spontaneity of the feedback, making it more general than specific and not as helpful or concrete.

Salary development is a topic that is considered unclear by the employees and more specifically it is unclear how the achieved work and accomplishments impact the salary if it does. The employees are generally satisfied with their salary and consider it to be fair in comparison to the work tasks and responsibilities which by itself is important considering salary being one of the factors impacting the work well-being (Sosiaali- ja terveystieteiden ministeriö, 2005), but it is unclear what you need to do or achieve to be able to impact the salary. Some of the employees expressed that they think that getting tasks and responsibilities outside the basic work tasks is a consequence of doing a good job. More knowledge and extra responsibilities should according to the employees lead to a salary increase, but the employees' personal experience suggest otherwise. The employees do not know why or when the salary is reviewed and who decides if it will be increased or not. There is no salary development structure that the employees know of, which creates confusion – could this be solved by the management being more transparent regarding the salary development in the company?

5.2.2 Deficient work tasks

As mentioned in the previous chapter, the basic work tasks often feel tedious and do not feel important. The tasks are routine like and are not challenging for the employees which would be important to satisfy the need of feeling competent at work according to the SDT (Deci & Ryan, 2000). The regular work tasks do not often function as a resource and answering customer calls is seen as the least favourite task. It is more demanding and requires higher efforts than other tasks and requires more recovery from than other tasks, leading to stress if the recovery and resources at work are not compensating enough (Bakker & Demerouti, 2007; Demerouti et al., 2009). This is why employees often try to avoid the more draining work tasks, answering phone calls being

the first one to avoid, which creates more work and strain for the employees doing the tasks.

The work tasks do not allow much autonomy since the execution of the tasks already are very far thought out and there being rules of how to handle different types of situations. The absence of autonomy is problematic when looking at the SDT, since it states that the employees have an innate need of feeling a sense of choice and freedom (Deci & Ryan, 2000). For the employees to feel fulfilled in their work, the work tasks would need to include tasks where there is more freedom for the employees to make own decisions and have a bigger impact on the outcome. This is already seen in the form of employees wanting to have responsibilities outside their normal tasks and feeling that these extra tasks give them more enjoyment than the normal tasks do. According to the JD-R model these extra tasks are resources for the employees and can balance the demands of the regular tasks.

Time management is another work task related factor that the employees talked about as a negative part of their work, more specifically lack of time to internalise new information and to execute high quality customer service. New information is mostly spread through e-mail and the employees do not have enough time to read through and internalise the new information during the workdays when they are answering phone calls because there either is no or not enough time in-between the phone calls to be able to more than skim through the text. It is easier for the employees to manage their time when executing other tasks than phone work and use time to read their own e-mails, since there is no set time to do anything else than to serve customers. This affects the employees' development possibilities and feeling of autonomy, which as in previous chapters have been discussed, are important factors of work well-being. Another time management related negative aspect of the employees' work is the pressure to execute their work fast rather than with high quality. As stated by Skakon et al. (2011), the need for competence would be important to fulfil their psychological needs and the fact that the employees feel that they are not allowed to use enough time to do their work as well as they would like and need, affects both their autonomy and competence negatively.

Development is the third work task related negative aspect of the employees' work, as there is too little focus on their development and career, as well as not enough development possibilities in the company. Personal growth, learning, and development would

function as a resource for the employees (Bakker & Demerouti, 2007) and increase their competence (Deci & Ryan, 2000), leading to an improved well-being and satisfaction level through a better psychological work environment (Skakon et al., 2011). The fact that the employees' professional skills are not developed as much as hoped and that the employees do not see a future within the company if they would like to advance in their career could also make the employees less committed to their job and the company. Would a greater focus on the development of the employees lead to not only more skilful employees but also more committed ones that stay in the company longer?

5.3 Dissensions

There is three topics that have both strong positive and negative characteristics or are topics that the employees do not agree on, hence there are some dissensions that is discussed more closely in the following chapters.

5.3.1 Working remotely

Remote working was a relevant topic as this research was conducted during an ongoing pandemic and recommendations of remote working by the government. Remote working is a way for the employer to be flexible towards to employees (Akkirman & Harris, 2005), but when the topic was discussed with the management before it was forced by the prevailing circumstances, it was said to be impossible to execute. This was proven wrong when remote working begun unplanned in a high scale due to the circumstances still prevailing. The employees agree that remote working should be continued even after it is not required due to a pandemic or similar, because it is seen as a real benefit and flexibility. How much the employees should be able to work remotely is another question.

There is a studied risk of overworking when working remotely (Hartig et al., 2007), but that was not experienced amongst the employees in this research. The clear and set work shifts and low demands help the employees to separate their work-life and spare time, hence remote working not impacting the customer service employees' working schedules as much as it could affect employees in positions with more freedom.

It was previously stated that cooperation and communication is an important aspect of the employees' well-being and remote working deteriorate precisely those aspects, at least with the amount of remote work and workflows of today. This supports the findings in previous studies (Akkirman & Harris, 2005). Some of the employees experience a feeling of loneliness and not being able to share with colleagues, which is a risk of remote working (Mann & Holdsworth, 2003), and impacts how related the employees feel (Wright et al., 2006; Ayazlar & Güzel, 2014) and the work well-being is negatively impacted when the resource of social support goes down (Maslach & Leiter, 2008).

The physical work environment and IT solutions are other aspects that were mentioned as a negative aspect of remote working. The employees feel that the employer should provide better hardware, such as screens, phones, and headphones. Several of the employees do not have an ergonomic working space in their home and some stated that they would not invest in that themselves, at least not before they know if they will be allowed to work remotely in the future. Poor ergonomics have a risk of leading to reduced physical well-being of the remote workers (de Macêdo, 2020), which can lead to long term issues to the employees and increased levels of work absence. Good ergonomics should therefore be in the employer's interest.

5.3.2 Sales

Sales is a part of the employees' work tasks and it is the only work task that the employees can avoid doing completely and the lack of consequence for doing this, allows the employees who do not care for sales to continue doing so. There are clear differences of opinion regarding sales as a work task: some employees see it as the absolute best part of their work tasks when the rest do not like the task and ignore or avoid it. The latter could be seen as a sign of the lack of both intrinsic and extrinsic motivators (Ryan & Deci, 2000a). Could this mean that the task is only motivated by the employee's intrinsic factors and some of the employees would need more extrinsic motivators?

The goal of number of achieved sales is one of the goals that is easily measurable and clear. For those employees who enjoy the task of sales and execute the task, successful sales create a sense of achievement and makes them want to do it more and improve in sales. Succeeding in sales not only improves psychological aspects of the employees' well-being but financial aspects too, due to commission paid for successful sales and

can therefore be a resource for several aspects that impact the work well-being (Bakker & Demerouti, 2007; Sosiaali- ja terveystieteiden ministeriö, 2005). Some of the employees think that the fact that there is an inducement for sales decreases the importance of other tasks. They also experience that managers emphasise the importance of sales more than other tasks, such as the upkeep of guides, that also has to be done but does not result in a commission or praise for achieving a goal, because these are not measured or included in the employees' goals. A change in goals and more feedback could make a difference here as well, as discussed in the chapter regarding achievements.

5.3.3 Meaningfulness

Ryan and Deci (2000a) states that an employee perceives their job as more meaningful if their job is motivating and this is supported by this research's results. The employees do not perceive their job as meaningful due to the employees' feelings about their work tasks and lack of personal development. Some employees think that the industry in which they work reduces the meaningfulness of their job, but this is something the employer cannot impact, expect possibly emphasising the importance of the employees work and the positive social impact it has.

The two exceptions to the job not feeling meaningful are the social aspect and being able to make a substantial positive impact on the customers' financials. The employees consider the spirit at work the biggest strength of the employer and the reason why going to work is enjoyable, implying that the employees are engaged (Työterveyslaitos, 2020b), and the management need to continue to make efforts to preserve the good spirit and communality. The one part of the work tasks that the employees consider to be meaningful to themselves, the customers, and society, is when they are able to offer financial solutions aiding the customers in a considerable way. The opportunity to do this is more applicable in some of the teams' tasks than others, but all employees have the possibility to experience this. These opportunities unfortunately do not occur so often, but when they do the employees feel that their job is important, meaningful, and creates motivation.

6 CONCLUSION

The theories of this thesis claimed work well-being to vary, fluctuate, and consist of several different elements making it a multifaceted subject. For an employee to be motivated, engaged, and obtaining a high level of well-being at work, the individual's basic needs need to be fulfilled. The employees need to feel being a part of a group and that they are listened to, the work tasks need to be challenging but not too emotionally draining, and that the work is meaningful and important. A high level of well-being does not mean that every aspect of the job always has to be easy and enjoyable, and that it would not be acceptable to sometimes feel tired or drained, but in the entirety the job should feel satisfactory. These theories support the results of this research.

This research identified the characteristics impacting the work well-being of the case company's customer service employees the most. There are characteristics, all regarding cooperation, which have a positive impact on the well-being and characteristics regarding absence of accomplishments and deficientness of work tasks which have a negative impact on the well-being. In addition to these, there are aspects with dissensions, them being remote working, sales as a work task, and the meaningfulness of the job.

The employees are generally pleased with their job due to a good spirit, communality, and cooperation with colleagues and the managers. These aspects give meaning to the employees' job and is the one reason for them to enjoy going to work and staying in the company.

The regular work tasks are seen as tedious and routine like, and the employees rely on additional tasks and responsibilities outside the regular tasks to make job feel more meaningful and as achievements. The employees want to perform with high quality, but the goals given to the employees are not considered relevant and they do not create a sense of accomplishment. The employees are given a high number of goals and all but one are quantity based. Goals are seen as important in general, but the current goals and how they are monitored does not create motivation. It is unclear how the employees' performance impacts the salary, and the salary development is considered unclear in general, since achieving the goals or getting responsibilities outside the regular tasks do not appear to be the determining factor.

Remote working is considered as a good feature and it supports the employees' well-being by bettering their work-life balance, and if remote work would be continued after it is no longer forced by external factors, it would be seen as a flexibility aspect towards the employees. It is not expected nor wished for, that the remote work would continue to the extent as it is when this research was done, but the employees would like to have the possibility to work from home once in a while in the future as well. The employees identified negative aspects of working remotely, such as it having a negative impact on the cooperation, communication, and communality, and this is the reason why working from the office is supported. The IT solutions and them not working as well remotely as they do at the office is another negative aspect of remote working, but this could be solved by the employer.

Sales as a work task split the employees' opinion where some consider it being the best part of their job and some not caring for it as much or at all. The employees who find sales interesting and enjoyable, consider the sales goals and commission motivating, and get a feeling of accomplishment when succeeding. The employees who do not enjoy sales as much avoid the task and do not meet their sales goals without repercussion.

The meaningfulness of the job is positively impacted by the cooperation at the workplace as well as being able to significantly better the customers' financials. The lack of development and the nature of their work tasks makes the job feel inconsequential. The employees enjoy going to work but the work itself is not as fulfilling as the social aspect is.

6.1 Practical implications

The results of this study suggest that the cooperation and communality need to be cared for and maintained by the management to ensure the continuity of the proper cooperation it being the greatest strength of the company from an employee perspective. By ensuring that the individual employee has a responsibility or extra task outside the regular work tasks and changing the goals to measure work quality better, thus being more relevant for measuring the work, the employees could be more motivated to work towards achieving the goals and see their work as more important than they now do. The management could also be more transparent regarding the salary protocol to diminish mis-

understandings and motivate the employees to work in a way that benefits the employer and the employees themselves.

By changing the existing goals to measure the work in a more relevant way and focusing more on qualitative aspects of the work would motivate the employees more. This could lead to more focus on achieving the goals which would affect the way the employees work in a positive way and therefore create better results and more engaged employees. Continuous feedback regarding the quality of the employees' performance would also be a relevant change that the managers should consider.

An arrangement where the employees are allowed to continue working remotely to some extent after it no longer being required due to external reasons should be put into place. The employees should primarily work from the office but be allowed to work remotely to add a flexibility aspect to their work and increase their work-life balance.

The managers could through their management motivate the employees and if it is in the company's interest to have more sales minded employees, this could be more of a requirement when recruiting new employees. Sales should also be required from the employees the way other work tasks are due to it being a part of their job description.

By adding more general development and feedback, focusing on the skills and interests of the employees, the employer would increase the employees' professional competence. The employees would consider themselves having more development opportunities and this way increase the employees' engagement and the meaningfulness of their work. Simultaneously the company would get highly skilled employees who have a greater competence and are able to serve the customers even better than with their current skills.

6.2 Limitations

Work well-being is a broad and complex subject, and it was not possible to comprehend all aspects it through one research, even though the research was limited to the customer service department of one company. The circumstances of the company were such that the topic of well-being was affected by unconventional elements which made the topic of general well-being abnormally broad. The small sample size complicated drawing

conclusions and thus affects the applicability of the results, and the interviewees being identified instead of anonymous could have affected the truthfulness of their answers, even though giving truthful answers were encouraged and in the best interest of the employees.

6.2.1 Directions for future research

The research of this thesis was executed with a broad approach. What could be done next is narrow the scope and explore one or several specific well-being themes of the results of this research. This could be done with a quantitative methodology and by this increasing the sample size and allowing completely anonymous answers from respondents facilitating a safe environment to ensure honest answers. One of two circumstantial themes that could be worth exploring is the effects the cooperation negotiations had. There could be some outcomes that still would need to be dealt with and to learn insights useful for future similarities. The second circumstantial theme that might be worth exploring further is what the impact of sudden remote work has been and what could and should be done in the future when remote work is no longer forced due to external factors. The millennial generation and the needs of this generation could also be considered, it being the generation overtaking a large part of the current job market.

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APPENDIX 1. CONSENT FORM

Consent to take part in research

I voluntarily agree to participate in this research study conducted by Josefine Törnwall from Arcada University of Applied Sciences. I understand that the reason is to gather information about from customer service employees for the conduction of a research project.

- I understand that my participation in this research is voluntary and I can withdraw at any time or refuse to answer any question without any consequences.
- I have had the purpose and nature of the research explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that my participation involves being interviewed by Josefine Törnwall from Arcada University of Applied Sciences. The interview will last approximately one hour, and I agree to it being audio-recorded and transcribed. Notes could also be taken during the interview by the researcher.
- I understand that I will not benefit directly from participating in this research.
- I understand that all information I provide for this study will be treated confidentially, that the researcher will not identify me by name and that in any report on the results of this research, my identity will remain anonymous.
- Faculty and administrators from Arcada University of Applied sciences will not take part in at the interview but will have access to raw notes or transcripts if needed. This precaution will prevent my individual comments from having any negative repercussions. The notes and transcripts will not include any personal information that could be used to identify me.
- I have read and understand the description provided and have had all my questions answered to a level of my satisfaction.
- I have received a copy of this consent form.

Signatures

Name and signature of research participant

Date

Signature of researcher

Date

For further information, please contact Josefine Törnwall at josefine.tornwall@arcada.fi

APPENDIX 2. INTERVIEW GUIDE

INTERVIEW GUIDE ABOUT WORK WELL-BEING

BACKGROUND

Age, Gender, Education

What is your present job title?

How long have you worked at the company?

GENERAL

What do you think about the company values?

Give me three examples of good things about your job

How meaningful do you feel your work is to you?

Give me three examples of things you would like to develop regarding your current job

Describe your feelings about your job security

How is your free time and work time balance during breaks, after work and during vacations?

What kind of flexibility does the employer offer? How about you?

COOPERATION

How would you describe the hierarchy at the company?

Tell me about the cooperation between you and your supervisor

What are your thoughts about the feedback at your job?

Give three examples of what works well in your team

Give three examples of things your team could work on developing

Describe what the communication is like e.g., regarding spreading of information

What happens if you express an idea or a differentiating opinion?

GOALS AND ACHIEVEMENTS

What kind of goals are set by your manager?

What kind of goals have you set yourself?

How does your work support the goals of your team?

Do you feel fairly rewarded (pay, commission, promotion, training) for my contribution?

Do you have a clear view of the pay and open discussions about it with your manager?

WORK TASKS

How do you feel about your work tasks?

How much freedom do you have to decide how to do your work?

How often do you feel a sense of accomplishment?

What is done or what do you do to maintain and develop your skills?

If you were offered the same job at another company, how likely is it that you would stay here?

Thank you for taking part of this research! Is there anything you would like to define more or any complementary information you would like to add to the topic?