

Factor Affecting Employee Retention in the Call Center of Banking Sectors

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Abstract

The factors affecting employee retention in Pakistani banking sector call centers are examined particularly through evaluation of career growth and motivation together with workplace environment and flexible scheduling and professional development opportunities. The researchers gathered survey data from banking call center employees to conduct their research using a quantitative method. The research findings based on ANOVA with regression and correlation analysis demonstrate that career development benefits have the most substantial impact on employee loyalty which secondarily depends on employee motivation and a favorable workplace atmosphere. Staff members tend to stay with their current positions because they can see advancement routes and get enough training resources. Additionally, factors such as work-life balance and organizational culture also impact retention levels. Research findings highlight how managerial initiatives must concentrate on staff motivation efforts alongside professional growth frameworks and work environment backing. Organizations should establish mentorship initiatives coupled with good salaries and flexible work designs to help employees maintain their job satisfaction while lowering employee exits. Active examinations of essential factors enable banking call centers to improve employee loyalty which results in better customer service and enterprise performance. Research should examine the effects of technological improvements and remote work flexibility on personnel maintenance patterns in this industry.

Keywords: Employee Retention, Motivation, Career Growth, Positive Environment, Professional Development Opportunities

Introduction

Banking call centers have become an essential component of the modern financial services industry, particularly in Pakistan, where the banking sector has witnessed significant transformations in recent years. These call centers play a pivotal role in enhancing customer experience, improving operational efficiency, and providing 24/7 support to clients. With the advent of digital banking and an increasing reliance on customer-centric services, banking call centers in Pakistan are evolving rapidly to meet the growing demands of customers, streamline communication channels, and reduce operational costs. Recent studies highlight the growing importance of call centers in the Pakistani banking sector. For example, researchers like Khan and Ahmed (2020) emphasize the role of banking call centers in facilitating customer relationship management (CRM) by offering immediate assistance and resolving issues in real-time. According to their findings, effective call center management can significantly enhance customer satisfaction, loyalty, and trust in banking institutions. Furthermore, technology adoption in call centers, including the integration of AI and automated services, has been cited

as a key factor in improving service quality and operational efficiency (Rashid & Nadeem, 2021). The work of Iqbal and Khan (2022) further explores the challenges faced by banking call centers in Pakistan, particularly in terms of language barriers, service quality, and employee training. Their study found that while customer expectations are rising, there is still a need for investment in employee skill development to ensure consistent, high-quality service delivery. In this context, the researchers argue that enhancing the soft skills of call center agents and adopting advanced technologies can lead to better outcomes for both the bank and its customers. Moreover, the impact of the COVID-19 pandemic has reshaped the landscape of banking call centers. A study by Shah and Tariq (2023) reveals that the pandemic accelerated the adoption of remote call center operations, driving banks to invest in digital communication tools and cloud-based platforms. This transition has not only supported business continuity during challenging times but also increased customer satisfaction by enabling greater accessibility and flexibility in service delivery. As the banking sector in Pakistan continues to adapt to new technological advancements and customer expectations, it is clear that the role of call centers will continue to evolve. This paper aims to explore the current state of banking call centers in Pakistan.

Background of the study

The development and evolution of the banking industry are critical to economic success, especially for developing countries (Mhadhbi, Terzi, & Bouchrika, 2020). The banking industry contributes significantly to economic expansion. The banking industry in Pakistan is important and helps to stimulate the country's economy. The economic growth of a country is widely dependent upon Pakistan's banking industry. The core of the financial sector is embodied by the banking sector in Pakistan. The financial industry has grown in recent years, created digital innovation, and has enormous development potential in the future (Alt, Beck, & Smits, 2018). Pakistan has a far smaller financial sector than many other countries, especially in Asia and the rest of the world. This demonstrates how important the expanding financial sector is to the nation's economic expansion. Pakistan, being an Islamic nation, has Islamic banks within its financial industry. The aforementioned research states that 19 banks with 1,030 branches nationwide operate as Islamic banks. Of these 19 banks, 5 exclusively operate as Islamic financial institutions with 661 sub-sectors (branches), while 14 banks are dispersed around the country with both commercial and Islamic branches. (Khan, 2020).

Problem Statement

Employee turnover is a complex, ongoing problem that has an impact on production, performance, ability to retain quality staff, and the overall success of the business (Dwesini, 2019). It also impacts the stability of the organizational atmosphere. Employee turnover was defined by Abassi and Hollman (2000) as the mobility of employees within the labour market, between companies, jobs, and professions, as well as between employment and unemployment circumstances. The costs associated with staff turnover were estimated to be between 25% to 500% of an employee's yearly salary, or \$13, 996 on average. The high cost of employee turnover includes human resources (HR) costs including hiring, training, and recruiting, and is linked to metrics that assess an organization's performance and productivity. Controlling staff turnover rates, therefore, should rank highly among the most important organizational objectives (Obiechina, 2019). Yet, several scholars have examined motivation in Pakistan and its effect on employee retention within many firms and organizations, including the banking, educational, and industrial sectors; yet, the problem of employee turnover in Pakistani contact centers has not received enough attention, even though it persists. Furthermore, Pakistani call center workers appear dissatisfied with their positions and have expressed a desire to quit the company (Dickens, 2023). As a result, there is a lack of studies on Pakistan's call center industry that could offer a solution to reduce turnover. Through a survey of four retail banking contact centers in the UK, the study looked at the connection between workers' perceptions of

organizational dedication—both intrinsic and extrinsic—and its three constituent elements— affective, normative, and continuity (Aizza Anwar, 2018). The Report from the U.S. Bureau of Labor Statistics 2017 that the population of hired employees was 69.8 million and the employees who quit were 67.5 million, resulting in a meagre 2.3 million net job gain. The main issue facing the company is that some call center managers lose money because they are unable to identify the reasons behind voluntary employee turnover. One of the prominent challenges that businesses face is that some employers at the call center do not have policies in place to lower voluntary employee turnover. One concerning issue is the high personnel turnover in a few Pakistani public sector banks. As a result, the study looks at how employee turnover is affected by organizational commitment, career growth, work satisfaction, and organizational culture in four Pakistani public sector banks. A study discovered that job satisfaction, contentment at work, and professional development tend to lower employee turnover (Climek, Henry, & Jeong, 2024).

Research Objective

To identify the factors behind employee retention in call centers of the Pakistan Banking Sector

Research Question

What are the main reasons that encourage staff members to remain in Pakistani banking call centers?

What factors significantly influence employee retention in the call centers of the banking sector in Pakistan?

Literature review

Employee turnover turns out as a great challenge for a business as it requires the organization to hire a completely new team of staff. That is why the study aims to potentially analyze the underlying reasons behind the churn and create effective strategies for staff retention. Important study results show that Employees quit their jobs for several reasons, such as compensation, workplace stress, job security, motivation, benefits, and work environment. The productivity and efficiency of the business are also adversely affected by staff turnover. Moreover, the firm's sustainability, competitiveness, and profitability are due to the associated costs. Businesses can use a variety of strategies to improve employee performance and reduce attrition by first recognizing the needs of their staff. The impact of employee turnover is negative, and the negativity can only be mitigated by implementing appropriate strategies that would promote job satisfaction, motivation, and efficiency among employees. These efforts combine to ensure lower rates of unemployment, absenteeism, and employee turnover (Al-Suraihi, 2021). A troubling issue is the high personnel turnover in a few Pakistani public sector banks. As a result, the study looks at how employee turnover is affected by organizational commitment, career growth, work satisfaction, and organizational culture in four Pakistani public sector banks. The study, which used a sample of two hundred employees of public banks, discovered which job commitment, job satisfaction, and career advancement tend to lower employee turnover. Conversely, the findings also suggest that employee turnover is positively impacted by company culture. Future studies might also look at how other factors, like workplace bullying, supervisor behaviour, and employee anxiety, affect employee turnover. Researchers may also look into the problem of staff turnover in Pakistan's other industries (Hassan, 2019). Pigman conducted research to investigate customer service representatives' (CSRs') motivations and lived experiences about retention in a legal contact center. Analyzing the workplace from the viewpoint of the workers may help the company avoid having a high staff turnover rate. This research used the NVivo9 tool for data analysis, theme exploration integrated the answers to ten interview questions to identify fifteen key themes that were divided into three areas categories, each of which concentrated on one of the three research topics. The results of Pigman's study highlighted that CSRs in legal contact centers want greater pay, more

management support on the floor, better training, and better working circumstances, all of which will reduce CSR turnover (Pigman, 2017). Chaudhary's research focused on the different elements that impact the workload or stress of the employees in the banking call center. This study analyzes the different factors covered in, relationship distance, relational ambiguity, opportunism, and inter-partner incompatibility. Questionnaires are used to collect the data. The study's results highlighted that call center workers' performance is significantly improved by workload and technology. It implies that departments employ reasonable uncertainty results very differently from one another. The study suggests time spent utilizing mobile and online libraries is positively correlated. However, the findings demonstrate a substantial and favourable association between mobile distraction and the number of hours spent on mobile devices (Chaudhary, Nasir, & ur Rahman, 2023). Furthermore, it suggests opportunism, age, inter-partner relationships, rational distance, and hours worked all significantly affect one's level of job commitment. Furthermore, there's a substantial association between the age coefficient, and partner incompatibility between them. However, the distance in a relationship has little bearing on your chances of getting a better position in this organization (Chaudhary, Nasir, & ur Rahman, 2023). Aleem's research examines how training and development affect employee commitment to the organization and retention in Pakistan's banking industry. The eight largest banks in Pakistan—Islamic, international, state, and private banks—make up the study's population. Both qualitative and quantitative data were collected using the sequential exploratory strategy. For the interview, purposeful sampling was employed, whereas multistage for the questionnaire, sampling was employed. The study's findings show that employee commitment training has a big impact on retention and development. To comply with the aims of the organization, ensure the progress in the career of employees, pay, skill enhancement, and capacity building—which includes providing high-quality services to clients—all heavily depend on training and development (Aleem, 2020). One may wonder why companies permit highly competent and qualified workers to depart from their employment. In Jordan's commercial banking sector, the major purpose for carrying out the study is to identify the crucial elements that have a significant impact on employee retention and the connection between staff retention and the efficiency of the company. This study examines several aspects influencing employee retention, including financial stability, and psychological stability. Moreover, the way an employee feels while working in the work environment and how the environment makes him feel about his value is also a great aspect to be considered while researching the matter of employee retention. The researchers utilized a random sampling technique and carried out a survey to gather data from employees. The gathered data is analyzed using SEM-SPLS, which is also utilized to evaluate the proposed hypotheses and the research model. The results show self-actualization, association, psychology, and economic considerations, every single factor proves to have an impact on employee retention. The study's theoretical and practical ramifications are also covered in the publication (Kurdi, 2020).

Factor influencing employee retention

The skilful and efficient employees of a company define the position of a business in the market and also create major competition for the business rivals. That is why, companies strive to retain talented and skilled full-time employees for the long term. Employers have implemented specific strategies to draw in exceptional candidates in recent years. To gain the trust and attention of employees, companies invest huge finances. The brand image of the business of the employer also determines the retention of workers in different banks (both public and private), the researchers in this study have established a scale. The study's findings indicate that while career growth and image determine employee retention, market value, and social worth determine employee attractiveness (Ahmad A. K., 2020). The study has been carried out with the purpose of looking at the connection between employee satisfaction and position in different commercial banks, including public and private banks in Rajasthan, as well as the influence of several elements on the extent to which worker finds it satisfactory to work in a

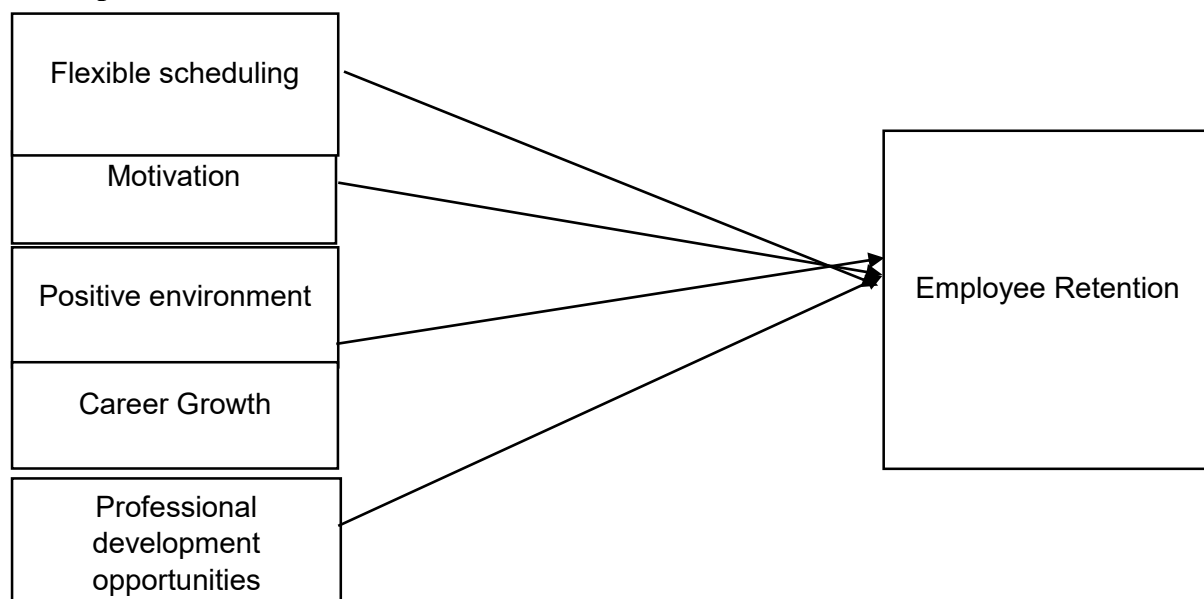
business. This research describes the factors that lead to a higher level of job satisfaction. These factors include management, compensation, advancement, reorganization, compensation, workplace safety, and interpersonal interactions. The compensation packages and benefits given to the employees greatly describe the employees' intention to stay in the company for increased periods of time, because job satisfaction, compensation, stability, and positive relationships matter a lot to the employees. These stances have also been confirmed by the outcomes of the research. The survey's findings also indicate that even though most workers of financial institutions are happy with their work environment, schedules, salary, and benefits remain the main issues. (Bhardwaj, 2021). The goal of this study was to determine the variables affecting call center workers' well-being. Methods: Cross-sectional research involving 155 workers was conducted who were chosen from Seoul, South Korea's contact centers between December 2018 and October 2019. Utilizing self-administered questionnaires, data were gathered. The questionnaire was of great importance as it has helped evaluate the Wellness scale and work and life balance scale. Moreover, it has also helped in measuring the Korean Occupational Stress Scale and Emotional Labor Scale. The analysis of the study was carried out using the test through the SPSS 26.0 software. The tests run for analysis were ANOVA, independent t-test, descriptive test, multiple regression analysis, and correlation analysis. Findings: Call center workers achieved an average wellness score of 3.05 out of a possible five points. The combination of worker gender and psychiatric illnesses as well as specific call features contributed to greater wellness outcomes in contact center employee populations. Call features combined with occupational stress and work-life balance emerged as predictors of wellness scale scores according to a 42.2% explanatory power during the multiple regression analysis. The study findings indicate that call center employees require specialized wellness promotion initiatives which align with work-life balance and occupational stress management and call characteristics. Providing stress management through unique wellness programs requires manager's ability to identify individual workplace behaviour patterns along with specialized programming practices (Kim, 2022). Success in banking depends heavily on employing teams which both deliver high performance and remain adaptable to ongoing industry change. This research analyses in depth the relationship between skill development strategies and instruction approaches on private bank employee performance. This investigation delves into understanding how skill development methods and training initiatives relate to full-scale organizational success metrics. The research utilizes an advanced mixed-methods approach which integrates structured interviews and surveys to reveal the complicated nature of ongoing events. The section outlines strategies to improve training scheme development together with implementational insights for private banking organizations that want to optimize training's productivity impact. The research work democratizes vital information about organizational development that advances scientific studies within both HR management and academic fields of banking industry applications (Dewi, 2024).

Theoretical Framework

The research depends heavily on Theoretical Framework to analyze banking call center problems that affect job satisfaction and employee retention. The Motivation-Hygiene Theory brought forward by Herzberg (1966) demonstrates successful application through identification of two essential workplace factors which determine employee retention practices. According to Frederick Herzberg the two-factor theory describes employee satisfaction through "hygiene" and motivation factors. The employees do not just experience satisfaction through compensation and positive relationships in the work environment, there are other factors such as workplace hygiene and supervision that enhance satisfaction and promote happiness among employees. Employees who receive salutations and achievements are more likely to be loyal, creative, and productive because it increases their motivation. Herzberg's theory emphasizes that addressing employees' satisfaction needs not only enhances individual performance but also boosts overall productivity within the company. The way people are treated by employers

greatly affects their perception of the brand of the organization thus, attitudes directed at employees are crucial factors. Attitudes towards the workplace develop the perception of the workplace among staff. Optimistic attitudes promote efficient performance and negative attitudes promote low performance and no interest and disengaged behavior towards work. Further, this framework for comprehending the motivations that drive employees to stay in banking call centers is provided by Herzberg's theory (Kotni, Devi, & Karumuri, 2018). The banking industry also needs to improve employee satisfaction and retention by recognizing and addressing motivators such as career development opportunities. This theory helps in the analysis of the intrinsic elements that influence job satisfaction and can direct interventions meant to enhance the general working environment and fulfilment of employees in banking call centers of Pakistan. Prasad Kotni and fellows conducted research that highlights that Herzberg's theory is based on important factors that help companies increase employee satisfaction. This study's main goal is to use Herzberg's two-factor theory to identify the motivators and disincentives for salespeople's motivation strategies used in the retail industry. Then, using multivariate analysis, it highlighted the theory's applicability to the developing retail sector. 150 salespeople from the top 15 retail establishments in Visakhapatnam provided data for the Herzberg two-factor theory of motivation for retail salesforce (Kotni, Devi, & Karumuri, 2018). To determine which motivation measures employees found most satisfying, factor analyses were conducted independently for the two factors: motivation and hygiene. According to the study, social security, welfare benefits, working conditions, and sales incentives all contribute to the high level of motivation of the employees. As per the results of the research articles and the theory, professional development and motivation are the two important factors that have a great impact on the call centers of the banking sector within the country Pakistani. The theory related to employee retention is the Job Embeddedness Theory and it also broadly associates with employee retention within the call center area of the banking sector. It describes that employee retention only happens when the employee is willing to be embedded in the job. When the employee shows embeddedness in the job, he carries out sacrifices for the job and shows his loyalty towards his profession. This theory potentially applies to call center employees, because a call center is a demanding job and requires the employee to give his time a potential attention to it. Only those employees who stay loyal to the job who are embedded in their tasks and want to get retained. If the employees are not embedded in the profession, there turn out to be multiple distractions that explain turnover motivation (Peltokorpi & Allen, 2024).

Conceptual Framework:



Hypotheses

H1: There exists a significant positive relationship between flexible scheduling and employee retention.

H2: There exists a significant positive relationship between motivations and employee retention.

H3: There exists a significant positive relationship between positive environments and employee retention.

H4: There exists a significant positive relationship between career growth and employee retention.

H5: There exists a significant positive relationship between professional development and employee retention.

Research methodology

The positivist philosophy has been used as the base of the research, as it ensures the study is carried out in a measurable and assessable way. As positivism describes social reality (Ahmad, et al., 2023). In the context of employee retention in banking call centers, this approach allows for the collection of quantitative data that can be analyzed statistically to identify patterns and relationships between variables such as career development opportunities, job satisfaction, and organizational commitment. The research design uses an explanatory approach to identify what factors cause employee retention through their effect on retention outcomes. The research design enables the investigation of how particular elements including career growth and organizational culture influence call center employee retention statistics within bank organizations. Organizational culture together with employer-supported initiatives substantially impacts employee retention (Sorn et al., 2023). The study conducts its analysis through a deductive methodology. The research begins by analyzing documented theories from the topic before collecting data to validate these principles. By using this methodology researcher create hypotheses from existing knowledge before collecting data to verify or reject these assumptions (Pandey, 2019). The study targets workers from banking sector call centers operating within Pakistan. Statistics indicate call centers employ the largest workforce (Statista, 2024) making this study essential. Communities within both the public and private banking sectors formed the study targets although researchers focused on workers who directly serve customers. A total of 25 private bank employees make up the research participant pool. Multiple variables determine sample size computations such as population total size and both confidence level precision at 95% and error measure at 5%. Researchers have identified 385 as a sufficient number of participants which delivers dependable insights that also meet statistical significance requirements. A sample of chosen employees received surveys as well as questionnaires for data collection purposes through this study. These measurement instruments collect numeric data which assesses staff members' thoughts about career advancement possibilities together with job contentment levels and worker dedication factors that impact retention. Researchers employ regression analysis and ANOVA together with correlation analysis to study variable relationships in their data analysis process. The research requires software systems including SPSS (Statistical Package for the Social Sciences) or comparable statistical tools to deliver extensive data examination and interpretation.

Data Analysis

ANOVA

ANOVA analyzes the means from multiple groups to show if variations exist between variables. In this study, this test was conducted that was useful to analyze the result of the data that was conducted by online survey. The results are given below

Table 1: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.200	5	2.240	3.284	.026 ^b
	Residual	12.960	19	.682		
	Total	24.160	24			

a. Dependent Variable: SR

b. Predictors: (Constant), FS, MOT, PD, PE, CG

The ANOVA table highlights the relationship between the independent variables (Professional Development Opportunities, Career Growth, Positive Environment, Motivation, and Flexible Scheduling) and the dependent variable (Employee Retention). According to the above results the F-statistic value of 3.284 shows that the overall regression model is significant in terms of statistics, with a p-value of .026, which is less than the conservative edge of 0.05. It recommends that at least one of the predictors effectively contributes to explaining the alteration in employee retention in the context of call centers in the banking sector. Moreover, the Regression Sum of Squares (11.200) associated with the Residual Sum of Squares (12.960) shows that an important portion of the variation in employee retention is described by the independent variables included in the model. The comparatively high residual sum of squares shows that although the model describes a considerable amount of variance, there is still some unexplained difference in employee retention, because of the different factors that are not included in this analysis. In addition, the mean square for the regression (2.240) compared to the residual (0.682) highlighted the strength of the model in explaining employee retention, emphasizing the significance of these variables in influencing retention rates. Overall, the ANOVA results suggest that professional development opportunities, career growth, a positive environment, motivation, and flexible scheduling are together significant predictors of employee retention in the banking sector's call centers.

Coefficients

In regression analysis, coefficients show the association between each independent variable (predictor) and the dependent variable. When the independent variable changes by one unit, the change in the dependent variable can be easily predicted while holding other variables constant. To analyze the test that was conducted the results are presented in given data.

Table 2: Coefficients

	Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	.958	1.174		.816	.425
	PD	.101	.181	.096	.557	.584
	MOT	-.186	.156	-.220	-1.192	.248
	CG	.425	.175	.487	2.427	.025
	PE	.221	.160	.270	1.384	.182

FS .159 .180 .186 .883 .388

a. Dependent Variable: SR

The above table suggests that there is a great influence of various factors on Employee Retention (SR) in the call center of a banking sector. In these variables, the retention of employees within the firm is strongly dependent upon the career growth (CG) provided to them. With a standardized coefficient (Beta) of 0.487 and a p-value of 0.025, representing that as career growth opportunities increase, employee retention is likely to improve. It shows that the companies need to be focused on this factor and improve the retention rate in the business. This relationship is statistically significant highlighting that career growth is a critical factor in retaining employees. The other variables—Professional Development (PD), Motivation (MOT), Positive Environment (PE), and Flexible Scheduling (FS)—show varying levels of impact, but none are statistically significant, as indicated by their p-values being greater than 0.05.

Correlations

Correlations in statistics show the direction and the strength of the relationship occurring between two variables. The correlation coefficient, r ranges from -1 to 1. The results are highlighted in the table

Table 3: Correlations

		PD	SR	MOT	CG	PE	FS
PD	Pearson Correlation	1	.234	-.051	.212	-.036	.178
	Sig. (2-tailed)		.260	.807	.309	.866	.395
	N	25	25	25	25	25	25
SR	Pearson Correlation	.234	1	-.279	.615**	.054	.351
	Sig. (2-tailed)	.260		.177	.001	.797	.085
	N	25	25	25	25	25	25
MOT	Pearson Correlation	-.051	-.279	1	-.252	.327	-.105
	Sig. (2-tailed)	.807	.177		.225	.111	.616
	N	25	25	25	25	25	25
CG	Pearson Correlation	.212	.615**	-.252	1	-.136	.478*
	Sig. (2-tailed)	.309	.001	.225		.517	.016
	N	25	25	25	25	25	25
PE	Pearson Correlation	-.036	.054	.327	-.136	1	-.400*
	Sig. (2-tailed)	.866	.797	.111	.517		.047
	N	25	25	25	25	25	25

FS	Pearson Correlation	.178	.351	-.105	.478*	-.400*	1
	Sig. (2-tailed)	.395	.085	.616	.016	.047	
	N	25	25	25	25	25	25

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

The correlations show that Career Growth (CG) is one of the most significant elements positively associated with Employee Retention (SR), with a correlation coefficient of 0.615 and a p-value of 0.001, representing that better career growth opportunities are strongly related to higher employee retention in the call center. Moreover, it focuses on that employees are more likely to stay with the organization when they see clear paths for advancement. Furthermore, Flexible Scheduling (FS) shows a moderate optimistic correlation with Employee Retention (SR) at 0.351, though this is not statistically significant ($p = 0.085$). In addition, the significant correlations between Career Growth (CG) and both Flexible Scheduling (FS) and Positive Environment (PE) recommend that these variables are interrelated, which could indirectly impact employee retention. Yet, the primary driver for retention, according to this data, appears to be Career Growth.

Conclusion:

Research identified crucial variables which affect employee retention patterns in banking call centers throughout the industry. The research analyzes five important variables including Professional Development (PD) and Motivation (MOT) along with Career Growth (CG) and Positive Environment (PE) and Flexible Scheduling (FS). Analysis results from correlation together with regression show how these factors affect employee retention levels. This research examines how work-life policies and career advancement methods and professional growth options directly affect employee retention in banking sector call centers operating in Pakistan. Efforts to enhance employee satisfaction and retention have centered around three main initiatives which combine remote work options with flexible scheduling options as well as wellness programs. Research shows Career Growth proves essential for maintaining call center personnel in the banking sector workforce. Call centers should prioritize creating clear and possible career progression opportunities to enhance retention rates. While other factors including Professional Development, Motivation, Positive Environment, and Flexible Scheduling are also relevant, their influence on retention appears to be secondary. These development programs give mentorship opportunities and career counselling services that help employees enhance and build their skills for career development. Continuous growth is a factor that helps in reducing turnover rates and improves the performance of the organization, especially in banking call centers. If the call centers address the factors influencing the rate of job discontent i-e; ineffective communication, excessive workload, and workplace conflict then it could help create a positive environment to work in.

Recommendations

The study results highlighted that career growth is one of the important factors that have an impact on staff retention in banking call center companies. The banking call centers can implement multiple strategies to reward their employees for their contributions to the organization. They should provide an opportunity for skill development among employees and also maintain a culture where employees are appreciated for their work (Akpa, Asikhia, & Nneji, 2021). The call center should give support to its employees to enhance intrinsic motivation. Moreover, they have to enhance their career plan strategies that improve their

performance and boost their motivation. They should also enhance their existing work-life balance policies by reviewing them and focusing on the needs of their employees. The needs could include remote work options and wellness program initiatives. Moreover, other factors are also influenced like the professional development programs that could help employees improve and develop the necessary skills for career development. The professional development programs that provide access to resources for training and career counselling services facilitate employees to build skills and competencies. The call centers should facilitate their employees' career advancement under the organization's roof by providing them with skill diversification and opportunities for promotion. Overall, organizations should guide employees who want to grow in their careers. All centers of Pakistan should identify and address the main sources of job discontent (Bushi, 2021). The sources could be excess workload workplace conflict etc. By implementing specific necessary measures i.e.; managerial support and organizational culture, the call centers could create a positive work environment that helps employees.

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