

# Perception, Health-related Quality of Life Measures and Coping Strategies among Call Center Employees: A Case Study of Access Bank, Nigeria

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## ABSTRACT

**Introduction:** Call center employees form a very essential workforce in many institutions. Financial institutions require their services to aid meeting organizational goals in a fast-paced environment. The call center service job is labor-intensive in the banking sector placing its workers at risk of ill health and reduced quality of life in the immediate to long term.

**Methods:** A cross sectional online survey was conducted among 198 call center employees in a bank to assess their perception, health-related quality of life measures and coping strategies. Data was collected over a period of 5 weeks and analyzed using frequency counts and percentages.

**Results:** Most (34.8%) were within the age range 26-30 years old and were females (57.1%). Respondents (83.3%) noted their work as manageable. Respondents (77.3%) experienced problems with the eyes amongst other body parts. More than half experience depression, worry and anxiety. Respondents engage in both positive and negative coping mechanisms such as napping, stretching and use of stimulants.

**Conclusion:** Health related quality of life measures among call center employees was unsatisfactory. Better working conditions need to be promoted to protect these employees' health.

**Keywords:** Call center, Financial institution, Health status, Nigeria, Quality of life

## INTRODUCTION

The ways customers want to bank is changing and so are the ways financial institutions service customers. The widespread quest to offer rapid service delivery brought about the creation of call center jobs and further proliferation of the call center industry. <sup>[1]</sup>

The call center industry has grown rapidly across the nation as a result of the decision made by the Nigerian government in 2001 to deregulate the telecommunications sector. <sup>[2]</sup>

Call centers play a crucial role in today's evolving banking features. <sup>[3]</sup> The call center service job in the banking sector is a labor-intensive job typical of a high traffic work environment leading to series of ill health conditions. Being a call center agent is attractive for many reasons, but the

demands can lead to health risks, <sup>[4-5]</sup> especially where high value on effective customer service which translates to profitability, is needed. Consequently, decreasing health-related quality of life as well.

Health has been defined as "a state of complete mental, physical and social well-being and not merely the absence of disease or infirmity". <sup>[6]</sup> According to the Center for Disease Control, <sup>[7]</sup> "the concept of health-related quality of life encompasses those aspects of overall quality of life that can be clearly shown to affect physical and mental health. On the individual level, this includes physical and mental health perceptions and their correlates, including health risks and conditions, functional status, social support and socioeconomic status".

With the establishment of call center service jobs, a new variety of occupational hazards have also come into existence. The physical and physiological demands make the employees vulnerable to health risks. [8] The odd hours at night duty cause a shift from the normal routine of the biological clock and affects the biological balance of the body, causing sleep disturbances, insomnia, chronic fatigue amongst others. [8] The repetitive, monotonous, close monitoring and the nature of the job makes employees suffer bodily discomforts and mental stress. [5] The demanding work environment characterized by dealing with a lot of abusive and irate customers; the progress and prospects of employees depends on the feedback of the customers which increases job tension among call center employees. [9] The job pressure may also affect one's mental and psychosocial health thereby resulting in stress, anxiety and depression. [10-13] On the long run, the sedentary lifestyle and unhealthy strategies used to cope with the unique working conditions such as smoking, alcohol intake, medications, unhealthy eating habits can contribute to a myriad of physical and psychosocial health problems like obesity, cardiovascular diseases, cancers and dwindling social life. [9,14] Therefore, this study sought to examine selected health-related quality of life indices among call center employees in the banking industry and in addition assess coping strategies.

## METHODOLOGY

Institutional ethical clearance with reg.no. NHREC/17/12/2013 was obtained before the commencement of the study. Additionally, permission from the research site was obtained. Exclusion criteria for participants were employees who had worked for less than 6 months. A total of 432 call center employees were available during the study period and thus, total samples of 384 were recruited for the study. This sample was obtained using Armitage and Berry's formula [15] where  $n = Z^2 pq/d^2$ .

Simple random sampling technique was used to select participants. After obtaining the email addresses of all the call center employees, a list was generated. Each email address was assigned a number between 1 and 432 from the table of random numbers. The instrument for the study was an online structured questionnaire measuring quality of life which was sent to the selected email addresses through Google forms online survey platform. The instrument was a 69-item questionnaire consisting of 6 sections. (1) demographic characteristics, (2) perception of general working conditions on 4-point likert scale, (3) general health status, (4) quality of life measures (Physical dimension) on dichotomous scale, (5) quality of life measures (mental dimension) on a dichotomous scale, and (6) coping strategies on a dichotomous scale.

Face validity was determined by checking the instrument for ambiguities and making corrections as indicated. The reliability was determined by determining the Cronbach alpha coefficient following a pretest among 30 call center employees in a similar institution. The instrument was found to be reliable with a value of 0.823. The instrument was sent out for a period of 5 weeks with reminders sent out each week to respondents. At the end of 5 weeks, 198 responses were received and were used in the analysis.

## Statistical analysis

Data analysis was done using SPSS version 21. Descriptive frequency counts were used to describe health measures.

## RESULTS

Call center employees within the age of 20 to 30 years were mostly represented. More females (57.1%) than males (42.9%) participated in the survey. Most respondents (58.1%) were single. 58.1% had a tertiary educational background, while 34% had a post graduate degree. Majority (41.4%) had worked for up to 2 years and above (Table 1)

**Table 1: Demographic characteristics of the call center respondents**

| Variables  | Categories         | Responses         |                |
|--|--------------------|-------------------|----------------|
|  |                    | Frequency (n=198) | Percentage (%) |
| Age  | 20-25              | 43                | 21.7           |
|  | 26-30              | 69                | 34.8           |
|  | 31-35              | 61                | 30.8           |
|  | 36-40              | 24                | 12.1           |
|  | 41-45              | 1                 | 0.5            |
| Sex  | Male               | 85                | 42.9           |
|  | Female             | 113               | 57.1           |
| Marital Status   | Married            | 71                | 35.9           |
|  | Single             | 124               | 62.6           |
|  | Divorced           | 3                 | 1.5            |
| Educational Status                                     | Secondary          | 1                 | .5             |
|  | Tertiary           | 115               | 58.1           |
|  | Post-graduate      | 69                | 34.8           |
|  | Others             | 13                | 6.6            |
| How long have you been working with this organization? | 6 months – 1 year  | 50                | 25.3           |
|  | 1 year- 2 years    | 66                | 33.3           |
|  | 2 years and above  | 82                | 41.4           |
| How many hours do you work every day?                  | 5- 8 hours         | 124               | 62.6           |
|  | 9- 10 hours        | 63                | 31.8           |
|  | 10 hours and above | 11                | 5.6            |

**Perception of the workspace and place relating to effect on health status**

The study data in table 2 illustrates the perception of call-center employees towards their workspace in regards to their health and productivity.

Results revealed that 165 (83.3%) agreed with the statement that their work environment is manageable. Also, 147 (74.3%) perceived that the discomfort they feel while at work is related to the working environment and 170 (85.5%) attributed the discomfort to the continuous computer work. Also, 85.8% of the respondents agree

to the statement that there is lack of adequate relaxation time. Furthermore, 73.4% of the respondents agreed to working better if provision is made for adequate relaxation facilities in the office. Regarding body pain, most (87.4%) of the respondents agreed that some of their working tools cause discomfort. While 74.8% felt the high level of monitoring in their work place motivates them to work better, 77.3% felt the odd working hours challenges their circadian rhythm and 69.7% affirmed to working in a stressful environment.

**Table 2: Perception of workspace and workplace in relation to effects on health**

| Categories  | Frequency (N=198) | Percentage% |      |
|---|-------------------|-------------|------|
| My work environment is manageable.  | Agree             | 165         | 83.3 |
|   | Disagree          | 33          | 16.6 |
| The discomfort I feel while at work is related to the working environment.              | Agree             | 147         | 74.3 |
|   | Disagree          | 51          | 25.7 |
| The discomfort I feel while at work can be attributed to continuous computer work       | Agree             | 170         | 85.8 |
|   | Disagree          | 28          | 14.1 |
| Lack of adequate relaxation time  | Agree             | 170         | 85.8 |
|   | Disagree          | 28          | 14.1 |
| I would work better if I had adequate relaxation facilities in the office.              | Agree             | 185         | 69.7 |
|   | Disagree          | 13          | 28.3 |
| The actions of my employer are overbearing  | Agree             | 108         | 54.6 |
|   | Disagree          | 90          | 45.4 |
| Some of the troubles I feel in my body parts are related to the furniture or equipment. | Agree             | 173         | 87.4 |
|   | Disagree          | 25          | 12.6 |
| The high level of monitoring in my work place motivates me to work better.              | Agree             | 148         | 74.8 |
|   | Disagree          | 50          | 25.2 |
| The odd working hours challenges my circadian rhythm.                                   | Agree             | 153         | 77.3 |
|   | Disagree          | 45          | 22.7 |
| It is safe to say that my working environment is stressful                              | Agree             | 138         | 69.7 |
|   | Disagree          | 60          | 30.3 |

### General health of respondents

Responses revealed that almost half (43.9) of the respondents rate their current state of health to be good. When compared to the past 6 months, more than half (53.5%) of the respondents rated their current state to be about the same with the past six months, while 21.2% of respondents in this study rated their current state of health as somewhat worse now than six months ago (Table 3).

**Table 3: General health of call-center workers**

| Variables   | Categories                              | Frequency (n=198) | Percentage (%) |
|---|---|-------------------|----------------|
| In general, how would you rate your current state of health               | Excellent                               | 38                | 19.2           |
|   | Very Good                               | 45                | 22.7           |
|   | Good                                    | 87                | 43.9           |
|   | Fair                                    | 26                | 13.1           |
|   | Poor                                    | 2                 | 1.0            |
| Compared to six months ago, how would you rate your current health state? | Much better now than six months ago     | 34                | 17.2           |
|   | Somewhat better now than six months ago | 14                | 7.1            |
|   | About the same                          | 106               | 53.5           |
|   | Somewhat worse now than six months ago  | 42                | 21.2           |
|   | Much worse now than six months ago      | 2                 | 1.0            |

### Respondents' Quality of life measures; Physical health status

This section encompasses responses from call center employees (respondents) regarding their physical health status.

Majority (77.3%) of the respondents reported to have experienced problems with the head (77.3%), eyes (72.2%) and neck (67.7%). Respondents' further indicated that

**Table 4: Body parts respondents experience pain**

| VARIABLES:<br>During the past six months, have you at any time, had problems (such as ache, pain, discomfort, numbness) in: | Categories | Frequency (n=198) | Percentage (%) |
|---|------------|-------------------|----------------|
| Back  | Yes        | 134               | 67.7           |
|   | No         | 64                | 32.3           |
| Neck  | Yes        | 117               | 59.1           |
|   | No         | 81                | 40.9           |
| Head  | Yes        | 153               | 77.3           |
|   | No         | 45                | 22.7           |
| Hands   | Yes        | 86                | 43.4           |
|   | No         | 112               | 56.6           |
| Wrists  | Yes        | 77                | 38.9           |
|   | No         | 121               | 61.1           |
| Shoulders   | Yes        | 121               | 61.1           |
|   | No         | 77                | 38.9           |
| Throat  | Yes        | 97                | 49.0           |
|   | No         | 101               | 51.0           |
| Voice   | Yes        | 65                | 32.8           |
|   | No         | 133               | 67.2           |
| Ears  | Yes        | 102               | 51.5           |
|   | No         | 96                | 48.5           |
| Eyes  | Yes        | 143               | 72.2           |
|   | No         | 55                | 27.8           |
| Knees   | Yes        | 79                | 39.9           |
|   | No         | 119               | 60.1           |
| Elbows  | Yes        | 53                | 26.8           |
|   | No         | 145               | 73.2           |

### Respondents' Quality of life measures (mental dimension)

A significantly large proportion of call center employees were found to experience depression (57.6%), worry (54.0%) and anxiety (59.6%). Majority (91.4%) of the respondents indicated time pressure to be the most prominent cause of stress they experience. High level of work

intensity indicated by 86.4% was a significant cause of stress to the respondents. Few (38.4%) indicated job security to be a cause of stress to them (Table 7)

**Table 5: Indicators of mental health status of respondents**

| Variables  | Categories | Frequency (n=198) | Percentage (%) |
|--|------------|-------------------|----------------|
| I have had times when I feel particularly low or down for two weeks or more. | Yes        | 84                | 42.4           |
|  | No         | 114               | 57.6           |
| I worry so much that it affects my day-to-day life.                          | Yes        | 107               | 54.0           |
|  | No         | 91                | 46.0           |
| I get anxious about being closely monitored                                  | Yes        | 118               | 59.6           |
|  | No         | 80                | 40.4           |

**Table 6: Perceived stress level of the respondents while at work**

| VARIABLES                         | CATEGORY | FREQUENCY | PERCENTAGE |
|-----------------------------------|----------|-----------|------------|
| My stress level while at work is? | High     | 66        | 33.3%      |
|                                   | Medium   | 121       | 61.1%      |
|                                   | Low      | 11        | 5.66%      |

**Table 7: Causes of stress experienced by call center employees**

| VARIABLES                       | Categories | Frequency (n=198) | Percentage (%) |
|---------------------------------|------------|-------------------|----------------|
| High level of work intensity    | Yes        | 171               | 86.4           |
|                                 | No         | 27                | 13.6           |
| Cognitive demands               | Yes        | 149               | 75.3           |
|                                 | No         | 49                | 24.7           |
| Emotional demands               | Yes        | 131               | 66.2           |
|                                 | No         | 67                | 33.8           |
| Time pressure                   | Yes        | 181               | 91.4           |
|                                 | No         | 17                | 8.6            |
| Limited decision latitude       | Yes        | 143               | 72.2           |
|                                 | No         | 55                | 27.8           |
| Limited Social support          | Yes        | 107               | 54.0           |
|                                 | No         | 91                | 46.0           |
| Limited support from Supervisor | Yes        | 111               | 56.1           |
|                                 | No         | 87                | 43.9           |
| Monotonous work                 | Yes        | 145               | 73.2           |
|                                 | No         | 53                | 26.8           |
| Night shift duties              | Yes        | 157               | 79.3           |
|                                 | No         | 41                | 20.7           |
| Long working hours              | Yes        | 136               | 68.7           |
|                                 | No         | 62                | 31.3           |
| Job security                    | Yes        | 76                | 38.4           |
|                                 | No         | 122               | 61.6           |

## Coping strategies used by call center employees

**Table 8: Coping strategies used by call center employees**

| VARIABLES:   | Categories |                   |                |
|--|------------|-------------------|----------------|
|  | Yes        | Frequency (n=198) | Percentage (%) |
| In order to cope with stress,<br>I take medication to relieve stress         | No         | 90                | 45.5           |
|  | Yes        | 108               | 54.5           |
| I take adequate time to sleep  | No         | 129               | 65.2           |
|  | Yes        | 69                | 34.2           |
| I take adequate time to put my mind at ease                                  | No         | 133               | 67.2           |
|  | Yes        | 65                | 32.8           |
| I take stimulants (tea, coffee, and cola) in order to work through the night | No         | 101               | 51.0           |
|  | Yes        | 97                | 49.0           |
| I skip meals   | No         | 170               | 85.9           |
|  | Yes        | 28                | 14.1           |
| Taking a deep breath and meditation helps me get through a stressful day     | No         | 124               | 62.6           |
|  | Yes        | 74                | 37.4           |
| I Smoke to alleviate the work tension  | No         | 20                | 10.1           |
|  | Yes        | 178               | 89.9           |
| Alcohol  | No         | 42                | 21.2           |
|  | Yes        | 156               | 78.8           |
| I eat food with little nutritional value                                     | No         | 160               | 80.8           |
|  | Yes        | 38                | 19.2           |
| I stretch my body in-between my shifts                                       | No         | 151               | 76.3           |
|  | Yes        | 47                | 23.7           |
| I avoid getting worked up to ease burn-out                                   | No         | 113               | 57.1           |

In order to cope with the demands of work, the respondents indicated strategies they employed. Majority (85.9%) of the respondents indicated skipping meals. 80.8% of the call center employees eat food with little nutritional value. 76.3% of the respondents reported to stretch the body in between shifts as a way of coping with work demands, while 67.2% take adequate time to put the mind at ease. 65.2% take out time to sleep. 62.6% of the respondents indicated that taking a deep breath helps with a stressful day. 57.1%, 51.0% and 45.5% of the respondents indicated avoidance of getting worked up, taking stimulants and taking medications to relieve stress. Few (10.1% and 21.2%) of the respondents smoke and take alcohol in order to cope with work demands.

## DISCUSSION

The study data provided evidence of what the participants perceived of their working environment as regards their health and productivity. Respondents reported varied perceptions of how the work space and place affects their health.

The study found different perceived job stressors such as continuous computer work, high level of monitoring and lack of adequate relaxation time. The results of this study conform with an earlier study done by Lin et al, [16] which found perceptions of call center employees towards their workspace such as being monitored by managers and system and insufficient rest breaks. Similarly, Akanji, [2] reported perceptions of participants expressing the need for their organizations to adopt stress management practices. Call center jobs are demanding as they require long busy hours and so the results reflect a typical call center. The tools aid their work and cannot be removed. Attention should be drawn to strategies which can break the current cycle but still promote healthy work place.

The result presented in the table above shows that in the past six months, majority of the respondents have experienced problems such as aches, pains,

discomfort and numbness in the back neck, head, shoulders, ears, and eyes while a minority experience problems in the hands, wrists, throat, voice, knees and elbows. The results reflect that of a similar study by Bhuyar et al [14] who demonstrated that Physical Health problems in the form of musculoskeletal disorders were common among the Call Center Workers. Thus, the result of this present study indicates that the musculoskeletal health problems are widely reported by the Call Center Workers. One explanation for these findings is that the Call Center operators use computers interactively during telephone calls when facing time pressure and direct performance monitoring. Repetitive movements of upper extremities, posture of the person and long sitting hours for work may play a role causing backache and physical discomforts experienced by call center workers. These risk factors along with the above pressures may increase the risk of physical discomfort.

A significantly large proportion of call center employees were found to experience stress, anxiety, worry and depression. Previous studies, [14,17-18] have reported such high levels among call center employees. Also, none of them have comprehensively assessed all four negative states together. Most of these studies have been done on different study areas employing smaller sample sizes and different study tools to measure stress, anxiety, and depression.

The daily experience for the call center employees is repetitive, intensive and frequently demanding. In Ramanuj's study, [8] mental stress was one of the main self-reported health problems, reported by 44% and 54% of the respondents of day and night shift respectively.

The strongest risk indicators for stress in this study were time pressure, high level of work intensity, night shift duties, cognitive demands and monotonous work. This is similar to a related study done by Norman [19] which revealed the strongest stress indicator to be time pressure.

Call centers operate shifts which require overnight work. One explanation for these findings is the odd working hours at night could challenge the individual's circadian rhythm because the sleep-wake internal clock setting is at odds with the sleep-wake cycle of the shift schedule. Sleep deprivation can further complicate his/ her health as it can result in stress, fatigue, depression and worry.

Also, this study reveals that call center employees are anxious about being closely monitored. In a related study, Lin et al [16] found that system monitoring of operator call activities and being monitored by a manager without being informed is a major job stressor.

For the purpose of this study, coping strategies from previous studies [12-13] were made use of while developing the questionnaires. One of the most prominent coping strategies indicated by 85.9% of the respondents is skipping meals. The call center is a fast-paced environment with an irregular work schedule; call center agents usually do not have much time to cook their own food. The regular eating habits of people are even more difficult to maintain as they work at odd hours, many of them resort to fast foods. [20] Gupta, [21] reported poor eating habits among call center workers like overeating, skipping meals and excessive drinking of coffee.

The respondents indicated other coping strategies such as taking adequate time to sleep, taking stimulants, stretching. Furthermore, in this study, alcohol and tobacco consumption was low in contrast with a study by Mishra et al [22] which reported that 57.4% of the respondents had tobacco dependence while 58.5% reported alcohol dependence. This could be as a result of the no smoking rule at the study area of the research study.

## **CONCLUSION**

The study investigated the perception, health-related quality of life measures and coping strategies among call

center employees of a Bank, in the metropolitan city of Lagos.

The study revealed that despite challenges of working as a call center representative, there are ways to cope which respondents aligned adequately. Clearly, the present study has shown that call-center employees in a developing country like Nigeria share similarities in challenges of decreased health-related quality of life measures with call centers elsewhere. Few studies in Nigeria have mostly investigated physical health in similar employees. However, this study investigated more dimensions of health to obtain a more wholistic insight into the health of call center employees in Nigeria.

Not much attention has been giving to this blooming group of employees which serve essential services. This study calls for concerted efforts on the part of managers in such institutions to more actively promote a stress-free workplace by implementing simple strategies to enhance the coping strategies of the employees, especially as better wellbeing translates to better productivity.

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