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**CALL CENTRE COMMUNICATION:
AN ANALYSIS OF INTERPERSONAL MEANING**

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Ph.D

The Hong Kong Polytechnic University

2012

The Hong Kong Polytechnic University
Department of English

**Call Centre Communication:
An Analysis of Interpersonal Meaning**

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A thesis submitted in partial fulfilment of the requirements
for the degree of Doctor of Philosophy

December 2009

CERTIFICATE OF ORIGINALITY

I hereby declare that this thesis is my own work and that, to the best of my knowledge and belief, it reproduces no material previously published or written nor material which has been accepted for the award of any other degree or diploma, except where due acknowledgement has been made in the text.

WAN YAU NI

Abstract

Abstract of the thesis entitled “**Call Centre Communication: An Analysis of Interpersonal Meaning**” submitted by WAN Yau Ni in December 2009 for the degree of Doctor of Philosophy at The Hong Kong Polytechnic University

A call centre telephone interaction requires the Customer Service Representative (CSR) to maintain a good interpersonal interaction with the customer. The present study was motivated by concerns relating to complaints and lack of effective training materials in the call centre industry. The aim is to find typical interpersonal features which are used by the CSR and the customer to make meanings at points of negotiation in the call centre conversations. The theoretical framework draws on Systemic Functional Linguistics (SFL), and in particular the present study applies research related to the semantics of exchange structure (Halliday, 1985, 1994), register variables (Martin, 1992, 1999), generic analysis (Martin & Rose, 2008), voice quality (van Leeuwen, 1999), Appraisal items (Martin & White, 2005), in particular, Graduation resources (Hood, 2006; Hood & Forey, 2008). The present study consists of a multimodal analysis of the spoken interaction itself and paralinguistic voice quality features of transcribed conversations. In Phase I, 100 English calls from the Call Centre Communication Corpus Research were studied to formulate the research questions, to determine the sample size and to plan the data collection procedure for the main study. In Phase II, 20 representative calls with complex negotiation were selected and transcribed among about 2000 calls of English conversations from an insurance call centre in the Philippines. Information from non-participant observation and interviews with call centre managers, supervisors and CSRs during call centre visits in Guangzhou, Hong Kong and the Philippines were used to understand the call centre industry from an insider’s perspective. The outcomes of this study are twofold: 1) an attempt is made to contribute to applied linguistic knowledge; and 2) this in-depth analysis is to support the training and linguistic service offered by the call centre industry. The findings from the present study offer insights into the world of the global phenomenon of call centre discourse.

Publications arising from the thesis

- Wan, Y. N. (2008). The exchange of interpersonal language in call centre conversations. *Systemic Functional Linguistics in Use, Odense Working Papers in Language and Communication*, 29, 825-839.
- Wan, Y. N. (2010). Call centre discourse: Graduation in relation to voice quality and attitudinal profile. In G. Forey & J. Lockwood (Eds.), *Globalisation, communication and the workplace* (pp. 106-124). London: Continuum.

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Chapter 1: Introduction

The present study investigates a new emerging discourse, call centre conversations, which has become part of our daily activity. Call centre conversations may include calling a telephone centre to enquire about a service or product, or may involve a wide range of customer service activities and goals. In the present study I investigate a range of linguistic features found in this emerging discourse. The present chapter provides an introduction to the study by describing the background and general features related to call centre conversations. I will also provide an outline of the aim, objectives, scope and research questions which have driven the present study. Finally in this chapter I outline the structure of the thesis providing the details of how the discussion unfolds.

1.1 Background of the Present Study

Globalization, an availability of overseas expertise, and huge advances in technology, especially recent developments in the Information Technology Enabled Services (henceforth ITES) industry, have led to many multi-national companies outsourcing a range of business services, especially customer services, to Asian countries, such as the Philippines, India and China mainly in order to reduce production costs (O’Neil, 2003; Richardson & Howcroft, 2006; Velamuri, 2004). In particular, the Philippines has had an expansion of the call centre industry as in 2010 the Philippines served a big portion of the world Business Processing Outsourcing (BPO) market (Elzingre, 2009).

The BPO industry involves a number of services, such as back office support, medical transcription, credit check and many other services. One of the main services also offered within the BPO industry is telephone customer call centres, and call centres have seen a rapid growth over the last few decades (Elzingre, 2009). This growth is not always a positive story as negative criticism about the offshore and outsourcing of work is often reported in the press (e.g., Lee, 2006; Velamuri, 2004). An example of a disgruntled customer relating to a poor call centre service experience is given below:

Last Sunday, I called the HSBC customer service hot line to inquire about credit card promotions in a mailer I received. The officer who took my call

sounded very stern and could not give me a clear answer as he kept saying promotions varied for different customers. After much probing, he gave answers that contradicted information in the mailer I received. He got impatient and started to raise his voice when I queried the inconsistent information given. Sensing I could get nothing out of him, I asked to speak to another officer. To my horror, he said: “Go to h***” and hung up on me.”
(Wong, 2008)

Another complaint from a customer, related to the automatic telephone system, a popular computer software used in call centres, is the following:

You desperately need to speak to someone to check on a credit card transaction. So you call a 24-hour toll-free line shown on your bill. An automated voice at the end of the telephone line prompts you to key in the right buttons to get to the bottom of things. Just when you think that you are finally getting to speak to a “live” voice (after having answered correctly the first five questions), you accidentally press a wrong button. Before you know it, you are back to square one, and going through the same routine again. After the fourth try, you just want to slam the phone down or take your frustration out on the poor unsuspecting customer service officer who comes on the line.
(McBrien, 2008)

The automatic telephone system can make a customer wait for a time before reaching a customer service representative (henceforth CSR). According to *The Business Times* (2008, December 18), about 38 percent of respondents from five Asia-Pacific countries indicated that they intend to switch business to a competitor in the next year because of poor customer service. Maintaining a satisfied customer can often be difficult when the customers are faced with frustration incurred in trying to get customer service over the phone (Burns, 1997; Fuller & Smith, 1991).

As this new and emerging industry research into the field is only recent, and to date call centre research has mainly been undertaken in the business and management field (e.g., Batt, 1999; Irish, 2000; Knights & McCabe, 1998; Taylor & Bain, 1999), a more detailed review of such studies is presented in Section 2.4. Only in the last few years have studies started to discuss the meaning construed though choices in

the language in authentic calls (see Section 2.10 for a detailed discussion of language related research in call centres). Within the field, linguistic studies have started to scratch the surface of call centre conversations, and some have started to discuss issues of language and “complaints” (see Section 2.10). However, the term “complaint” stills remains a commonsense notion and a consolidated definition or common understanding of what is meant by the term “complaint” is unavailable. Within the industry, a linguistic definition of complaint as realised by language is absent. The understanding of a “complaint” in call centre service encounters is often vague and guided by commonsense. It is also evident from the literature that little is known about the structure, goals, language resources and voice quality feature in authentic complaint calls. Such features of the language of complaints in call centre conversations have not been studied in a systematic manner, neither by those in the industry nor by applied linguists in academia. This has major implications for the CSR who has to deal with customers and customer complaints on a daily basis. Unfortunately, due to a lack of research and detailed understanding of the linguistic complexity of customers’ complex requests and objections, the CSR often has to use his or her own intuition and common sense to deal with such issues.

The present study views complaint calls which are identified as such by call centre trainers as calls involving complex negotiation. “Negotiation is concerned with resources for exchanging information and goods and services in dialogue” (Martin, 2002, p. 55). In the present study, exchange theory is used to study the interactive and dialogic nature of conversation (Martin & Rose, 2003, 2007; Ventola, 1988). The dialogic construction of meaning that forms negotiation and how the two interlocutors exchange ideas as the text unfolds are the important features of call centre conversations. Expected and discretionary responses (see Halliday, 1985) are very relevant to the study of negotiation. While the expected responses include “accepting an offer, carrying out a command” (Halliday, 1994, p. 69), the discretionary responses are “rejecting an offer and carry out a command” (Halliday, 1994, p. 69). In the call centre conversations in the present study the customers present commands and the CSRs provide offers. In complex calls, the CSRs may refuse to take the command, and the customers may reject the offer. These discretionary responses obstruct the anticipated exchanges (Burton, 1980) and thus lead to a negotiation. I found in the data that general calls have many expected

responses and complex calls have many discretionary responses. Complex calls which consist of rich discretionary responses have been selected as the data for the present study (see Sections 7.1 to 7.2 for discussions of negotiation, definitions, and examples of general and complex calls).

Applied linguistics research into interpersonal meanings realised in call centres, particularly into how the CSR and the customer use language to construe meaning, are extremely useful but unfortunately limited (see Adolphs, Brown, Carter, Crawford, & Sahota, 2004; Cameron, 2000a, 2000b; for others see Section 2.10). The present study was thus motivated by concerns relating to complaints and lack of effective training materials in the call centre industry. How language makes meaning and how this is realised in call centre conversations needs to be studied.

1.2 Research Aim, Objectives and Scope of the Present Study

A pilot study of call centre conversations taken from the Call Centre Communication Research corpus has been conducted. It appears from the initial findings and the current research in the field that interpersonal meaning is a key resource in dialogic call centre conversations. Interpersonal meaning is defined as intersubjective meaning between speakers, and it correlates with tenor (Halliday, 1994; Martin, 2001). In the study of interpersonal meaning, I draw on Systemic Functional Linguistics (SFL) theory as SFL allows the researcher to understand how intersubjective meaning is developed in a text within the clause and across the text and how such meanings are related to social activity (see discussion of interpersonal meaning in Sections 3.1 and 3.5). In the present study, participants in call centre interactions are mainly Filipino CSRs and American customers, and I investigate how interpersonal meaning is construed between these in call centre conversations.

The conversation examined is multi-modal customer service telephone conversations created by Filipino CSRs and American English-speaking customers. I have referred to the call centre conversation as multimodal because even though the call relies solely on the voice, the voice of the speakers has the ability to “use ... several semiotic modes in the design of a semiotic product or event, together with the

particular way in which these modes are combined” (Kress & van Leeuwen, 2001, p. 20). For example, as part of the call, the CSR is likely to refer to a range of different channels of communication, i.e., modes. The CSR will refer to the visual accounts of the customers on the computer screen, written product catalogues, and a range of semiotic, meaning-making devices. Both speakers will employ different modes to express their meanings, such as using his or her voice quality and other paralinguistic features, all of which can be called on to make meaning. An example of this may be a heavy *sigh* to express exasperation or a *tut* to express disbelief. The many modes, or “multimodality” of choices available to the interlocutors, complement each other and contribute to the meaning-making resources used to express the speakers’ messages.

To study the call centre conversation systematically, the spoken data were analysed according to genre, register, semantics, lexicogrammar, and phonology/paralanguage (Martin, 1999, 2007). Context is considered in SFL language’s content stratum, divided into genre and register (Martin, 1999, p. 39). Genre is defined as “a configuration of meanings realised through language and attendant modalities of communication” and “designed to generalize across these distinguishing features” (Martin & Rose, 2008, p. 20). In the present study, genre is positioned as an abstract level of contextual analysis, assigning probabilities to the register variables of field, mode, and tenor, i.e. it determines the likelihood with which any of the grammatical realisations of field, mode and tenor will occur (Martin & Rose, 2008). Register is realised through language (semantics, lexicogrammar, and phonology/graphology) (Martin & Rose, 2008). Lexicogrammar is the study of “grammatical structures and lexical items” that construe the meanings of the text (Matthiessen, 1993, p. 228). The Appraisal is a resource for negotiating solidarity (Martin & White, 2005), which I applied to the interpersonal meanings realised by lexicogrammatical features in the call centre conversations. Lastly, I believe that call centre conversations constitute an exchange of voice between the CSR and the customer, thus, voice quality features as paralinguistic resources were studied for meaning making (Leijssen, 2006; Martin, 2007; van Leeuwen, 1999).

The aim of the present study is to find typical interpersonal features which are used to make meaning at points of negotiation with the objective to:

- Understand the interface between the context of the call centre interaction and the lexicogrammar realised in call centre conversations in terms of generic stages and register variables;
- Identify the exchange structure of the exchange and the types of Appraisal resources through which negotiation is realised at the level of semantics; and
- Interpret key interpersonal meanings by conducting a voice quality analysis.

By achieving these objectives, the present study is able to apply Systemic Functional Linguistics (SFL) knowledge in call centre communication and to offer practical insights into call centre discourse.

The data for this study were collected from call centres in Manila (The Philippines). The spoken data are audio-recordings of conversations in inbound commercial customer-service telephone enquiries between Filipino CSRs and American English-speaking customers. An inbound call centre mainly deals with phone-in calls, and the CSRs answer enquiries (Jones, 1999). Initially, I had access to a wide variety and an extensive number of call centre conversations which included 100 English-language calls from the Call Centre Communication Research corpus. There are many interpersonal resources that could be identified in these calls, such as the textual development and flow of the text, the politeness markers/strategies used, discourse markers, issues related to power and control, etc. Later, in order to analyse interpersonal meanings in depth, I decided to reduce the number of calls, to be selective in the data to be analysed and to focus on a detailed investigation of interpersonal meanings in a subset of data (see Section 4.5 for discussion of data selection). Therefore, the present study uses a corpus of 20 complex call centre conversations, comprising approximately four hours of talk, which were selected from about 2,000 English-language calls to an insurance call centre. These 20 complex calls involve 45 participants, including 20 Filipino CSRs, three supervisors, and 22 American customers. Such a focused study has enabled a detailed investigation of specific interpersonal features which were realised in the negotiation process of the call centre conversations.

1.3 Research Questions

To achieve the research objectives listed above, the study addressed the following general research question:

What are the key features that construe interpersonal meaning in call centre conversations?

In order to answer this general question, I needed to find specific features, and thus supplement this general question with several more specific questions:

- 1) What are the contextual features in call centre conversations?
 - 1a) What generic stages are found in call centre conversations?
 - 1b) What register variables are found in customer service encounters?
- 2) How is semantics construed in call centre conversations?
 - 2a) What exchange structure can be identified at points of negotiation in call centre conversations?
 - 2b) What Appraisal resources can be used to negotiate in call centre conversations?
- 3) What is the role of voice quality in call centre conversations?
 - 3a) What relative changes in voice quality features can be identified as key resources for construing negotiation in call centre conversations?

By addressing these research questions, I identified common features of generic structure (Martin & Rose, 2008), register variables (Halliday, 1985, 2002/2005), exchange structure (Halliday, 1994), Appraisal resources (Martin & Rose, 2007; Martin & White, 2005), in particular Graduation resources (Hood, 2006; Hood & Forey, 2008), and paralinguistic voice quality features (van Leeuwen, 1999) in the call centre conversations. In the literature, a discussion of such features and how these features construct, determine and are used to make meanings during the negotiation stage of a complex call is absent. The present study uncovers the interpersonal meanings realised by various lexicogrammatical choices. These findings will contribute to enhance our understanding of interlocutors in service encounters between service providers and clients as initially outlined by Ventola in the 1980s (Ventola, 1983a, 1983b, 1987). Ventola (1987) analysed generic stages within the framework of SFL, and studied exchange structure between postal workers and clients at a post office. The findings of the present study may be useful

in training and helping to improve the quality of the customer service experience offered. In addition, such applied linguistic research, where there is a clear partnership between industry and academia, may also lead to closer collaborative links between these two fields of endeavor. Most importantly, the present study extends our knowledge of the interpersonal meaning of call centre discourse, a topic of some interest to the field of applied linguistics.

1.4 Outline of the Thesis

The study presents a detailed analysis of typical interpersonal features found at points of negotiation in call centre conversations through a multi-modal analysis of contextual features, semantic and lexicogrammatical choices, and paralinguistic voice quality features in authentic English-language call centre conversations. The thesis comprises nine chapters, with the present chapter, Chapter 1, providing an overview of the study.

Chapter 2 presents a detailed literature review of fields such as negotiation in workplace discourse, Conversation Analysis in workplace context, and existing call centre management research. Language training in the call centre industry is outlined in order to provide a clear picture of this field and to indicate an important niche in call centre discourse. I highlight relevant research in the area, and show how such studies contribute to and support the present study.

Chapter 3 outlines the theoretical framework of SFL for analyzing realisations of attitudes and interpersonal meaning in the present study. The chapter reviews the concept of language strata including genre, register, semantics, lexicogrammar, intonational system and paralinguistic voice quality system. Method of analysis such as exchange structure and Appraisal are reviewed. Other linguistic theories and the concept of emotional labor in business research are also discussed.

Chapter 4 documents the research methodology adopted in the research design of the study. The research paradigm in which the present study is located is the naturalistic paradigm. Naturalistic inquirer assumes that multiple truths are existed to

the research problems (Guba & Lincoln, 1981, p. 57). Naturalistic inquiry is useful for “social-behavioural inquiry” of meaning making (Guba & Lincoln, 1981, p. 56). The research approach is a mixed one but mainly qualitative. Research instruments include text analysis, non-participant observation, unstructured interview, and informant interviews. Procedures for collecting and analyzing the data of Phase I and Phase II are discussed. Lastly, ethical issues are discussed.

Chapter 5 delineates the flexibility, credibility, transferability, validity, and reliability of the study. The validation of voice quality studies in the existing research, and the results of a rating exercise on identifying voice quality features in the present study are discussed to enhance the credibility of the findings.

Chapter 6 firstly presents the findings of the generic analysis. The schematic structure and a flowchart representation of the call centre conversation are presented. Later, register variables of a prototypical call centre conversation are also studied. The chapter presents information that I gathered in the field visits which supports the multimodal analysis of call centre conversations presented in Chapters 7 and 8 from the viewpoint of professional members.

Chapter 7 starts by presenting common understanding related to the term negotiation and how it is understood by call centre professionals. An analysis of exchange structure of the spoken data at clause level is presented. Expected and discretionary responses to initiations made by the CSR and the customer were systemized to understand the exchange structure in the call centre conversations. Chapter 7 also discusses the interpersonal meanings realised through Appraisal resources. In particular, Graduation, as one of the key categories in the Appraisal, between the CSR and the customer is discussed.

Chapter 8 outlines how paralinguistic voice quality feature creates meaning potentials in the call centre spoken data. This chapter shows that the voice quality feature largely reinforces features at other language strata, such as particular choices in lexicogrammar, clause structure, semantics, register and genre in meaning making. Chapter 8 argues for the importance of the voice quality feature, which is found to be indispensable to construing interpersonal meaning in call centre conversations.

Chapter 9 summarises key findings and draws conclusions. Findings related to each research question are presented, which highlight the contribution of the present study to applied linguistic knowledge. Recommendations are discussed concerning call centre language training, and the limitations of the study, its implications, and areas that await further study.

Chapter 2: Literature Review

As briefly described in Chapter 1, I view complaint as negotiation in the present study. The first two sections of Chapter 2 are concerned with language issues, first in Section 2.1 discussing negotiation in workplace discourse, and in Section 2.2 reviewing Conversation Analysis (CA) in telephone service encounter. The following four sections are concerned with call centres as such: Section 2.3 outlines call centre functions, Section 2.4 the business features of call centres, Section 2.5 the key driving forces in the growth of the call centre industry, and Section 2.6 the English-language call centres in the Asian Business Process Outsourcing (BPO) industry. The chapter then moves on to particular English language issues, outlining in Section 2.7 the role of English as a lingua franca in call centres and in Section 2.8 the language challenges faced by them. The last two sections, Sections 2.9 and 2.10 are concerned with discourse studies related to language and interpersonal meaning in call centre interactions.

2.1 Negotiation in Workplace Discourse

This section begins by briefly noting a definition of discourse, then reviews some negotiation studies of spoken discourse in the workplace and introduces discourse studies on conflict management. Iedema (2003) defines discourse as

encompassing that domain of social life that harbours resources for making meaning. This includes language but also gesture, posture, gaze, dress, gait, patterns of action and interaction. It comprises visual representation, but also technological devices and infra-structural architectural productions of space.
(p. 19)

This definition implies that discourse includes a range of semiotic systems that make meaning in social contexts, for example, language, gesture, signal, and so on. The discourse world of call centres includes meaning-making aspects such as the spoken expressions exchanged between customer and CSR, the screen that the CSR is referring to, the customer database and even the simple beeping of the telephone. In the present study, Systemic Functional Linguistics approach (SFL) is chosen as the

main theoretical framework (see Halliday, 1978, 1985). This is because SFL is not only a model of grammar, with a rich account of lexicogrammatical features, but an approach which locates language and meaning at the level of context, culture and discourse (Halliday, 1978). SFL states that lexicogrammar and meaning have a dialectical relationship and texts, as semantic units, are the starting point for an analysis of the complex social semiotic relation between language, society and culture (Halliday, 1978, 1985).

Spoken workplace discourse can be classified into two categories of interaction, depending on whether it is face-to-face or not. Face-to-face interaction includes interactions such as meetings and presentations (Bilbow, 1998; Charles, 1996; Charles & Charles, 1999; Hood & Forey, 2005). The studies cited above were concerned with business negotiation skills and the presenter/audience relationship in presentations. For example, Bilbow (1998) studied the linguistic and pragmatics features of managers' spoken discourse in a range of common organizational speech events. Charles (1996) discussed the structure and rhetoric of sales negotiations and drew on both discourse analysis and business studies of negotiation. Hood and Forey (2005) noted that in their study, they identified "ways in which particular stages or phases of discourse foreground interpersonal over ideational meanings" and the speaker "can encourage a sense of solidarity around shared attitudes and values" (p. 305). These studies all make the point that the complaint is an important and common feature in negotiation. In call centre conversations, the customer may telephone the organization for various reasons, commonly reporting problems and expressing dissatisfaction, including making a complaint. The CSR has the responsibility to maintain a positive interaction. Functions of the call are related to request and clarify information and to maintain reciprocal, positive interpersonal relations between the customer and the CSR. Often the CSR and the customer have to negotiate to achieve the aim of the call. The present study aims to identify issues related to negotiation, issues which have yet to be explored in other, related studies.

The second category of spoken workplace discourse studies is interactions that are not face-to-face, for example, SMS (Short Message Service), ICQ (I SEEK YOU which is an instant messaging computer programme) and E-mail exchanges (Gimenez, 2000; Jones, 2001; Nickerson, 1999). Although the interaction is written,

it actually has a close association with spoken features, such as the use of short and incomplete utterances (Brown & Yule, 1993). Features of speech are found both in telephone conversations (Hopper, 1992), similar to the short sentences used in SMS and ICQ. That type of interaction in instant messaging is then highly interactive. The call centre interaction is a typical example of spoken workplace discourse. As CSRs have to handle every call within the target of Average Handing Time (AHT) in a call centre, their turns need to be short but concise. However, in a complex negotiation, customers extend the interaction by claiming long turns (see Section 8.5 for further discussion).

The present study looks at complex calls involving negotiation by using exchange structure theory in SFL (see Section 3.6 for discussion of exchange structure theory in SFL). In other studies, complex negotiation may be referred to, for example, as dispreferred response (Eggins & Slade, 1997) and conflict management (Pan et al., 2002). Eggins and Slade (1997) found that dispreferred responses are linguistically complex, and involve non-compliance or confliction action. Pan et al. (2002) in their study of conflict management in conversation identified five commonly used strategies to express disagreement, namely “asking questions, being sarcastic, joking, distracting and changing the topic and silence” (Pan et al., 2002, p. 45):

1. Asking questions: Questions for clarification and explanation area used as a way to show doubt and denial;
2. Being sarcastic: Sarcasm can be a veiled means of conveying one's disagreement or even resentment. Tone conveys opposite meaning;
3. Joking: Saying something in a joking tone devalues the proposition of the previous statement;
4. Distracting and changing the topic: Departing from the topic is an effective way to avoid conflict. Instead of giving conflicting opinions, the speaker simply changes the topic either by saying something or by some action; and
5. Silence: No response indicates a level of disagreement or resistance to avoid conflict the party says nothing or leaves. (Pan et al., 2002, p. 45)

While Pan et al. (2002) studied conflict and disagreement constructed by speakers, and the present study focuses on the complex call in call centres, the foci of the phenomenon studied are quite similar. A relevant area to be reviewed is Conversation Analysis (CA) as CA analysts have contributed much to the development of the concepts adjacency pairs, turn-taking and sequential organization in service encounters (Schegloff, 1968; Schegloff & Sacks, 1973). Details and major aspects of CA are outlined in the next section.

2.2 Conversation Analysis in Service Encounter

Conversation Analysis (CA) is understood as the study of talk-in-interactions (Atkinson & Heritage, 1984; Sacks, Schegloff, & Jefferson, 1974; Schegloff, Jefferson, & Sacks, 1977). CA is a form of spoken discourse analysis and largely associated with ethnmethodology (Johnson & Johnson, 1998, p. 89). CA emphasises the importance of research instruments such as observations and interviews in the investigation of cultural and situational differences. CA practitioners pay attention to the structure of conversations, for example, turn-taking activity, adjacency pairs (e.g., question^answer, complaint^denial, the symbol ^ indicates sequence), repairs, sequential relevance, sequential implicativeness and so on (Sacks et al., 1974; Schegloff et al., 1977). The following key concepts explored in CA are reviewed below: turn taking, adjacency pair, repair, sequential organization and empathetic receipts.

Turn taking, one of the key concepts in CA, is shown to be a highly structured mechanism in the organisation of conversation. When one speaker is prepared to give up the floor, he or she often nominates the next speaker verbally or non-verbally, and the next speaker can nominate him or herself simply by starting to speak (Johnson & Johnson, 1998, p. 89; Sacks et al., 1974, p. 703). A turn taking system is institutionalised and is a reflection of participants' roles (Drew & Sorjonen, 1997).

The concept of adjacency pair refers to the sequence of two relevant utterances produced by two speakers: the second utterance can respond to the first utterance as a preferred response or a dispreferred response (Burns, Joyce & Gollin, 1996, p. 18; Richards, Platt & Platt, 1992, p. 8).

The concept of repair refers to speakers correcting errors or misunderstandings in their utterances (Richards et al., 1992, p. 394). Hutchby and Wooffitt (1998) identified four types of repair: “self-initiated self-repair, other initiated self-repair, self-initiated other-repair and other-initiated other-repair” (pp. 61-63).

Zimmerman’s (1984) study is an early CA-style study of emergency service phone calls focused on sequential organization and turn-taking features. Shaw and Kitzinger (2007) looked at telephone interactions on a home birth helpline in the United Kingdom. They studied how callers present their problems and how advisers provide advice in the emergency service, focusing on adjacency pairs. In particular, they found that callers usually present the reason for calling through two typical components. The first component is “problem presentation” to foreshadow a problem, then moving to “an overt complaint” (pp. 207-208). For example, “Marion says she is interested in a home birth (problem presentation) but doesn’t think her midwife is keen (an overt complaint)” (Shaw & Kitzinger, 2007, p. 207). Between the two components, advisers usually only provide minimal responses such as *uh huh*, *um*, which function as continuers and to check understanding (Shaw & Kitzinger, 2007).

Empathetic receipts, such as *oh lovely*, *oh how dreadful*, are also studied in CA. Jefferson and Lee (1981) studied a single telephone call received by a suicide prevention centre. They argue that empathetic receipts are misplaced because the adviser’s empathetic utterance *oh my* always makes the caller cry (Jefferson & Lee, 1981, p. 421). However, studies by Potter and Hepburn (2003), Pudlinski (2005) and Kitzinger (2006) suggest that reaction tokens are necessary as this verbal reaction is part of an adviser’s professional task to comfort or to strengthen the caller’s confidence. In call centre conversations, empathetic receipts such as *oh, I’m sorry to hear that* are encouraged as the CSRs have to show their empathy in the conversation. These empathetic receipts help humanize the telephone service encounter.

CA research has placed much attention on the sequencing patterns in conversations such as telephone call openings and closings and the turn-taking system (Schegloff, 1968; Schegloff & Sacks, 1973), but less effort has been devoted to the actual negotiation of the call. This is the moment when customers present the greatest degree of frustration. More linguistics research is needed into the negotiation carried

out in telephone conversations, specifically how the customer presents dissatisfaction and how the CSR responds to it. The present study focuses on how CSR and customer construe negotiation in call centre conversations and the different interactive roles they can play in the telephone service encounter.

2.3 Call Centre and its Functions

To fully understand the nature of call centre conversations, I will briefly review the business and management functions of the call centre industry. A typical call centre is equipped with computers and automatic telephone systems. CSRs and supervisors, who are equipped with a headset, provide customer service through a telephone line (Jones, 1999). Call centres handle inbound and outbound calls. Inbound calls mean customers call in, and CSRs provide service to solve problems and to answer enquiries (Jones, 1999). However, CSRs in outbound calls contact potential customers for telemarketing purposes, for example, to introduce a new financial plan and to promote beauty services to potential customers (Jones, 1999). The present study was carried out in a Filipino call centre serviced the insurance industry. Inbound calls were selected because they are complex to deal with and provide interesting linguistic insights. For instance, CSRs are required to handle an extensive range of customer enquiries with sufficient product knowledge, good language skills and quick but reliable answers (Ambriola, Bertagnini, & Pratesi, 2003).

The functions of call centres are closely associated with the evolution of Business Process Outsourcing (BPO) industry. In this section, I will review the history of offshoring back offices, as one of the BPO services, which has led to the evolution of today's call centre function. In the 1980s, simple data entry as part of administrative support, airline enquiries and technical support were the primary back office duties being outsourced (Jones, 1999; Moss & Dunau, 1986). Later a rapid development of telecommunication technology brought about a higher degree of physical flexibility that enabled call centres to offshore their services (St. Amant, 2007). These factors motivated companies to offshore their back offices to some cost-effective locations, either by setting up call centres or by cooperating with local third party service providers (Starke-Meyerring, 2005). Today, the call centre services being provided

are diversified, complex and high value-added, handling sales, bank enquiries, insurance claims, customer service, telemarketing and investment (Aksin, Armony, & Mehrotra, 2007; Jones, 1999; MacDonald & Sirianni, 1996). Thus an offshore call centre functions as a primary way of interacting with overseas customers through spoken exchanges per telephone.

2.4 Business Features of Call Centre

To date, previous research in this field has mainly focused on aspects such as customer relationship management, recruitment criteria, job design and motivation methods, factory-like division of labour and emotional labour (Arzbacher, Holtgrew, & Kerst, 2000; Information Industries Training Advisory Board, 2001; Irish, 2000; Knights & McCabe, 2003; van den Broek, 2003). Significant features of these areas will be reviewed in the following sections.

2.4.1 Customer Relationship Management (CRM)

Studies of customer relationship management in call centres aim to develop telephone conversation, which is the major method for CSRs to communicate with overseas customers (Dean, 2007; Irish, 2000; Johnston & Sandberg, 2008; Russell & Thite, 2008). Maintaining a good quality long distance phone call over a stable network is essential. The call centre management also uses both standard procedures and flexibility such as a mixture of voice, fax and email, to meet customer needs which can help maintain better communication (Adria & Chowdhury, 2004; Dunford, Palmer, Benveniste, & Crawford, 2007).

2.4.2 Recruitment Criteria

Traditionally, the selection of an eligible candidate for a position as CSR in a call centre is based on language skills and educational qualifications (Arzbacher et al., 2000). Some important recruitment criteria include excellent English proficiency and

the ability to handle different, complicated business processes. Candidates with fluent English (with American or British accent) and grammatical accuracy will give the job applicant an advantage in the selection process. However, the candidate may be acceptable despite not having a British or American accent. However, they would be considered unsuitable if they made a number of grammatical errors or spoke with a non-standard accent. The recruitment procedures in some call centres may overlook the interpersonal skills of the candidate, leading to the most serious and complex calls being related to poor interpersonal skills by the CSR.

Fortunately, these days more and more call centres realise the importance of attitudinal and behavioural characteristics (Arzbacher et al., 2000). Attitudinal characteristics, termed soft skills, are now considered to be an integral part of a CSR's daily interactions with customers (Bolton, 2000) and these are considered to be more critical than technical skills in customer service encounters (Warhurst & Nickson, 2007). Thus call centre managements now aim to identify potential employees who have a supportive and positive personality (Burns, 1997; Fuller & Smith, 1991). Nevertheless, CSRs may be hired on a temporary basis during peak seasons to provide management with staffing flexibility (Adria & Chowdhury, 2004; Dunford et al., 2007).

2.4.3 Job Design and Monitoring Methods

As mentioned in Section 2.3, outsourcing usually begins with a lower end task, for example data entry, with a relatively simple job design. However, the higher end work and complex job design follow if the business conditions are favourable (Srivastava & Theodore, 2006). I have visited several call centres and been told that many call centres aim to undertake complex calls. This trend offers a unique opportunity to design jobs that enhance productivity (Hannif, Burgess, & Connell, 2008; Parker & Wall, 1998). For example, introducing computer technology can minimize the waiting time of the caller (Batt & Moynihan, 2002; Deery & Kinnie, 2004), and call centres tend to use automatic call routing and scripting (Holman, 2002; Paul & Huws, 2002; Taylor & Bain, 2004, 2006 & 2007). Conversations are recorded, and performance is monitored by using quantitative measures of soft skills

such as a scorecard. The scorecard is used to “to assess product knowledge and communication skills during the telephone service interaction” (Lockwood et al., 2009, p. 149). The scorecard, used by a local call centre, includes an assessment of categories, with a rating of “0” for no and “1” for yes for each item of “appropriate tone and pace” and “handling caller’s emotion by using Emphatic or High Impact Language” (see Appendix 5 for the example of scorecard). Lockwood, Forey and Elias (2009) highlighted several issues and limitations of a scorecard, which is an assessment tool frequently used in call centres to assess a call and the soft skills of the CSR.

However, these designs can create problems such as the excessive monitoring, limited autonomy and emotional stress, in particular, the confusion between maintaining quality or quantity performance (Batt, 1999; Holman, 2003; Knights & McCabe, 1998; Rainnie, Barrett, Burgess, & Connell, 2008; Taylor, Mulvey, Hyman, & Bain, 2002; van den Broek, 2008; Weinkopf, 2006). That may result in a focus on handling every call within a time limit, while overlooking the quality of the call and the satisfaction level of each caller. As a result, many studies characterize call centre jobs as highly repetitive, demanding and very stressful (Fleming, 2007; Taylor & Bain, 1999; Wallace, Eagleson, & Waldersee, 2000). Such issues are reflected in the high turnover and staff absenteeism (Hannif et al., 2008) and may lead to a serious problem in the long term.

2.4.4 Factory-like Division of Labour

It is argued that the call centre industry reflects a factory-like division of labour (Taylor & Bain, 1999; van den Broek, 2003) and often is characterized as customer-oriented bureaucracy (Frenkel, Korczynski, Shire, & Tam, 1999). Each department is responsible for a specific function, for example, some departments specific in handling insurance premiums, while other departments deal with account registration (Taylor & Bain, 1999; van den Broek, 2003). It is quite usual for a CSR to transfer a customer call to another division. Sometimes, however, the customer becomes frustrated as their calls are directed from one division to another without being resolved. The customer then wastes a lot of time waiting but not speaking to the right

CSR. Apparently, a CSR should be trained to cover all the bases. Coping with this division of labour and communication demands can lead to a great deal of pressure. Having greater support in a call would perhaps remove some pressure. In addition, CSRs need to improve their communication skills to help avoid wasting customers' time and creating confusion.

2.4.5 Emotional Labour

The concept of emotional labour (Hochschild, 1979), a key term used in business management research, is closely related to interpersonal meaning in the present study. I will review the concept of emotional labour, its application in call centre work and its effects on interpersonal meaning construed in call centre conversations.

Emotional labour has been defined as “the effort, planning, and control needed to express organizationally desired emotions during interpersonal transactions” (Morris & Feldman, 1996, p. 98). It was introduced by sociologist A. Hochschild (1979) who studied the job nature of flight attendants and bill collectors. Since that time, there has been a trend towards developing an emotion-centric agenda in professional contexts (Bolton, 2000; Bolton & Boyd, 2003; Fineman, 1993; Hochschild, 1979; 1983).

Call centre work demands of the job of a CSR involves frequent telephone contact with the public. The CSR must display positive emotions, which are specially designed to comfort the customer (Hochschild, 1983), i.e. the CSR must be “happy, nice and glad to serve the customer” (Erickson & Wharton, 1997, p. 188, also see Cropanzano & Wright, 2001). The concept of emotional labour is embedded in the call centre language choices (Waldron, 2000), such as lexicogrammatical and phonological choices with an absence of facial and gestural features.

The CSR is expected to present positive interpersonal meaning in the conversation and to hide negative personal feelings. However, in the training materials available, concrete definitions of positive voice quality feature are unfortunately absent. The present study therefore stresses a need to explore the attitude conveyed by the CSR and the customer through authentic spoken data. Examples of the lexicogrammatical

choices made and voice quality features will be discussed in Chapter 8. Business and management studies place serious emphases on recruitment, quality control, motivation, emotional labour and so on. However, few studies explore language and communication issues systematically.

2.5 Key Driving Forces in the Growth of the Call Centre Industry

The present study identified three major forces, globalization, Information Technology Enabled Services (ITES) and overseas expertise, which have led to the rapid development of the offshore outsourcing call centre industry. Schulze and Ursprung (1999) define the term globalization as

the notion of increasing goods and factor market integration, whereby a completely integrated market is characterized by the absence of any impediments in international mobility of – as the case may be – commodities, services, and the production factors capital, labour and technology. (p. 301)

According to Schulze and Ursprung (1999), globalization can thus be understood as “a reduction in international arbitrage costs” (p. 301).

The General Agreement on Trade in Services (GATS) and the North American Free Trade Agreement (NAFTA) have been “designed to open global markets by removing trade barriers for service industries around the world” (Starke-Meyerring, 2005, p. 468). These new trading agreements have encouraged multi-national companies in developed countries to offshore and outsource their businesses to less developed countries, for example, to the Philippines and India, with much lower production costs (Jones, 1999; Warhurst & Nickson, 2007).

The motivation to reduce production costs has driven the setup of call centres (Irish, 2000). Grabill (2005) explored the communication implications due to the increasing complexity of working across different cultural and national boundaries. For example, Grimm, Church, Katigbak, and Reyes (1999) noted that when a CSR in the Philippines answers phone calls from a customer in the US, American customers may be keen to express their dissatisfaction while the Filipino CSR prefers a less

aggressive interpersonal interaction because Filipino culture is relatively reticent and prefers to avoid confrontation.

ITES is the second driving force, which has made a significant contribution to the growth of call centres, with the result that “International communication now often transpires in seconds or minutes, not days or weeks” (St. Amant, 2002, p. 211). Today, a company and its customer can contact one another without delay through computer-mediated communications such as long distance phone calls (Akpan, 2003). Call centres mainly employ computer-based customer service systems and switched telephony to provide stable cross-boundary calls (Irish, 2000). However, given the complexity of computer-mediated communication, difficulties are experienced in call centre interactions (van den Broek, 2003). One helpline social worker reports the difficulty as, “You don’t have all the clues when you are taking reports on the phone. You don’t have the sign language.” (van den Broek, 2003, p. 243). As a consequence, such “rapid technological change intensifies the imperative to study the effectiveness of media and linguistic choices of individuals seeking to communicate in professional contexts” (Rogers, 2006, p. 250). Call centre practitioners highlight language, such as voice and linguistic choices, as important factors in successful calls. The present study is designed to understand this new discourse.

Apart from globalization and the development of ITES, overseas expertise also plays a significant role in the call centre industry. Technical communication as a profession is active in numerous emerging call centres (Society for Technical Communication, 2008). A CSR, as a contact person of the company, has to be very familiar with product information in order to answer an enquiry. Therefore, language strategies and product knowledge are extremely important for offshore call centres. Certain trends in related industries provide clues about how business communication can be developed in the prosperous offshore outsourcing industry (Padmanabhan, 2007).

To summarise, the rapid development of ITES, BPO and call centres enables customers to have more product or service choices. Organizations may need to fundamentally reconsider customer relations (Pan & Lee, 2003), which has become a crucial element of business success. In addition, due to the influence of the concept

of emotional labour (Morris & Feldman, 1996), companies must now better understand their customers' expectations (Peppers, Rogers, & Dorf, 1999), and offer positive interactions to customers. The availability of overseas English-speaking expertise, for example, has increased the feasibility of operating outbound call centres in the Philippines. The present study intends to study the attitude construed by CSRs and customers in an inbound call centre industry. Such an analysis will provide an in-depth understanding of the language used, which will help to improve the language quality of the service provided, the monitoring systems employed, and the recruitment and human resource training in the call centre industry as a whole.

2.6 Call Centre Industry in Asia

As mentioned earlier, United States- and European-based companies have developed a preference to offshore some of their business by setting up call centres in Asian countries. At least 3.3 million US service industry jobs and US \$136 billion in wages have been relocated to countries such as India, the Philippines and China (O'Neil, 2003). In the following sections I provide an overview of call centres across Asia. Details of this industry are outlined with respect to the Philippines, India and China.

The market share of Indian call centres is the largest in the world as India is currently responsible for about 25 per cent of the worldwide outsourced IETS markets (Russell & Thite, 2008; Thite & Russell, 2007). Back office work, for example, financial and technical support, have been successfully outsourced to India (Durfee, 2004) while "telecoms, retailing, utilities, IT, airlines and software have also seen much migration" (Nasscom, 2002, p. 21). In addition, higher end work such as insurance and retail banking is prominent in the call centre industry because of "the high proportion of processes and services that can be outsourced overseas" (Nasscom, 2003, p. 65). As India has the most successful call centre industry in the world, the experience from Indian call centres has been used as a blue print to develop call centres across Asia, especially in the Philippines.

The Philippines has rapidly emerged as the main competitor of India in business-process outsourcing (BPO) (Economist.com, August 16, 2007). Low labour cost is one possible reason. Among Asian countries, the Philippines has the second-lowest

hourly wage, which is at 13 per cent of the US level, for offshored professional services (Beshouri, Farrell, & Umezawa, 2005). Call centres in the Philippines will soon provide work for one million workers and serve a bigger portion of the world's BPO market despite the global financial crisis (Elzingre, 2009). This focus on reducing cost and operational efficiencies in the recessionary environments is anticipated to increase (Dongier & Sudan, 2009; Nasscom, 2009). An insurance call centre in the Philippines is the focus of the present study. This is because the Philippines is one of the preferred locations for the setting up of call centres.

Call centres in China are a rapidly emerging industry which is possibly be the next offshore focus (Velamuri, 2004). Hundley (2005) reported that American Express runs a travel service call centre in China with a workforce that is 85 per cent female and on average about 24 years old. This can be related to a higher level of English proficiency of the younger generation, thus better able to understand customers' enquiries in English (Hundley, 2005). Hiring a young graduate as a CSR seems to be a common recruitment practice in the call centre industry in both China and the Philippines. The current practices of, and the problems faced by, the Philippines call centres may be encountered by Chinese call centres in the near future. Because the experience of the Philippine call centre industry is potentially applicable to Chinese call centres it is valuable to understand and document it.

2.7 English as a Lingua Franca in Call Centres

Call centres can be operated in any language. However, due to globalization, the opportunity for offshoring and outsourcing to destinations where the CSR is a non-native English speaker has increased sharply. This is because English is used as a lingua franca (Crystal, 2003). The term lingua franca usually means "any lingual medium of communication between people of different mother tongues, for whom it is a second language" (Samarin, 1987, p. 371). It is the language of choice in international business communication (Phillipson, 2004) and a "language with which to interact with the wider world community" (Kenny & Savage, 1997, p. 314).

O'Neil (2003) recognized a huge demand for English call centres. English is preferred as the service language in offshore outsourced call centres in Asia (Leung,

2005; Seidlhofer, 2004, 2005). English is not the native language of most of the population in Asia; however, it can be predicted that more employees will use English in the workplace, especially in the call centre industry, in the near future. English is the lingua franca of the BPO industry in the Philippines. Filipino CSRs are also highly proficient English speakers. A brief review of the history of English education in the Philippines helps to understand the phenomenal growth of the call centre industry there. McFarland (2004) observed that “the Philippines is a country rich in languages with more than 100 distinct Filipino languages”, with Tagalog the native language used in daily life (p. 59). Gonzales (2004) has reviewed that the Government realised the importance of English. The Department of Education chose English as the medium of instruction at all levels (Gonzales, 1997). Thus nowadays English is spoken by most of the Filipino population, especially its educated people (Gonzales, 1996). Many Filipinos consider Tagalog and English their native languages (Bautista, 2000).

At present, call centres recruit thousands of fresh graduates of high school and university every week (Danlog, 2006). These new graduates are equipped with good academic English. However, it seems that the education system provides less professional communication and pre-job training to prepare these graduates with the attitudinal and language skills they need. Hence the responsibility of selection and training of potential candidates falls to the call centre industry.

2.8 Language Challenges due to Cultural Difference

As discussed, English is a lingual franca for Filipino CSRs to communicate with customers from a western culture. However, Alexander (1999) suggested that there are “some drawbacks from individuals possibly directly translating their native language into English and then end with verbs, prepositions and adverbs strung together in an unfamiliar way” (p. 79).

Alexander (1999) urged that this kind of direct translation from first language to second language be interpreted as a challenge by worldwide professional communicators. Pan, Wong-Scollon, and Scollon (2002) stated that to make telephone calls, speakers have to pay attention to situational, relational and cultural

differences. They argued that this is because telephone conversations are monitored by the cultural norms of language choices within a given society (Pan et al., 2002). In the following section, some examples are quoted from the literature to illustrate the importance of cultural difference in call centre interactions.

The first example, from Schelmetic (2005), is of an American customer's negative experience when she called a Filipino CSR:

I once had a complex customer service interaction with a CSR who responded “yes, maam” to everything I said. I found it annoying, whereas it had been intended to be respectful. I’m not the Queen of England – neither do I have blue hair or wear a plastic rain hat – please do not call me “maam”. (p. 80)

The problems besetting this interaction were due to regional differences. Schelmetic was annoyed by the address *Maam*. However, *Maam* in Filipino culture is only a general term used to address women in daily conversation, similar to *Miss* in American English. A second example given by Schelmetic (2005) follows:

On another call, an agent, inquiring as to whether my family members might be interested in the offer, referred to them as my kin. My kin? I had never before heard anyone speak the word in that context; I would only read it in William Faulkner novels and heard it sung in Lynyrd Skynyrd songs. (p. 80)

These examples illustrate the importance to understand how language makes meaning in different cultures. It is notable that the same word can have different meanings and be interpreted very differently than intended. Pan et al. (2002) recalled that there is a US company which requires their Chinese employees to use *please* and *thank you* in customer conversations. However, an overuse of these phrases can be perceived as intended to create social distance instead of politeness in Chinese culture. Pan et al. (2002) indicated the shortcomings of transferring the scripts and standards of one cultural setting directly to another. Schelmetic (2005) suggested tailoring customer care to potential customers. That means the call centre industry has to pay attention to the language of the workplace and to meaning making in different cultural contexts, as argued by Scollon & Scollon (2001). Therefore, more

studies should be undertaken in specific cultural and national contexts to understand register variants, language issues and how meaning is made.

2.9 Insufficient Language Focus from Call Centre Trainers

Call centre work represents a new discourse (Datamonitor, 1998; Parker & Wall, 1998), with call centre discourse a recent development, combining various multimodal resources used by CSR and customer, such as written data base information, visual output of computer systems and spoken conversation. This new development deserves to receive special attention; however, industry focus has been on product knowledge and technological support. Call centre supervisors do not have the time to step back and analyse the communication employed by staff since they are busy trying to meet their daily targets, such as a minimum number of calls per hour (Jones, 1999).

To maintain quality control and ensure the CSR projects the appropriate personality to the customer, call centres are often tightly systematized, with strict regulations and scripted conversations with the customer (Warhurst & Nickson, 2007). While CSRs may often follow such a script, the effectiveness of the standardization has been open to challenge. Negative impacts of scripting have been identified, with scripting viewed as obsolete for its limited language variation and little negotiation flexibility (Cameron, 2000b; Forey & Lockwood, 2007; Wharton, 1996). Even if a call centre company could prepare different scripts for individual product lines, some scripts are quite clumsy and repetitive (Kwa, 2006). For example, the noted overuse of modality by the CSR is probably the result of the CSR assuming that using more modals with low modality, such as *may* and *can*, will present a softer image, and perhaps calm an irate customer. However, the overuse of modality is likely to lead to failure of the interaction (Wan & Forey, in preparation). In such cases, the CSR fails to provide an appropriate response to the customer, and as a result, both parties will be very frustrated (Kwa, 2006). Sometimes, the customer may think that the CSR is restricted by the machine (Smith, Valsecchi, Mueller, & Gabe, 2008). Regulating spoken interaction may be potentially counterproductive (Hultgren & Cameron, 2010; Tomalin, 2010). Regardless of whether a script is provided or not, a feature such as

voice quality has rarely been included in a script or recruitment process (Davis, 1983, 2010; Hood, 2010b).

In my data, pre-scripted conversations can be found in specific clauses or phrases, such as in the opening *how may I help you today?* and the closing *You are welcome maam, thank you very much.* However, some call centres function as health and medical support, and nurses can deviate from a pre-written script and make their own choices. In such a tele-nursing call centre, the patient is the caller whom the CSR focuses on, or rather on the caller's problem or symptom, instead of developing longer term relations with patients as done in the hospital ward (Wise, Smith, Valsecchi, Mueller, & Gabe, 2007). In medical telephone support, the language choices realised in voice and lexicogrammar are crucial for its success. However, such voice and linguistic choices are also applicable and important to the insurance call centre that is the subject of the present study.

2.10 Existing Call Centre Communication Studies

Unfortunately, the number of applied linguistics studies which have analysed the language of call centre communication in terms of linguistic features is very limited. Past studies have stressed the importance of the attitude presented by the CSR in call centre interactions. Barker (1998) found that in some call centres nearly 60 per cent of customer interactions take place over the telephone, and as a consequence the CSR's manner has a critical effect on the quality of that interaction (Ashforth & Humphrey, 1993; Peccei & Rosenthal, 1997). The CSR has to present the "personality of the firm to the customer over the telephone" (Belt, Richardson, & Webster, 1999, p. 18). Telephone interaction differs from face-to-face speaking. Telephone speech is like transporting a message that is limited to sound only (Hopper, 1992). It also restricts the exchange of non-verbal features such as smiling (Belt et al., 1999), which is frequently found in face-to-face service encounters. The CSR is not able to show his/her smiling face to the customer to construe politeness and kindness.

Other studies have discussed call centre interactions taking a sociolinguistic approach. Cameron (2000b) focused on gender to discuss the sociolinguistic

characteristics of the speech and vocal style prescribed to CSRs and used by customers. Her data were collected in UK call centres, and comprised observations, interviews and written training materials. Cameron (2000a) identified a phenomenon she called communication factory, caused by using standard scripts. She argued that efficiency can be enhanced, but that the cost of a little language variation needed to be paid. Lockwood, Forey and Price (2008) suggested that since 2000 the demand for CSRs to perform better has increased greatly, with market forces exercising strong pressure to use standardized English scripts. With even different understandings of the same word being a problem, as illustrated above, the overseas customer and local staff often experience confusion, which may result in customer dissatisfaction.

Adolphs et al. (2004) adopted corpus and conversational approaches to analyse the British National Health Service Direct (NHS Direct) telephone conversations for communication patterns in health care encounters. They discuss the use of personal pronouns such as *you* and *your*, modal adjuncts such as *can*, *could*, *must* and health care knowledge. Their findings are relevant to the present study, for example, the use of modality is also addressed in the present study.

However, Cameron (2000a, 2000b) and Adolphs et al. (2004) can be criticized for the limitations imposed by their sample sizes and methods of data collection. Cameron (2000a, 2000b) only studied written training materials. Adolphs et al.'s (2004) study was centred on the caller. The researchers pretended that they were patients and called the call centre for health care service. More importantly, the above studies are only partially relevant to the present study because they do not analyse communication between non-native speakers and native speakers in workplace contexts. The UK-based studies concentrated on the interactions between clients and CSRs, both being native English speakers. They were more interested in the knowledge of health industry professionals and did not present a very detailed investigation of the linguistics choices made by them. It is noted that not many studies focus on actual conversations between genuine CSRs and genuine callers. A major difficulty is data collection due to the issues of commercial sensitivity and privacy policies. Sensitive data are very difficult to access as either transcripts or sound files of authentic interactions (Hood & Forey, 2008).

Similarly to the present study, Forey and Lockwood (2007), Lockwood et al. (2008) and Forey (2010) believe that there is a lack of attention given to interpersonal meaning, and no published language study discusses interpersonal meaning by a system of Appraisal developed by Martin and White (2005). Studies are more interested in identifying problems and negative feelings in calls arising from difficulties related to a CSR's inability to deal with a frustrated customer, a CSR being vague, customers' aggressive and demanding attitudes, and so on (Forey & Lockwood, 2007; Lockwood et al., 2008). As a result, the conceptual awareness of interpersonal language being an essential key to understanding the negotiation process in call centre conversations is missing. The present study takes a different perspective, studying interpersonal meaning in call centre conversations by focussing on the structuring of the whole interaction, using SFL, as illustrated in the studies by Forey and Lockwood (2007) and Hood and Forey (2008). The findings of the present study can be used as a model for call centre training as it intends to present linguistic features to support the understanding of interpersonal meaning in call centre discourse.

2.11 Summary of Literature Review

To summarise, in Chapter 2 the general background of the offshore and outsourced call centre industry in Asia has been examined. The literature reviewed in this chapter has shown a great need for research focused on the interpersonal aspects of call centre conversations, for example, the expression of attitudinal meaning realised in lexicogrammatical features, which are considered essential for an effective call. One possible, and new, approach to investigating these issues and concerns is to take an SFL approach to how language makes meaning, and how complex calls and negotiations are construed and realised. SFL and other related language approaches will be outlined in the next chapter.

Chapter 3: Theoretical Framework

Chapter 2 has outlined the historical background and the development of the call centre industry. In Section 2.10, I presented some limitations on the existing research, and highlighted the fact that there are limited studies which discuss how interpersonal meaning is made in call centre communication between the customer and the customer service representative (CSR). The main purpose of this chapter is to discuss the theoretical framework that I have used in analysing interpersonal meaning and realisations of attitude in particular in spoken customer service conversations. The present chapter will start by introducing the theoretical framework, Systemic Functional Linguistics, which is the foundation of the present study, discussing emotional labour as an area of study within call centre contexts, and then briefly reviewing other linguistic theories.

3.1 Systemic-Functional Linguistics and Language

The guiding linguistic theory in the present study is Systemic Functional Linguistics (SFL) which is an important existing linguistic theory. SFL explicitly acknowledges a symbolic relationship between language system, society and human activity (Halliday, McIntosh, & Strevens, 1964/2007; Martin, 2001). In SFL, language is understood as a primary social semiotic system (Halliday, 1978). Language is an integral feature of social activity which distinguishes human beings from other animals. People use language to express their meanings and experiences (Halliday et al., 1964/2007). Language functions to construct our sense of the society, to exchange shared value and to negotiate relationship (Halliday, 1973; Halliday & Matthiessen, 2004; Martin & Rose, 2003). In the present study, the customer and the CSR use language to perform their social activities, for example, making insurance enquiries over the telephone. Language is an integral feature of meaning making in customer service encounters. Speakers or writers select their language options unconsciously to construe meanings, for example, “singular versus plural” and “declarative versus interrogative” (Martin, 2010, p. 14; also see Halliday, 1966, 1976; Halliday & Matthiessen, 2004; Martin & Rose, 2003). Hence, SFL states that language options are systematised.

Within SFL theory, language was modelled as different strata systems. Halliday and Matthiessen (1999) and Matthiessen (2007a) modelled language as a quarto-stratal system: semantics, lexicogrammar, phonology/ graphology and phonetics / graphetics. However, in the present study, language is modelled as a tri-stratal system (Martin, 1999), comprising semantics, lexicogrammar and phonology/ graphology. Martin (1999, p. 39) reconceptualised the model of context, comprising register and genre, as language's content stratum. In turn, context was considered stratified as two levels, genre and register, with register conceptualised as realising genre and language as realising register (Martin, 1999). He also specified that within the language system, semantics and lexicogrammar constitute the content strata of phonology/graphology, while phonology/graphology is the expression stratum of semantics and lexicogrammar (Martin, 1999, p. 39).

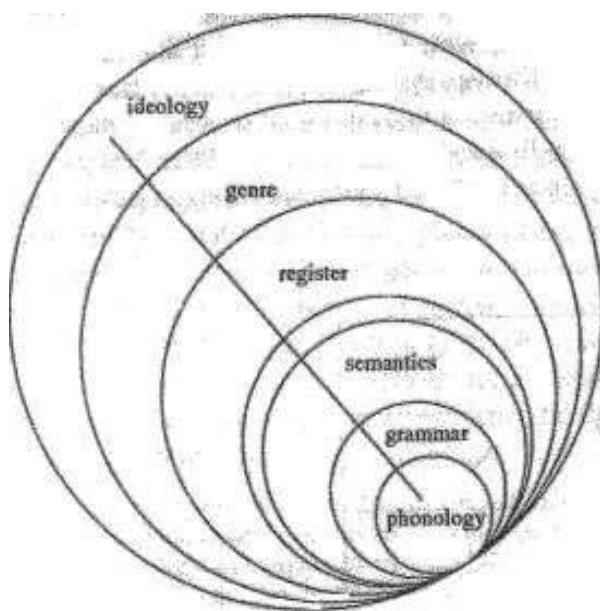


Figure 3.1 Language and its Semiotic Environment (Martin, 1992, p. 7)

Figure 3.1 shows the relationship between language and its semiotic environment. Later, Martin (2007) revised this stratified model and suggested that phonology and paralanguage are concurrent expression forms which share some common features. SFL is considered to be “a very useful descriptive and interpretive framework for viewing language as a strategic, meaning-making resource” (Eggins, 2004, p. 2). In Chapter 2, Cameron (2003) called on researchers not only to focus on grammar and pronunciation but also to consider meaning making, for example, discourse norms

for interpersonal interaction, such as the expression of emotional and attitudinal states (see Sections 2.9 and 2.10). SFL provides a comprehensive framework to answer this call as it allows a detailed analysis which enables a researcher to adopt a clear, highly systematic and reliable method for analysing interpersonal lexicogrammatical features. In addition, SFL has also been applied to quantitative studies, such as corpus linguistics (see Matthiessen, 2006). The spoken data of the present study involve a wide range of linguistic and paralinguistic choices which enact attitudinal and emotional meanings (see Section 3.5 for a definition of interpersonal meaning). Interpersonal meaning of empathy and disappointment can be examined by using the system of Appraisal (see Section 3.7 for a description of Appraisal framework and Sections 7.3 to 7.8 for a further discussion of Appraisal resources found in the data).

3.2 Context

SFL scholars concentrate on the relationship either between or within ideology, context and the linguistic system (Halliday, 1978, 1985, 1989, 2002/2005; Halliday & Hasan, 1989; Hammond, Burns, Joyce, Brosnan, & Gerot, 1992). However, within SFL, there are some subtle differences of interpretation and modelling of genre, register and context to be found, largely identified with Hasan and Halliday on the one hand, and Martin on the other (see Halliday, 1991/2007; Hasan, 1977; Martin, 1985). One of these differences concerns the approach to genre, register, context and system in terms of hierarchy of stratification and cline of instantiation (Halliday, 1991/2007, 2002/2005). In this section, I will elaborate the contributions of both approaches with reference to how they understand and apply genre, register and context to the development of SFL theory.

The concepts of context of situation and context of culture were first introduced by Bronislaw Malinowski, an important Polish-British anthropologist (Malinowski, 1923; see Halliday & Hasan, 1989). However, Malinowski's notion of context was related to the surrounding background environments and different cultural behaviour where the text unfolded rather than language (see Halliday & Hasan, 1989, pp. 6-7). Later J. R. Firth, a distinguished linguist and teacher of M. A. K. Halliday, integrated

situation as a kind of context into a general theory of language to explain meaning (Firth, 1957; also see Bowcher, 2010, pp. 65-66; Halliday, 1991/2007; Martin, 2010, p. 16). Firth's work on languages spoken in India was influenced by Malinowski's work and by Indian linguistics, which led him to study prosodic development; his student, Halliday further embraced the association of meaning with context to be the foundation theory of SFL (Hasan, 1985; Martin, 2010).

3.3 Register

Halliday and his colleagues further designed the model of register to describe context that consists of three contextual parameters: field, tenor, and mode in the 1960s (Halliday et al., 1964/2007). Register can model contextual variation in language (Halliday, 2002/2005, p. 248, also see Matthiessen, 1993, p. 233). That means in Halliday and Hasan's model, register is located within language, not within context (Matthiessen, 1993, p. 233). Context of situation is realised in the text, as shown in Figure 3.2 (Butt, Fahey, Feez, Spinks, & Yallop, 2000, p. 4).

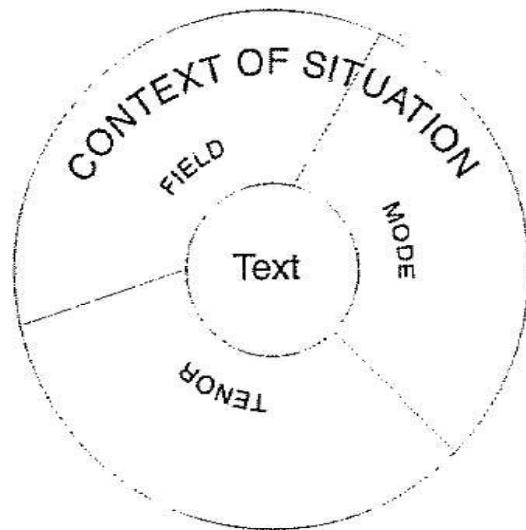


Figure 3.2 Parameters of Context of Situation (Butt et al., 2000, p. 4)

Halliday and Hasan (1976) argue that the basic semantic unit can be interpreted as text, and Matthiessen (1993, p. 228) that text is language functioning in context which involves lexicogrammatical choices. Readers can study text types by

collecting texts, analysing these texts, investigating emerging specific types and recognising recurring patterns, if they exist (Matthiessen, 1993). Hasan's (1977, p. 231) work uses contextual configurations to classify text structures. Register is the pre-selected semantic choices which constitute the register variables of a text (Halliday, 1977, p. 203, 1975, 1988). Field is "the ongoing social activity" (Halliday, 1975, p. 143), tenor relates to "the roles and statuses" within a text (Halliday, 1975, p. 143) and thus interprets the relationship between participants (Halliday, 1988, p. 162), and mode is "the interactional channels" (Halliday, 1975, p. 143). The register variables can be used to classify text types (Halliday, 1977, p. 203), and therefore types of texts are also defined as types of register (Halliday, 1978, 1979, 1984).

Halliday and his colleagues believe that "language is realized as the activity of people in situations, as linguistic events which are manifested in a particular dialect and register" (Halliday et al., 1964/2007, p. 89). Language is interpreted as linguistic events in different situation types, for example, meals, shopping and recreation. Later, Matthiessen and Teruya (2007) developed a text typology/context-based register based on the work by J Ure (1971). Their text typology classified field (socio-semiotic process) into eight text types such as expounding, reporting, recreating, sharing, doing, recommending, enabling and exploring (Matthiessen & Teruya, 2007, p. 1). In Matthiessen's (2010) study, the text type of call centre conversations refers to "doing", in particular "servicing".

It is worth noticing the theoretical development of contextual variables in SFL which leaded to much debate on the internal organization of context in SFL (see Bowcher 2010, Martin, 1985, 1999, 2010). Bowcher (2010) studied the history of the work on context within the SFL model and the theoretical development of context in relation to language, situation and system network. Martin (1999, p. 26) reviewed the key features of the development of the account of contextual variables from 1960 till 1980 (also see Fawcett, 1980; Gregory, 1967; Halliday, 1978; Ure and Ellis, 1977). Note that J. R. Martin used the term "register" in a different sense from that established by M.A.K. Halliday and others. Compared to Halliday and Hasan's (1980, 1989) work, Martin (1999) stratified context to include genre as an additional stratum (see Section 3.4 for discussion of genre). The cline of instantiation and the hierarchy of stratification have been rethought in different models of strata in SFL

theory. SFL researchers have located these differently with regards to context, language, culture, situation type, genre, register and system. In the work by Halliday (1991/2007, 2002/2005) context of culture and context of situation are located along the cline of instantiation, while the work by Martin (1985, 2010) context is located along the hierarchy of stratification. Halliday's instantiation-stratification matrix is defined by two dimensions of stratification and instantiation (Halliday, 2002/2005, p. 248; also see Halliday, 1991/2007, p. 275) as shown in Figure 3.3. This matrix consists of nine cells, and the centre column represents two aspects, sub-system and instance type (Halliday, 2002/2005, p. 253).

		INSTANTIATION	
		system	sub-system
		instance type	instance
STRATI-FICATION	context	culture	institution
	semantics	semantic system	situation type
	lexico-grammar	grammatical system	register
		register	
		text type	
		text type	

Figure 3.3 Instantiation/Stratification Matrix (Halliday, 2002/2005, p. 254)

In the matrix, the first dimension is instantiation which is a cline moving between two ends of system and instance (Halliday, 2002/2005, p. 254). That means a system is the potential for all the instances, for example, culture is the potential of all the situations, and language is the potential of all the texts (see Halliday, 1991/2007). Halliday (1991/2007, p. 276) also drew an analogy between culture and climate, situation and weather. He suggested that the weather is an actual instance of the climate. The climate is the potential behind different types of weather. The sub-systems shown in the centre column of the matrix are cultural domain and register. Register is a sub-system which is a cluster of similar text types (Halliday, 2002/2005, p. 248). In addition, Matthiessen (1993, p. 272) theorised “context of culture and context of situation along [a] dimension of long-term potentiality” in terms of instantiation, as shown in Figure 3.4.

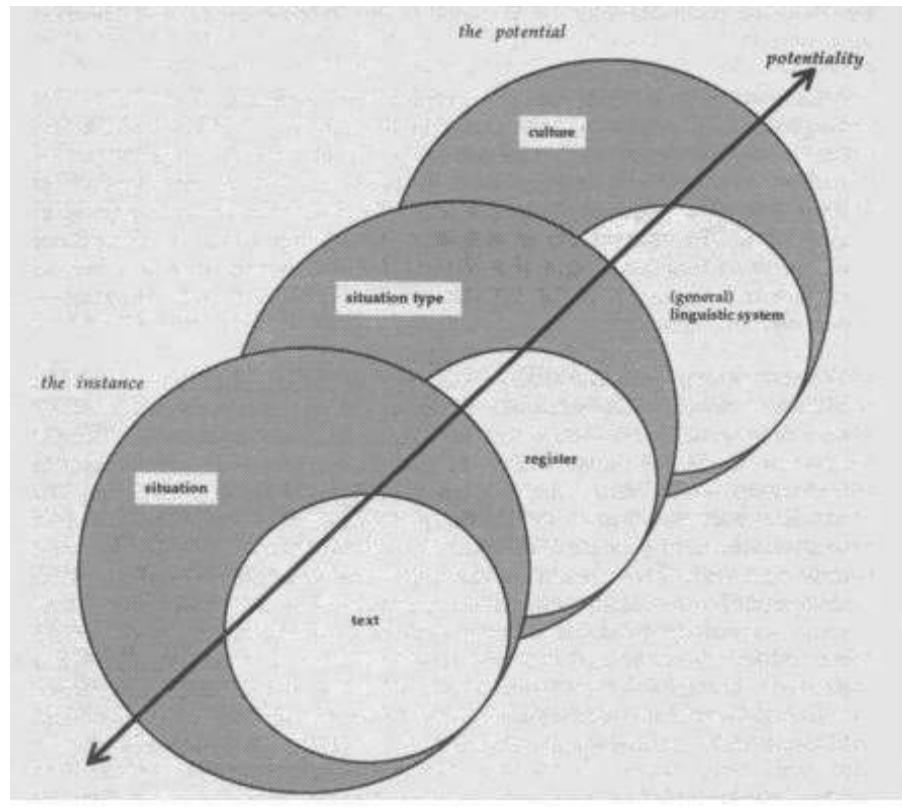


Figure 3.4 Context of Culture and Context of Situation along Dimension of Long-term Potentaility (Matthiessen, 1993, p. 272)

Halliday (2002/2005, p. 248) proposed hierarchy of stratification, as shown in Figure 3.5.

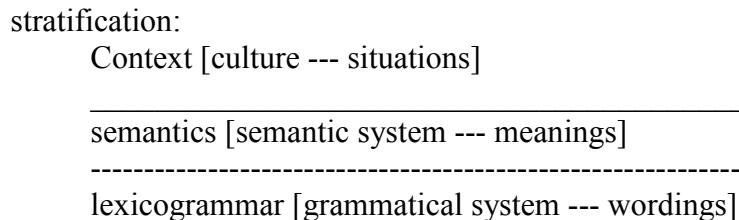


Figure 3.5 Stratification (Halliday, 2002/2005, p. 248)

Figure 3.5 consists of the strata of context, semantics and lexicogrammar. Semantics stratum and lexicogrammar stratum are separated by a solid line which indicates a true boundary (Halliday, 2002/2005, p. 248). The stratification is read vertically, the lower stratum is a realisation of the upper stratum (Halliday, 2002/2005, pp. 248-249, see Halliday, 1991/2007, p. 275). For example, context is realised in semantics; semantics is construed by lexicogrammar (Hjelmslev, 1961; Martin, 2010, p. 18). Language is understood as both reflecting and constructing context (Coffin, 2001; Coffin, Donohue, & North, 2009; Martin 1992, 2010). Martin (1992, p. 7) and Butt

et al. (2000, p. 7) theorised the model of language and context in terms of stratification. Butt et al. (2000, p. 7) positioned context as extra-linguistic levels in Figure 3.6.

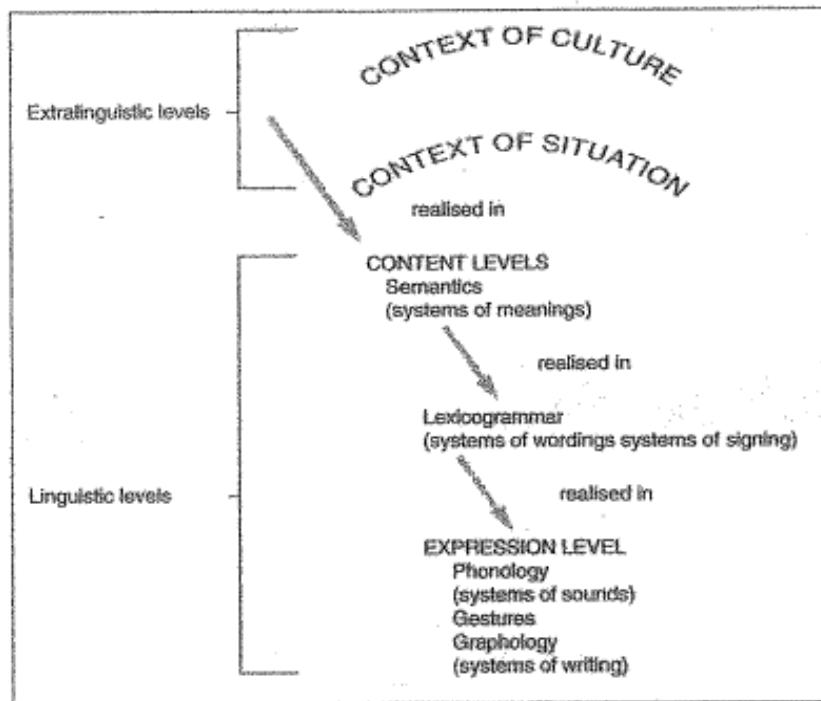


Figure 3.6 Levels of Language (Butt et al., 2000, p. 7)

In the present study, Martin's (1992) register model in the stratification is used to study the call centre data. Field is the culturally recognized activity, tenor refers to the presentation of status and power by different participants to achieve the overall goal, and mode is the communication channel (Martin, 2010, p. 16, also see Martin, 2001). An overview of the register variables in call centre discourse includes the following:

- Field:** social activity of customer service enquiries, for example, customer's insurance policy, payment and beneficiary issues
- Tenor:** participants include Filipino CSRs and supervisors, and American customers; tenor relationship of low affective involvement and unequal power status
- Mode:** international telephone conversation, in English; non-verbal voice quality features

When the customer care is conveyed over the telephone, spoken language choices construct the relationship. However, customer service can potentially be enacted face

to face, through email, letters, phone and other mediums and thus influences the choices made in the language used. An analysis of the register variables field, mode and tenor is discussed in more detail in Section 6.2.

3.4 Genre

In the 1950s and 1960s, the term genre was only associated with literary (Matthiessen, 1993). Martin (1985) interpreted genre in a more general sense that is not restricted to literary genres. In Martin's model, context is stratified into the levels of register and of genre. Martin and Rose (2007) stated their views of register and genre explicitly: "for us the relationship between the register and genre perspectives is treated as an inter-stratal one, with register realizing genre" (p. 308). Martin (1999) considers genre to be more abstract than the contextual variables, such as field, tenor and mode, and therefore places it at a higher level than register in his model. He subsequently developed the model further by investigating text level meanings, relating them to speakers' and writers' social purpose (Martin, 1992; Martin & Rose, 2007, 2008).

Martin (2010) took Halliday and Hasan's approach further, developing and defining genre within an SFL framework as "a staged goal oriented purposeful activity" (p. 19), arguing that speakers or writers engage as members of the same culture where culture refers to "a set of generally interpretable activities" (Martin, 2010, p. 19). It is through this engagement with others that participants interact to construct texts. In the present study, the goal of the call centre conversation is to answer the enquiry from customers. The CSR and the customer interact with each other to achieve this goal stage by stage. This is a dynamic spoken exchange constructing a conversation which aims at achieving the goal of providing customer service.

Martin (1985, 2010) extended the work on context by Halliday and Hasan (1980, 1989) and provided a clear framework which is valuable and applicable in pedagogic contexts. Martin along with others working on the Disadvantaged School Programme (see Coffin et al., 2009; Martin, Christie, & Rothery, 1994) looked at genre in educational contexts. Genre was studied earlier in 1970s. Longacre (1976) developed the dimensions of positive and negative "prescription" and "chronological

framework” to categorise “narrative, drama, procedural, expository and hortatory text types”, and “subdividing [+chronological framework/-prescription] into monologic (narrative) and dialogic modes (drama)” (p. 202). Later Martin further developed the work by Longacre to produce a categorisation of factual genres drawing on field and mode (Martin, 1992, p. 562), categorising texts according to “activity sequence (e.g., narrative, recipes, manuals) and texts which were not (e.g., descriptions, expositions)” (Martin, 1992, p. 562). More examples of instances of genre are recount, narrative, exemplum, personal response, review (Plum, 1988/1998). The historical development of the theory of context and language in SFL shows that Martin renamed “context of situation register and introduced genre as a new theoretical term” (Matthiessen, 1993, p. 232). However, Martin (2010) indicated, and the present study also believes, that genre should not be interpreted as a separate theoretical concept compared with the earlier model developed by Halliday and Hasan, but rather as an extension and development within SFL that, perhaps, still remains a debatable tangent to Halliday and Hasan’s original conception of genre.

3.4.1 Generic Structure Potential (GSP)

In the late 1970s, Hasan (1977) introduced the concept of a generic structure potential (GSP) to generalise the possible staging associated with a particular situation in her study of register types. Similar genres share similar elements (Hasan, 1977, p. 24, also see Halliday & Hasan, 1980). GSP generalises the possible staging of obligatory and optional stages in the text (Hasan, 1977, 1984). The presence of obligatory elements is understood as essential genre-defining elements (Halliday & Hasan, 1980, p. 26). Without the genre-defining elements, the text is incomplete (Halliday & Hasan, 1980, 1989). Hasan proposed that different types of genre share common obligatory elements (Hasan, 1984, p. 79), for example, the orientation stage is an obligatory stage found in exposition, narrative, recount and so on. Hasan made many contributions to the study of context (see Halliday & Hasan, 1980; Hasan, 1977, 1984, 1985), for example, through her analysis of the structure of nursery tales and service encounters (see Hasan, 1984, 1985). For service encounters she proposes the following stages, reprinted in Halliday & Hasan (1980, p. 27): “[Greeting) (Sale

initiation)] ^ [(Sale Enquiry) {Sale Request ^ Sale Compliance} ^ Sale] ^ Purchase ^ Purchase Closure ^ (Finish)". Each stage is labelled according to its function and its semantic meaning, such as, a sale initiation functions to start a sale (Halliday & Hasan, 1980). In addition, Hasan developed a set of conventions adopted to represent the relationship between stages, for example, parentheses '()' indicate the optional features of the genre; a caret sign '^' signals the sequence of the stages; a brace '{ }' indicates recurring stages, and square brackets '[]' enclose recursive elements (Halliday & Hasan, 1980, p. 18). Hasan's work is related to the present study as both study stages of service conversation. Ventola (1987, pp. 44-45) appreciated that Hasan's GSP was a powerful abstraction because GSP builds on the following:

- a) a systematic and consistent description of texts in terms of the obligatory and optional elements in the text;
- b) a classification of text instances into types based on their common obligatory elements;
- c) a genre relatedness of texts with similar schematic structures; and
- d) a new text, given the context and the GSP, follows the rules of social semiotics as permissible verbalizations of the social process type associated with that context, although the new text may be slightly different in terms of the number of optional elements and the realised linear sequence (Ventola, 1987, pp. 44-45).

However, some restrictions on GSP can be found. For instance, a linear sequence of GSP representation imposes a stricter sequence of elements, and interactants can repeat almost every element including recursion in real-world data (Ventola, 1987, pp. 537-554). In addition, a text is still functional to achieve its purpose without the presence of genre-defining elements (Ventola, 1987, pp. 54-55). Ventola (1987) discusses travel agency texts and defines booking as a genre-defining stage. Some participants can go to the travel agency counter, consult and leave. The booking stage is absent. However, the whole text is still functional. In the present study, Identification, Purpose and Service are genre-defining elements; however, without them, the text can still achieve its customer service purpose. Optional stages are not viewed as necessary in every instance (Halliday & Hasan, 1980, p. 26). The

appearance of optional elements is not random, as they embed certain meanings (Eggins & Slade, 1997). For example, in the present study, Transfer, Objection and Legitimisation are optional stages, especially in complex calls.

Hasan has not organized her findings of structure potentials into system networks. Instead, genre should be viewed as a system with “an open reality”, with the “full axial power of a system/structure realization cycle” as developed by Halliday and his colleagues in the 1960s (Martin, 1999, p. 40, also see Martin, 1992). The full axial power of choices can be understood as all choices being interrelated with each other. For example, if a caller starts with negative expressions at the beginning of a complex call, the overall text structure will be changed accordingly, including stages and lexicogrammatical choices. This is going to lead to a variant of a straightforward call with respect to a system of stages, and different realisation patterns of lexicogrammatical choices (Eggins, 2004). As a result, to a certain extent there can be a lack of recurring stages and formula. Lastly, GSP only focuses on the linguistic realisations of generic elements (see Hasan, 1977, p. 229; Halliday & Hasan, 1980, p. 26); however, there is no opportunity to discuss paralinguistic features since the texts Hasan’s work is based on are written. Based on Hasan’s earlier work and that of others within SFL, Martin (1999) developed the modelling of genres and adopted the term generic stages. I think that GSP is a significant earlier and intermediate step of analysing staging but not the last word on modelling text or genres. Therefore, the present study uses Martin’s model as his terms and definition of genre are easily transferable to training and pedagogy.

3.4.2 Generic Stages

Genre concerns “the unfolding structure texts work through to achieve their social purposes” (Eggins & Martin, 1997, p. 239). To study genre, the first step is to identify the purpose of the text. This global positioning of the text with respect to the overall purpose can help readers to read and interpret the meanings chosen (Martin, 1999). The next step is to examine the realisation patterns, for instance the staging, in the text structure (Eggins, 2004). Martin (1999) observed that each stage

contributes to the overall social purpose. The overall social purpose of the call centre spoken text is customer service. Individual stages, such as Identification, Objection, Transfer, Purpose and Servicing, all contribute to the overall purpose. Two fundamental methods, “consistency and functional labeling”, are proposed for labelling the staging or schematic structure (Eggins, 2004, p. 60). Consistency labelling refers to the classifying of the complete interaction of the schematic structure of a genre, including its beginning, middle and ending (Eggins, 2004). Functional labelling refers to the dividing of the text into the different functions of each stage (Eggins, 2004). The present study chooses the second method, functional labelling, to study the staging in call centre conversations as the first method may result in a relatively superficial interpretation. Every small step in a customer service call centre conversation has a specific function that can contribute to its overall purpose.

Some similarities between GSP and the generic stages model are outlined by Eggins and Slade (1997). Both models identify the staging in functional terms, define each stage by identifying particular semantic and lexicogrammatical realisations, and argue that each genre has different semantic and lexicogrammatical characteristics (Eggins & Slade, 1997). In addition, both GSP and generic stages use similar conventions for labelling staging. The most significant difference between the two models can be “a great fluidity of genre” suggested by Martin (1999, p. 40). This is because in Hasan’s GSP model, “the generative power of her structural formula notation” would not be sufficient (Martin, 1999, p. 40). If we only paid attention to generating a structural description of genre using GSP notation, this would impose limits on the generic development of its structure. Ventola (1987) confirmed that in terms of 1) capturing genre agnateness and 2) the hypothesis of systematic realisation links with register and language planes, the system network representation functions better than GSP, arguing that it has “more explanatory potential than GSP” (p. 63). The generic stages model proposes that if a text has a different purpose or culture, it will unfold in different ways, in different stages and even has different lexicogrammatical realisations (Eggins & Slade, 1997).

3.4.3 Flowchart

Another type of generative representation of text, using a flowchart, was proposed for the study of service encounters (Ventola, 1987, pp. 70-76). A flowchart shows a dynamic variant in the sequencing of generic elements which is considered to be absent in the modelling of schematic structures by GSP or the generic stages (Ventola, 1987). A flowchart is a technique for visualising the generically possible staging in a genre type and the actual unique selection of paths (Ventola, 1987, p. 51). Texts are thus viewed as continual processes in a flowchart (see Martin, 1985) (see Section 6.1.3 for a flowchart representation of call centre conversations).

3.5 Language Strata

As noted in Section 3.1, language is modelled as a tri-stratal system. Ventola's (1987) semiotic communication plane represents the tri-stratal system in a three-dimension platform. The realisation relationships can be captured by every plane paradigmatically and syntagmatically (Ventola, 1987). Genre is realised by register (field, mode and tenor), which in turn is realised by language in discourse, lexicogrammar, phonology and paralanguage as in Figure 3.7.

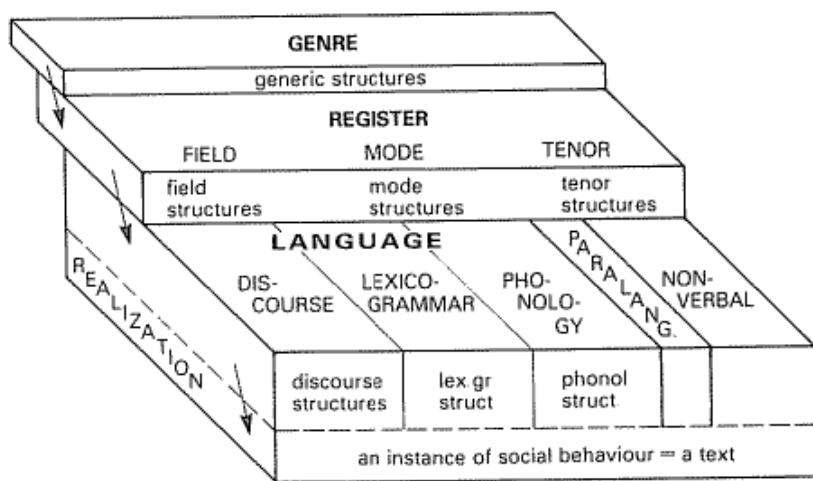


Figure 3.7 Semiotic Communication Planes (Ventola 1987, p. 58)

The metafunctions are realised at the discourse semantics level. Three metafunctions are considered to “construe[ing] experience” (ideational meaning), “enact[ing] personal and social relationship” (interpersonal meaning), and “create[ing] flow of meaning” (textual meaning) (Halliday, 2002/2005, p. 252; also see Halliday, 1978, 1994; Martin, 2010). Both language and context are conceptualised by the metafunctions of ideational, interpersonal and textual meaning (Martin, 1999, p. 37; also see Halliday, 1978; Halliday & Hasan, 1989; Halliday & Martin, 1993). Any one metafunction implicates choices in the other two. Ideational meaning of the social activity correlates with field (Martin, 2001). Ideational meaning of the text in the present study is about problem-solving and resolving a particular service, for example, the customer enquiry and the explanation process of the customer’s insurance-related problem. Ideational meaning can be realised through a wide range of lexicogrammatical features including purpose statements such as *this is a legal matter, very serious* stated by the customer and many other similar responses from the CSR. The second category of metafunction is textual meaning which correlates with mode (Martin, 2001). The data of the present study constitutes the spoken telephone discourse of an insurance policy enquiry. Interpersonal meaning pertains to intersubjective meanings exchanged between speakers which correlate with tenor (Martin, 2001). In the present study, the American customer and the Filipino CSR present, construe and negotiate their interpersonal meaning mainly through verbal exchanges. Interpersonal meaning can be conveyed through paralinguistic voice quality features. A focus on interpersonal meaning will naturally involve references and a discussion of textual and ideational meaning. However, since the aim of the present study is to find the linguistic feature constructed at the points of negotiation, the major focus of the study are interpersonal meanings. Further discussion of interpersonal meaning can be found in Chapter 7 and Chapter 8.

Lexicogrammar realises meanings in terms of grammatical structure and lexical choices (Matthiessen, 1993, p. 228). Halliday and Hasan (1989) took lexicogrammar, such as a clause-based analysis of transitivity and mood structure, as a starting point of SFL analysis. Ideational meaning, interpersonal meaning and textual meaning are realised through the lexicogrammatical patterns, for example, transitivity and clause complex realise ideational meaning, theme realises textual meaning, and mood realises interpersonal meaning at the semantic level (Eggins, 2004, p. 111).

Paralinguistic features are aspects of another semiotic system which contributes to the service encounter genre. The literature has classified voice quality as part of paralinguistic nonverbal behaviour, for example, facial expressions, gesture, voice quality, and so on (see Leijssen, 2006). Paralinguistic resources function to emphasise the meanings, to convey senders' attitude and to affect receivers' emotion (Jones & Jones, 1990). Advances in information technology have paved the way for a new multimodal discourse, and this has also been the subject of study in SFL (Coffin et al., 2009). A multimodal text combines verbal texts with other semiotic systems such as gestures and voice quality. The present study is a multimodal discourse analysis based on transcribed call centre spoken conversations. However, the transcripts do not capture all aspects of the spoken dialogue; they leave out prosodic features (e.g., rhythm and intonation) and paralinguistic features (e.g., voice quality). Secondly, beyond the spoken dialogue, there are other semiotic processes going on, such as the CSR's work on the computer with customer records. Call centre conversations constitute a social process because members of the call centre industry, such as the CSR and the customer (participants involving a tenor relationship), interact with each other to achieve certain goals (field), for example, making bill enquiries, requesting documents, making policy enquiries, and so on over the telephone (mode).

3.6 Exchange Structure

The customer service conversation is a social interaction between the CSR and the customer. A call centre conversation can be modelled by an exchange structure on the semantics stratum (see Ventola, 1987 and 1988 for discussion of exchange structure). Exchange structure analysis studies the interactive and dialogic nature of conversation between speakers and listeners (Martin, 2007; Martin & Rose, 2003, 2007; Ventola, 1988). “Goods and services” and “information” are the nature of the commodity being exchanged (Halliday, 1994, p. 68). The most basic types of speech roles are giving (“inviting to receive”) and demanding (“inviting to give”) (Halliday, 1994, p. 68). Four basic initiations in speech functions are established as question (q), statement (s), command (c) and offer (o) (Martin, 1992). Responses to these initiations are “acknowledgement statement (as), response statement to question (rsq),

acknowledge offer (ao) and response offer to command (roc) (Ventola, 1987, p. 92). In the call centre conversations, command and offer are the most frequent initiations. For example, the customer presents a command or the CSR provides an offer. However, the customer may use a question to demand service. For example, a customer may ask *what is my premium amount? I need to know*. Ventola (1987) called this concept “command for linguistic service” (pp. 115-116). This basically means a participant uses a command to make another participant say something, for example, *tell me the answer or give me the information* (Ventola, 1987, p. 115).

An exchange can be either knowledge-orientated or action-orientated. In a knowledge-orientated slot, there are two main roles of primary and secondary knowers. The Primary Knower (K1) is the speaker “who already knows the information” (Berry, 1981a, p. 126), while the Secondary Knower (K2) asks for the information. K2 may provide a follow-up to acknowledge the prior move (K2f) (Ventola, 1987, p. 98; also, see Berry, 1981a). In the exchange structure, there is a “feedback on feedback” (Ventola, 1980, p. 133); requiring the concept of a K1f, i.e., a Primary Knower Follow-Up (Ventola, 1987, p. 100). K1f is positioned after K2f which functions as a response to K2’s feedback (Ventola, 1987, p. 100). Example 1A (constructed) of a call centre conversation illustrates the knowledge-orientated slot:

Example 1

K2	turn 1	CSR:	Can I have your fax numbers?
K1	turn 2	Customer:	Yes. 1-1-0-2-1-1-1
K2f	turn 3	CSR:	Thank you.
K1f	turn 4	Customer:	Welcome.

This exchange is initiated by a CSR as a secondary knower (K2). In the example, the customer is the primary knower (K1) who knows the fax numbers. In turn 3, the CSR provides a follow-up to acknowledge the prior move as K2f. In turn 4, K1f’s *welcome* is a response to K2’s feedback. In an action-orientated slot, on the other hand, these roles are Primary Actor (A1), who is the speaker “who is actually going to carry out the action” (Berry, 1981b, p. 23), and Secondary Actor (A2), who demands the action; A2 may follow up to “acknowledge the preceding move” (A2f) (Ventola, 1987, p. 98). Example 2 (constructed) illustrates the action-orientated exchange:

Example 2

A2	turn 1	Customer:	Please mail me a correct payment form.
A1	turn 2	CSR:	A form will be mailed to your postal address in a few days.
A2f	turn 3	Customer:	Wonderful

The customer is the Secondary Actor (A2) who demands the action of mailing a payment form. The Primary Actor (A1) is the CSR who actually mails the form. The customer may follow up to acknowledge the preceding move with *wonderful* as A2f. There can also be a Delayed Primary Knower-slot (DK1) when the Primary Knower (K1) delays his disclosure of information until K2 shows his understanding (Ventola, 1987). Berry (1981a, p. 129) suggests an example of DK1-slots:

Example 3

DK1	turn 1	Quizmaster:	In England, which cathedral has the tallest spire?
K2	turn 2	Contestant:	Salisbury.
K1	turn 3	Quizmaster:	Yes.

The quizmaster is the primary knower (K1) who already knows the information. However, he does not disclose the information until the contestant shows his understanding with *Salisbury*. Berry's example is similar to a realisation of classroom genre. In the classroom genre, the teachers frequently ask students questions about the lesson materials although the teachers know the answers. In the call centre service encounter genre, the DK1-slot can be found in the Identification stage. Example 4 (constructed) illustrates a DK1-slot in the call centre conversation:

Example 4

DK1	turn 1	CSR:	I want to verify your social security number, Mr. Evans?
K2	turn 2	Consumer:	A-B-1-1-1-1
K1	turn 3	CSR:	Yes, correct.

The CSR knows Mr. Evan's social security number; however, he cannot disclose this until the customer DK1-slot is a feature of the call centre conversation. In addition, a Delayed Primary Actor-slot (DA1) will appear if "the Primary Actor delays the action to ensure the acceptability of the action to Secondary Actor" (Berry, 1981b, p. 24).

Example 5

DA1	turn 1	CSR:	Can I send the beneficiary form to your new address today?
A2	turn 2	Consumer:	Yes.
A1f	turn 3	CSR:	Okay.

In call centre conversations, I sometimes find that actually the customer is the one who demands the action; however, in this case, the CSR delays the action but to check the acceptability of the action. The knowledge/action in the exchange is “negotiated (=delayed) (Ventola, 1987, p. 99). The present study categorises the negotiation of general and complex calls which are negotiated exchanges by the appearance of expected or discretionary responses in Section 7.2.1.

Berry (1981a, 1981b) suggested that “a unit which fills the slot in an exchange is a speaker-turn” which means the speaker-turn is realised by a single major or minor clause *In England, which cathedral has the tallest spire?* (Ventola, 1988, p. 57). Due to the simplicity of the data, Berry tended to fills the slot by a simple speaker-turn. However, if the quizmaster produces a more complicated turn, for instance, *Let me tell you England has the tallest cathedral, do you know which one?*, obviously, this turn consists of more than one clause, and it also includes a provision of new information (*Let me tell you England has the tallest cathedral*). Using speaker-turns as units to study exchange structure is simple. To solve the confusion about what fills the slot in the exchange, Martin (1985) suggested that the unit to fill the slot should be mood. One of Martin’s examples is quoted to illustrate this (Martin, 1981, p. 57):

Example 6

Ex 1	K2	B:	Have you heard of Baron Munchhausen?
	K1	A:	No, I've never heard about them.
Ex 2	K1		It's the first time I've heard of them.

Based on Martin’s (1981) categorisation, there are two exchanges (Ex 1 and Ex 2). K1’s turn is separated into two units because there are two declarative sentences. However, *No, I've never heard about them*, and *It's the first time I've heard of them* are interrelated. Therefore, to choose mood as the unit, it can only show “a fragmentary picture of the social interaction” (also see Ventola, 1988, p. 57 for a detailed discussion of the unit that fills the exchange slots).

Ventola (1988) argues that the units should be *move* and the *move complex*. The unit move is realised by a hypotactic clause complex from the lexicogrammatical stratum, for example, *John ran away, because he was scared* (Ventola, 1988, p. 60). *John ran away* is a dominant element (α), and *because he was scared* is a dependent element (β) (Ventola, 1988, p. 60, also see Halliday, 1985: 192-251 for a detailed discussion of the hypotactic relationship). The dependent element cannot appear alone. In the coding, a hypotactic clause complex is indicated by a bracketed line Ventola, p. 1988, p. 69). Another unit filling in a functional structural slot in an exchange is *move complexing*, which is a semantic phenomenon (Ventola, 1988, pp. 58-60). The unit move complex is realised by a paratactic clause complex on the lexicogrammatical stratum, for example *John was scared (1), so he ran away (2)* (Ventola, 1988, p. 60). *John was scared (1)* is an initiating element while *so he ran away (2)* is a continuing element (Halliday, 1985, pp. 192-251, for discussion of paratactic relationships; also see Ventola, 1988, p. 61). The initiating and the continuing element appear one after the other and are of equal status. In the coding, a move complex is shown by marking two joined moves by an arched line (Ventola, 1988, p. 61). These two moves involve the logical relations of *EXPANSION* and *PROJECTION* in clause complexing on the lexicogrammatical stratum (Halliday, 1985). *EXPANSION* has three subtypes of elaboration, extension and enhancement; *PROJECTION* has two subtypes of locution and idea (Halliday, 1985; see Ventola, 1988, p. 60). The logical relations are used to determine how to code speakers' messages in the present study. Table 3.1 provides examples of logical relations and their relevant symbols:

Table 3.1 Logical Relations Exemplified (Halliday, 1985 and Ventola, 1988, pp. 60-61)

Major Types	Subtypes	Relationship	Examples
EXPANSION	elaboration	“i.e.”	John didn’t wait (1) = he ran away (2)
	extension	“and”	John ran away (1) + and Fred stayed behind (2)
	enhancement	“so, yet, then”	John was scared (1) x so he ran away (2)
PROJECTION	locution	“says”	John said (1) “I’m running away (2)
	idea	“thinks”	John thought to himself (1) ‘I’ll run away (2)

The initiating unit is indicated by (1), the continuing move by (2), and sequence by the caret \wedge (Ventola, 1988, p. 60). Five subtypes of logical relations are illustrated (see Halliday, 1985):

- *Elaboration* represents the “that is” relationship ($1^{\wedge}=2$). (1) *John didn’t wait* is expanded by (2) *he ran away* by supplying details, opinions and examples (Ventola, 1988, p. 60).
- *Extension* indicates the “and” relationship ($1^{\wedge} + 2$). New elements are added in (1) *John ran away*, exceptions or alternatives are offered by (2) *and Fred stayed behind* (Ventola, 1988, p. 60).
- *Enhancement* signals the “so, yet, then” relationship ($1^{\wedge} \times 2$). (1) *John was scared* is qualified by time, place, reason, condition, circumstance presented in (2) *so he ran away* (Ventola, 1988, p. 60).
- *Locution* is used to show the “says” relationship ($1^{\wedge} ‘2$). (1) *John said* presents (2) as a locution *I’m running away* (Ventola, 1988, p. 60).
- *Idea* means the “thinks” relationship ($1^{\wedge} ‘2$). The initiating unit (1) *John thought to himself* projects (2) as an idea, a thought *I’ll run away* (Ventola, 1988, p. 60).

Exchanges are formed on the semantics stratum in “both the paradigmatic axis of choice – system – and the syntagmatic axis of chain – structure” (Ventola, 1988, p. 52). Above the five logical relations of exchange structure were discussed. This is now followed by a brief review of the system network of exchange, as proposed by Berry (1981a, 1981b) who generated a system network of nine different types of exchange structure. Martin (1981, 1985) continued to work on speech act functions and exchange structure. Eventually Martin, Zappavigna and Dwyer (2009) developed a schematic structure of knowledge and action exchanges: “ $((Dk1) \wedge K2) \wedge K1 \wedge (K2f \wedge K1f)$ and $((Da1) \wedge A2) \wedge A1 \wedge (A2f \wedge A1f)$ ” (p. 51). They also developed the system of negotiation presented in Figure 3.8.

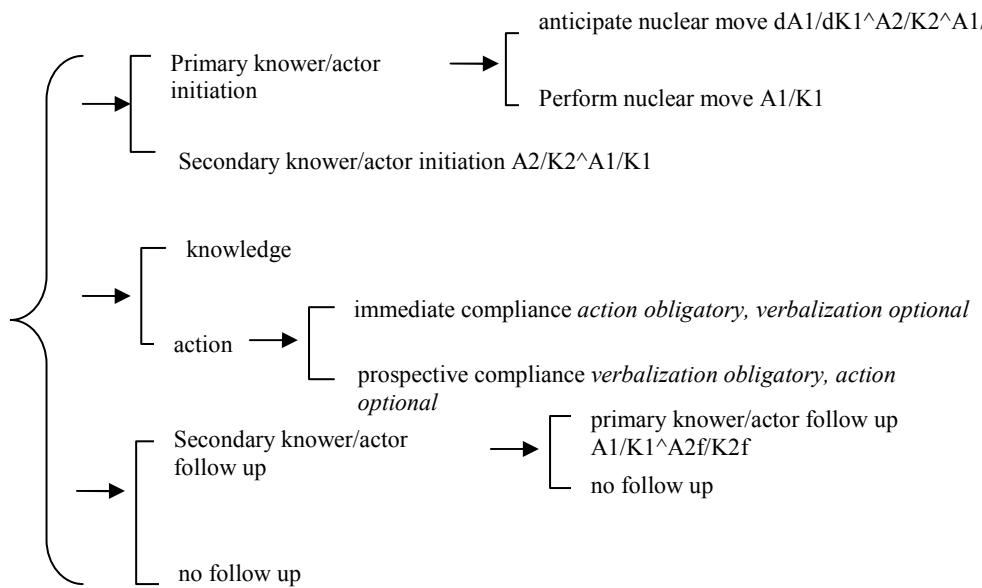


Figure 3.8 Negotiation Systems (Martin et al., 2009, p. 52)

Figure 3.8 shows that Martin et al. (2009, p. 51) have also contributed to indicate the compulsory and optional elements in the exchange structure. The findings from the studies of Berry (1981a, 1981b), Ventola (1987, 1988), Halliday (1985), Martin (1985) and Martin et al. (2009) are relevant to the present study as they establish a well-developed method of how to study the interactive nature of conversation. Following their approaches, an exchange analysis of initiations and responses to the CSRs and the customers in the call centre negotiation process will be presented in Chapter 7. In addition, the recount genre produced by the customer in the complex call, which can be coded as a K1-slot, is studied. I found that in this K1-slot, the moves are sequentially arranged to sustain the previous negative opinion given, for example, K1(1^+2 ^=3 ^=4 ^=5 ^=6 ^+7 ^+8). Details of such a recount occupying a slot in the exchange structure are given in Section 7.2.3.

3.7 Appraisal

Moving away from generic stages and exchange structure, another level of investigation will be at a finer level of reviewing lexicogrammatical features which realise interpersonal meaning in the text. Studies of discourse have rarely focussed on interpersonal lexicogrammar making it one of the most under-researched areas in linguistics (see Christie & Martin, 1997; Iedema, Feez, & White, 1994; Macken-

Horarik & Martin, 2003; Martin, 1995; Rothery & Stenglin, 2000; Precht, 2003). Key publications which did do so are the following: Iedema et al. (1994) applied an Appraisal analysis to media texts; Martin (1995) examined interpersonal meaning in public discourse; Christie and Martin (1997) conducted genre analysis in the workplace and school; Rothery and Stenglin (2000) studied the role of Appraisal in literary texts; Macken-Horarik and Martin (2003) examined Appraisal resources in narrative texts; Precht (2003) studied stance moods in spoken English conversation; Hood (2004) analysed academic writing; and Martin (2004) who discussed a newspaper editorial of the 911 event in the USA. Most Appraisal analyses today have focused on written discourse and educational discourse.

The analytical system that informs the present study is the Appraisal. It builds on work by Labov (1972) and Martin (1997, 2000, 2004), specifically on the role played by interpersonal meaning in narratives. It is designed to understand and systematise lexicogrammatical features, as well as whole clauses, which realise interpersonal meaning in texts (Eggins & Slade, 1997; Martin, 1984, 1997, 2000, 2004). Both words and clauses can encode the expression of readers' attitude and evaluation towards the appraised items (Eggins & Slade, 1997). In this respect, Appraisal is a resource for negotiating solidarity (Martin & White, 2005). As the call centre work focuses largely on interpersonal interaction, the Appraisal allows readers to have a better understanding of the different attitudes and interpersonal language found in call centres conversations.

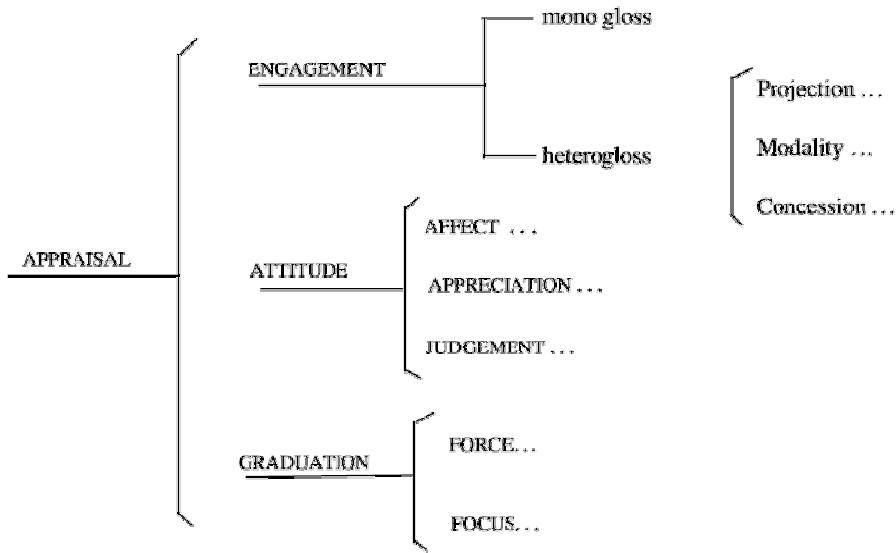


Figure 3.9 Model of Appraisal (Martin & Rose, 2003, p. 54)

Figure 3.9 shows the categories of the Appraisal (Martin & Rose, 2003, p. 54), with affect, judgment and appreciation the three main categories expressing and negotiating attitudes (Martin & Rose, 2007). These attitudinal meanings are expressed at a semantic level, largely realised through lexicogrammatical selections. However, as described in Section 2.10, applied linguistics researchers have overlooked interpersonal meaning construed through the lexicogrammatical choices in call centre discourse. For example, while Adolphs et al. (2004) started to explore such features, they used corpus analysis to analyse the linguistic patterns in a quantitative manner. Such an analysis is not able to capture attitudinal meanings in a detailed manner at the lexicogrammatical level. In the next section, Appraisal resources identified in the call centre spoken data are presented for illustration.

3.7.1 Attitude

Within the Appraisal there are three main areas of study, Attitude, Engagement and Graduation (Martin & Rose, 2007). Within Attitude, three semantic groups are seen to construe interpersonal meaning: Affect, Judgment and Appreciation (Martin & Rose, 2007). Affect can be categorised into positive and negative feelings in four semantic areas of emotions (Martin & Rose, 2007). These areas of emotion include

“inclination/disinclination” (e.g., *I love/I don’t like this company*), “happy/unhappiness” (e.g., *makes me frustrated/laugh*); “satisfaction/dissatisfaction” (e.g., *I am satisfied/dissatisfied with this policy*), and “security/insecurity” (e.g., *I am confident/afraid of something*) (Martin & Rose, 2007, p. 66). Grammatically, Affect resources are closely associated with mental process verbs to describe emotions, for example, *like, appreciate, love* (Eggins & Slade, 1997).

Judgment is associated with the judgment of human behaviour in terms of their “ability” (e.g., she is *smart/crazy*), their “tenacity” (e.g., he is *consistent/inconsistent to provide me with information*), or their “normality” (e.g., she is *common/strange*), and their “ethical standard” (e.g., *your company is responsible/unethical*) (Martin & Rose, 2007, p. 68). Relevant examples of Judgment by the customer found in the call centre conversations include *things are so strange with the company, I don’t think so, that’s not right.*

Appreciation refers to how writers or speakers evaluate the worth of things (Martin & Rose, 2003). For example, a customer evaluates his/her insurance policy (e.g., *it is a good/crazy policy*). The three subcategories of Appreciation are “reaction” (mental reaction to the thing), “composition” (components), and “valuation” (judgment of the appraised things) (Martin & Rose, 2003, p. 69). Grammatically, lexicogrammatical items of Appreciation tend to fit into cognitive mental process structures (Eggins & Slade, 1997; Martin & Rose, 2003, 2007), such as *I understand that it was, the policy lapsed, and that’s fine for changing the beneficiary.*

White (2008, p. 17) illustration of the analysis of attitude is complicated by the need to distinguish between inscribed (or explicit) attitude and invoked attitude (or implicit) (see Figure 3.10 for modes of attitudinal activation by White, 2008). Under the inscribed/explicit category, the evaluation is explicitly realised by means of a lexicogrammatical item carrying attitudinal value, such as *rudely talking* (White, 2008, p. 17). However, attitudinal values are embedded inside factual information under the invoked/implicit category, for example, *although he asked for quiet, the children kept on talking* (White, 2008, p. 17).

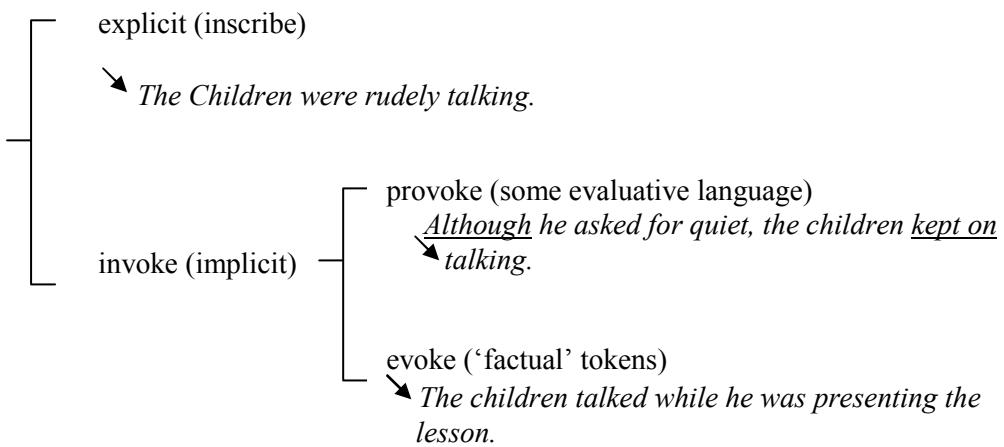


Figure 3.10 Modes of Attitudinal Activation (White, 2008, p. 17)

The sub-system Attitude can be realised as either inscribed (explicitly) or invoked (implicitly) as shown in Figure 3.10 and in some of the examples provided. However, when complaining, customers in call centre conversations seldom construe their interpersonal meaning by using direct attitudinal expression (Attitude resources), for example, *I don't like this company, I'm really upset, I'm sad, that was crazy and ridiculous*. Instead, customers tend to make factual complaints, using factual statements to show their intensity and to reflect their personal frustration. For example, in Transcript 11, customer (C11) says, *I understand it's a big company but so is everything else* (turn 100). Examples such as *never adopted thing like this in my life, legal matter, many things else, very important* explicitly show the seriousness of the matter and implicitly carry the invoked interpersonal attitude about the incident. In these examples of Graduation resources wordings such as *legal matter, everything else* reflect the negative viewpoint of the speaker. Graduation thus is a major resource for the customer to use in call centre conversations which will be reviewed in Section 3.7.3.

3.7.2 Engagement

Engagement refers to the information source of attitude (Martin & Rose, 2007, p. 49). Heterogloss is used where the source of an attitude is not the author, e.g., *he said*

that..., and monogloss is used where the source is the author's single voice, e.g., *I said* (Martin & Rose, 2007, p. 49). Subcategories of Engagement also include projection (e.g., others' voice), modality and concession (e.g., *however, yet, but*) (Martin & Rose, 2007, p.49). Halliday and Matthiessen (2004) described modality as a resource which sets up a semantic space between positive and negative poles. In the present study, expressions carried modality, for example, *how may I help you today?* and negative polarity, for example, *I don't know*, which are frequently found in the data.

3.7.3 Graduation

White (1998) started his discussion of Graduation within an Appraisal analysis by linking Graduation closely to Engagement, as shown in Figure 3.11. He used written news story as data. Some years later, Martin and White (2005) further developed Graduation with different sets of written data. Hood (2006) and Hood and Forey (2008) related Graduation to Attitude. Hood and Forey's (2008) can not find much by way of explicit attitude resources in their call centre study, while they did find many lexicogrammatical items expressing factual complaints. Hence they used Graduation as a key approach to analyse implicit attitude in their data.

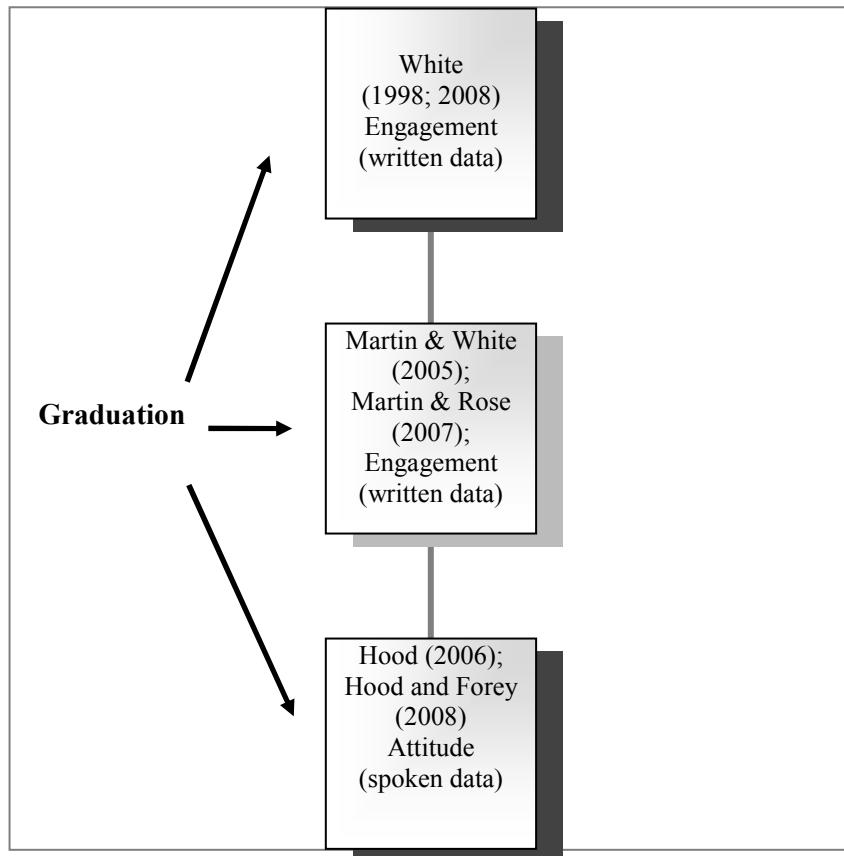


Figure 3.11 Development of Graduation Network

I will first discuss the Graduation framework developed by Martin and White (2005) with respect to Engagement. This is followed by Hood's (2004, 2006) analysis of Graduation with respect to attitude (see Figure 3.12). The two studies agree on the features which are viewed as Graduation, with the main difference between Martin and White (2005) and Hood (2004, 2006) being the association and relationship between Graduation, Engagement and Attitude, as Martin and White (2005) initially believed that Graduation is primarily linked to solidarity and Engagement, whereas Hood (2004, 2006) believed that Graduation should be more closely aligned to attitude. The difference is a subtle one; nevertheless, it needs to be made explicit. Martin and White (2005) and Hood (2004, 2006) have not discussed this difference in detail.

Martin and White (2005, p. 151) suggested that gradability is a shared property of Affect, Judgment and Appreciation resources. Authors can grade up or down their positive or negative attitudinal meanings by using Graduation resources (Coffin, 2003; Martin & White, 2005; White, 1998). Two sub-categories of Graduation are

Force and Focus (Martin & Rose, 2007, p. 48) as shown in Figure 3.12. Gradability is a feature of the Engagement system (Martin & White, 2005, p. 151).

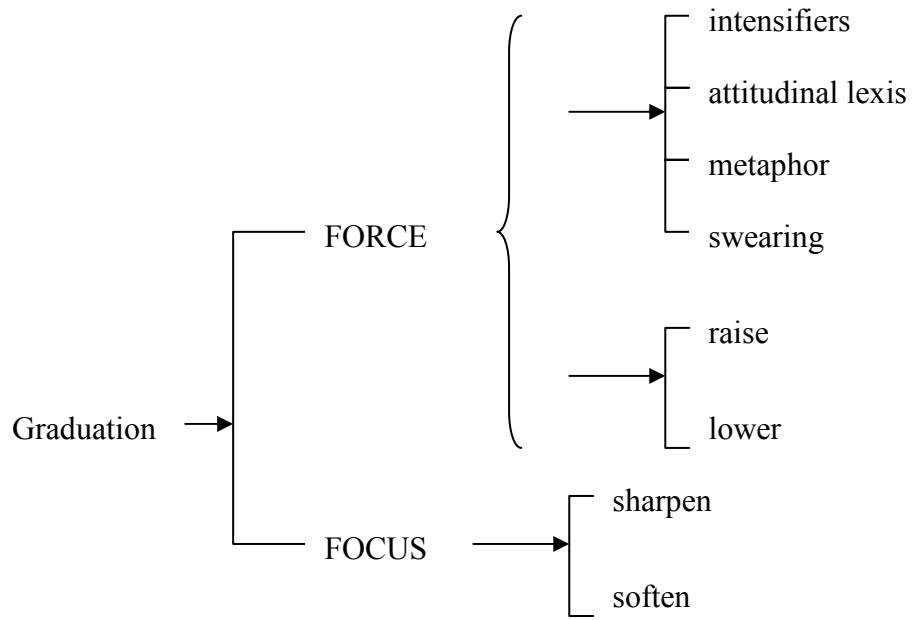


Figure 3.12 Options for Graduation (Martin & Rose, 2007, p. 48)

Force is understood as Graduation values by which speakers raise or lower their impersonal impact, force or volume of their utterances (Martin & White, 2005, p. 151; White, 1998, 2003). Maybe the most obvious expression of Force is adverbial intensification such as *slightly*, *really*, *very*, *more*, and so on (White, 1998). One of the realisations of Force is quantification, e.g., numbers, mass and extent (Martin & White, 2005, p. 151). A system network for quantification is provided in Figure 3.13.

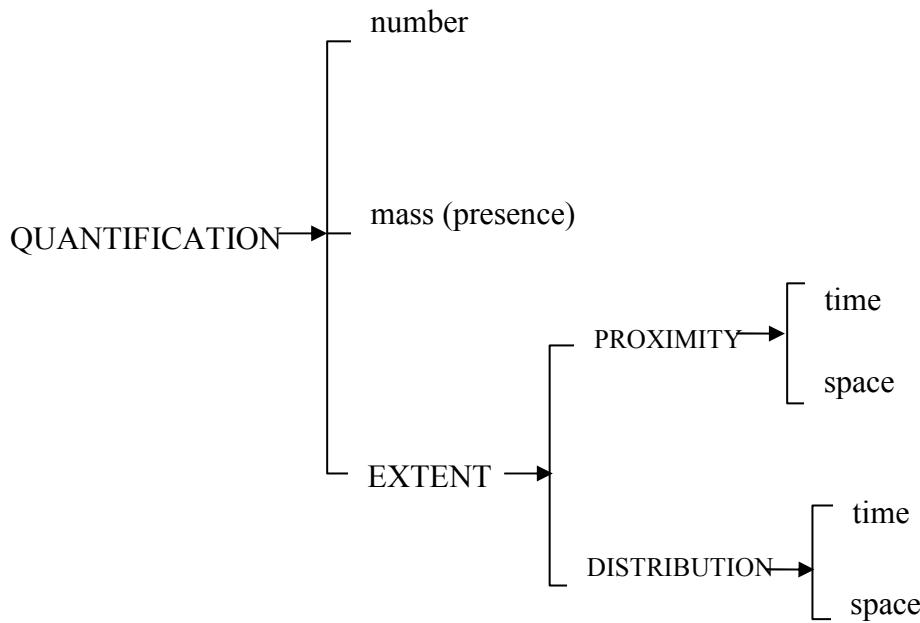


Figure 3.13 Force: Quantification (Martin & White, 2005, p. 151)

Quantification is frequently used in call centre conversations, for example, customers tend to refer to imprecise reckonings of number (e.g., *a few* months, *several* weeks), mass or presence (e.g., *small*, *huge*), and extent in time and space being measured with respect to proximity (e.g., *immediately*, *recent*) or distribution (e.g., *life-long*, *short-term*) (Martin & White, 2005, p. 151). These terms can be used to construe the speakers' viewpoint. Given the complexity of these semantics resources (Force), White (1998) and Martin and White (2005) provided a listing of key options. Examples are taken from call centre spoken data for illustration. Some prominent Force examples include "adverbial intensification" (e.g., *really*, *a bit*, *somewhat*, *quite*, *rather*), "adjectival graders" (e.g., *small*, *severe problem*), "comparative and superlative morphology" (e.g., *a better policy*, *the most ridiculous thing*), "repetition" (e.g., *years years and years ago*), "graphological and phonological features" (e.g., *loud voice*, *fast rhythm*), "quantity and extent" (e.g., *small*, *large*; *a few*, *many*; *near*, *far*), "measures in time and space" (e.g., *long/ short period of time*, *small*, *medium*, *large amount of premium*) and "metaphor" (e.g., *Am I calling the White House?*) (Martin & White, 2005, p. 151, also see White, 1998).

Authors can blur or sharpen the Focus of their semantic categorisations by using Focus resources (Martin & White, 2005, p. 151; also see White, 1998). White (2008) emphasised the operating of the principle of Focus being different from Force. Focus

can be sharpened by using, for example, *exact figure*, *real*, or blurred by using hedging and vague language, for example, *kind of*, *sorts of* (White, 2008, p. 17).

Figure 3.14 shows a network of options in Graduation with instances of the grading of experiential meanings (Hood, 2006, p. 39). Graduation resources carry experiential meanings of the speaker, for example, the customer said *I have talked to 12 people about this problem*. The expression of *12 people* is a Graduation resource which carries experiential meanings. This lexicogrammatical feature, *12 people*, also expresses interpersonal meaning in the negotiation process of a complex call. This expression carries semantic meanings which can be categorised as negative normality of Judgment.

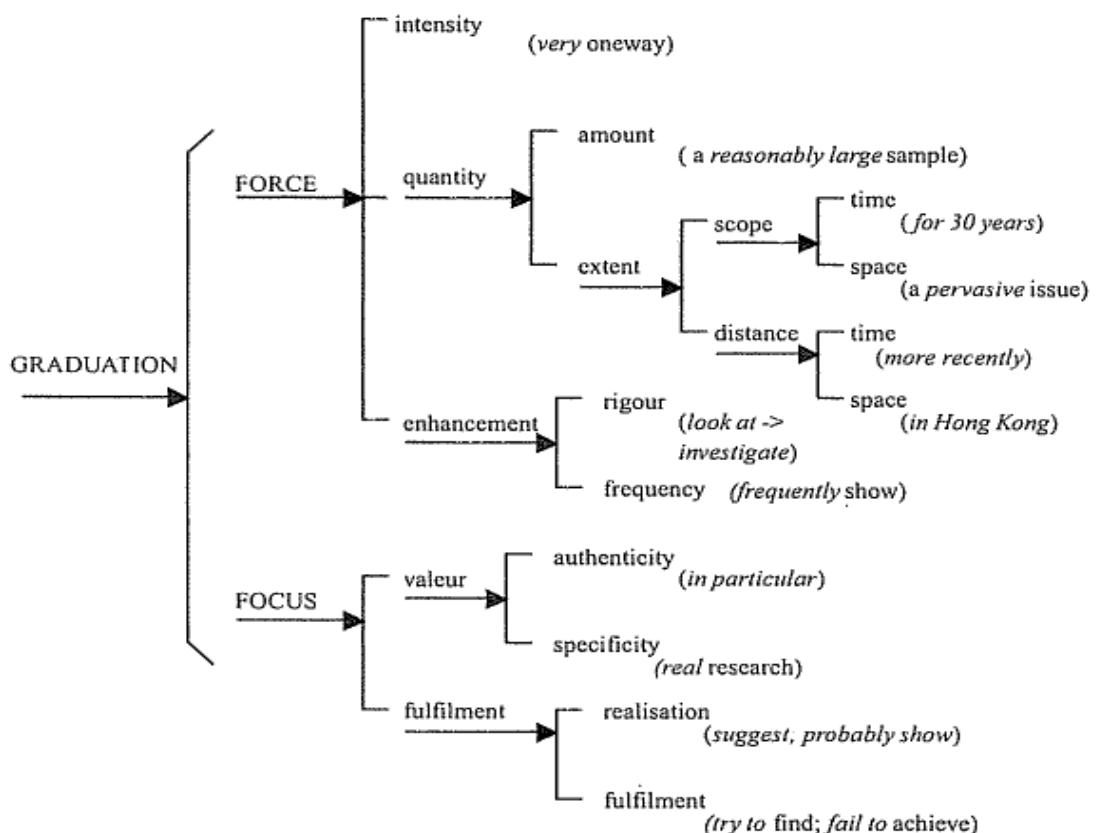


Figure 3.14 Network of Options in Graduation Showing Instances of the Grading of Experiential Meanings (Hood, 2006, p. 39)

Hood (2006, p. 39) extended the boundary of Focus to apply not just to the focus of entities (as in Martin & White, 2005; examples given above) but also to include the propositional meanings and process meanings as shown in Figure 3.14. Fulfilment

carries process meanings and propositional meanings (Hood, 2006, p. 39). The subcategories of fulfilment are realisation (e.g., *just possible that* and *very possible that*) and completion (e.g., *I tired to do this task*) (Hood, 2006, p. 39).

As established above, call centre conversations contain a high level of interpersonal exchange between the CSR and the customer. However, there is limited direct inscribed attitude and attitudinal meaning, e.g., *I hate this company*, *I'm very disappointed with your performance*, *I am mad about this policy*, and so on (see Hood & Forey, 2008 and also Sections 7.3 to 7.6 for further discussion). The findings reveal that most expressions do not carry explicit attitude (see Hood & Forey, 2008). Both the CSR and the customer use Graduation with involved attitude. The scaling of Force and Focus in call centre conversation is used as a tool in the negotiation between the CSR and the customer. As a result, the grading of attitudinal meanings is of critical importance, and understanding the use of Graduation in the call centre discourse becomes essential. The present study draws on Hood and Forey's (2008, p. 395) detailed and in-depth framework for analysing Graduation as a starting point, then applying it to the attitudinal meaning and emotional profile in the call centre discourse with respect to voice quality. Voice quality features are reviewed in Section 3.9, and the results are presented in Chapter 8.

Figure 3.15 is the network of Graduation in call centre discourse as outlined by Hood and Forey (2008, p. 395). Similar to Martin and White (2005), within the domain of Force, quantity can be graded as amount (e.g., *many times*), as extent in time (e.g., *almost a month*), as distance in time (e.g., *within 24 hours*), and as frequency (e.g., *very often*) (Hood & Forey, 2008, p. 395). Within the domain of Focus, there are options for grading the degree of specificity around an entity (e.g., I spoke with *somebody ...whoever*), the degree of fulfilment of a process (e.g., *trying to reach*), or the degree of actualisation of a proposition (e.g., it is *probably* there; does it *normally* take a week? *actually*) (Hood & Forey, 2008, p. 395).

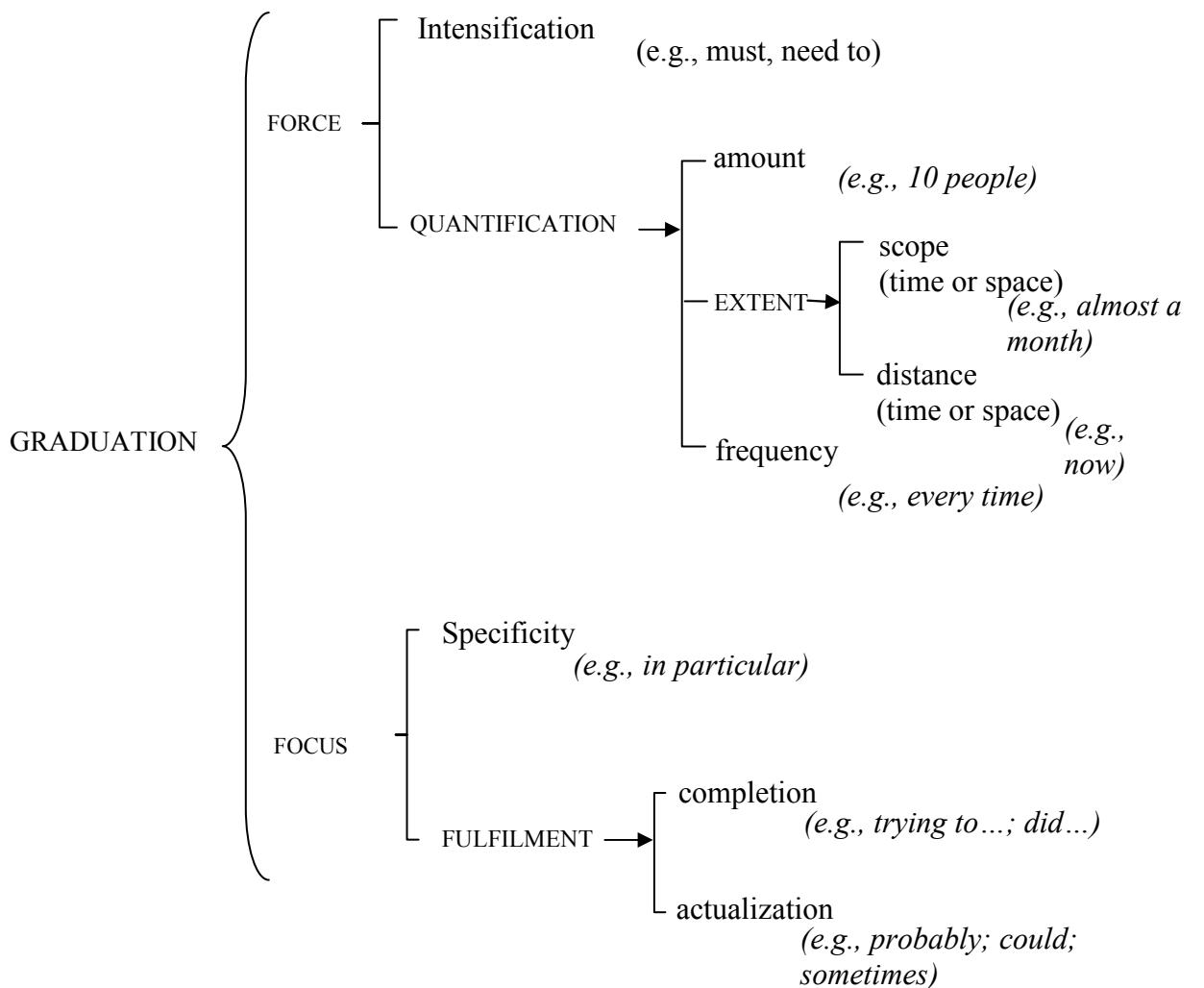


Figure 3.15 Network of Graduation in Call Centre Discourse (Hood & Forey, 2008, p. 395)

To summarise, Appraisal is a theoretical framework for the analysis of evaluative interpersonal meaning in texts (Martin, 2001; Martin & Rose, 2003; Martin & White, 2005). It should be noted that Graduation, Attitude and Engagement are features which combine to construe interpersonal meaning. The influence of choosing lexicogrammatical items to reflect attitude is very important (Nickerson, 1999).

3.8 Phonology – Intonational System in SFL

Intonation plays a significant part in the discourse analysis of spoken data. However, the present study focuses on a conceptual analysis that aims to find meaning

potential created in conversations. The major framework for investigating voice in the present study is voice quality. However, voice quality and phonology are concurrent expression forms that relate to each other (Martin, 2007). I will review key areas of intonation below.

Intonation is the melodic movement of pitch in a clause or phrase (Halliday, 1989). The Intonational system is situated in the system of lexicogrammar while intonation is the choice within the wording but realised in the sound (Halliday, 1989, p. 48); it is a meaning-making system whose choices are realised in phonology. The stratum of phonology includes Tone Unit, Foot, Syllable and Phoneme (Halliday, 1989, p. 50). Intonation functions to express speech function and to create meanings, for example, affirmative or doubtful meanings (Halliday, 1989, p. 49). The rank scale of lexicogrammar includes four levels (such as clause, group, word and morpheme), and one independent unit (such as Information Unit) (Greaves, 2008).

According to Halliday (1989), a Tone Unit is realised by a Tonic, which may or may be a Pretonic, such as (Pretonic) ^ Tonic. The Tonic does the heavier work and is realised by a [tonic] Foot, for example, a Foot which contains a syllable which initiates the main recognizable pitch change in the Tone Unit (Halliday, 1989). A tone group has two significant properties: one is that it contains a particular point of prominence, referred to as the Tonic; this property is Tonicity (Halliday, 1989, p. 54). The other is that it selects one of a small number of melodic contours or Tones; this property is simply called TONE (Halliday, 1989, p. 54). The Tonic Composition of the Tone Unit System consists of simple and compound tones as shown in Figure 3.16 (Halliday & Greaves, 2008, p. 45):

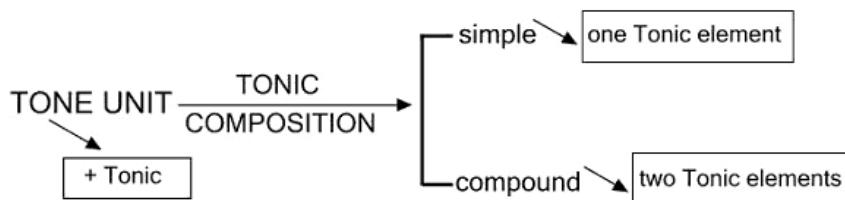


Figure 3.16 Tone Unit System: Tonic Composition (Halliday & Greaves, 2008, p. 45)

If the TONE UNIT is [simple], it enters a system of five choices (Halliday & Greaves, 2008, p. 45) in Figure 3.17:

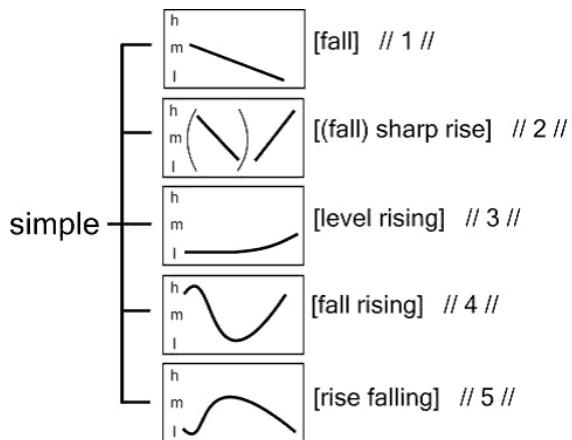


Figure 3.17 Tone Unit System: One Tonic Element (Halliday, 1989, pp. 53-54)

It has been known for a long time that the rise and fall in the pitch of the voice is meaningful (Halliday, 1989). These tones are briefly explained as follows (Halliday, 1989, p. 54):

Tone 1, falling tone, expresses a statement. The particular significance of the falling tone in English is that it expresses confidence about polarity (Halliday, 1989, p. 54). The speaker determines positive or negative polarity, so in call centre data, such tones are found in *it is necessary to pay this bill*; it is also used in expressing a WH-question, as in *what is your policy number?*

Tone 2 is a rising tone which usually means a yes/no question (Halliday, 1989, p. 54), as in *is it necessary to pay this bill?* This rise in pitch signals unknown polarity, and is sometimes associated with challenging meaning.

Tone 3 is a level tone, although in practice intonation is never level, and Tone 3 always carries a slight rise and signals the message is incomplete (Halliday, 1989, p. 54). Tone 3 is a low rise which shows an information unit that is dependent on another one (Halliday, 1989, p. 54). For instance, the information unit might be an item in a list *my policy number is 0-0-1-1-2-2-3*.

Tone 4, the fall-rise tone, is a tone of reservation and contrast. This tone contains a “but” or “on the other hand” (Halliday, 1989, p. 54). In complex structures, this tone is usually associated with meaning “if” (Halliday, 1989, p. 54).

Tone 5, rise followed by fall, is particularly associated with strong exclamations (Halliday, 1989, p. 54). It is often associated with meaning of *for sure*, *of course no more payment*, or *you ought to know that*. If a TONE UNIT is [compound] it enters a system of two choices of Tone 13 fall + low rise and Tone 53 rise-fall + low rise (Halliday, 1989, p. 54).

Tone 13, fall and low rise, occurs when the last statement ends with a circumstantial element, and there is a fall with a low rise attached to the sentence (Halliday, 1989, p. 54).

Tone 53, rise-fall and low rise, is a contrastive tone (Halliday, 1989, p. 54).

Halliday (1989) indicates that a lexicogrammatical information unit can be realised through the phonological choices of Tonic syllable or Foot. Therefore, information can be classified as “given” or “new” information: “given” refers to old information that is already known by the listener in the discourse while “new” refers to unknown information to the listener (Halliday, 1989, pp. 54-55). For example, the expression “I-me-William” carries three information units (Greaves, 2008). This way of speaking can always be commonly found in the conversations between lawyers in court cases or teacher instructions in children’s classroom (Greaves, 2008). A speaker can be interrupted as boring when he or she hands over the same piece of information unit, given information, to the listener several times (Greaves, 2008).

Patterns of intonation and rhythm are called the melody and measure of speech respectively (Halliday, 1989; Steele, 1975). Intonation is realised by tone groups. The unit below the tone group is the Foot which is the basic unit of rhythm (Halliday, 1989, p. 50), while the structure of the unit below the Foot is the syllable (Halliday, 1994, p. 292). Rhythm is the syllable pattern which imposes the “beat” of language (Halliday, 1989). English is a “foot-timed” or “stress-timed” language (Halliday, 1989, p. 50). Feet in English are of similar length (Halliday, 1989). Foot structure is realised by Ictus and Remiss: Ictus (^Remiss) (Halliday, 1994, p. 9). Here ^ represents sequence and () means optional component. A slash / is put at the

beginning of each foot (Halliday, 1994). “The syllable immediately following the slash is the SALIENT Syllable, the one carrying the beat (the ‘ictus’, in metric terminology)” (Halliday, 1994, p. 293). Therefore, one foot must contain an Ictus (salient syllable) which is realised by at least one syllable, while Remiss (non-salient) is optional (Halliday & Greaves, 2008).

An example / *why are there / more / floods in / houses in the / basement /* is taken from Halliday’s (1989) book to illustrate differences in between “no. of syllables in foot”, “relative duration of feet” and “actual timing for utterance” (pp. 50-51). Halliday (1989) suggests that if strict tempo is followed, all feet will have same length. The number of syllables of the example is:

/ why are there / more / floods in / houses in the / basement /

3 1 2 4 2

In ordinary spoken language, the timing of each syllable can be faster on average. The relative duration of feet is:

/ why are there / more / floods in / houses in the / basement /

1.4 1 1.2 1.6 1.2

However, the actual duration of feet in seconds was:

/ why are there / more / floods in / houses in the / basement /

0.7 0.5 0.6 0.8 0.6

Here, the syllables can contract or expand based on the weak or strong arrangement (Halliday, 1989, p. 51). That means the speakers can speed up slow down the utterance according to the meanings of weak or strong they intend to make. Rhythm is one of the important categories in the call centre voice quality system. The customer and CSR frequently employ different rhythmic patterns in the negotiation process. When a customer speaks loud and fast, hot anger can be formed while when a customer speaks a turn very slowly, sometimes even separating and expanding every syllable, he or she may wish to project his or her cold anger by creating social distance. For discussion of how the meaning potential is construed through different rhythmic patterns see Section 8.5.

3.9 Voice Quality Features

As described above, the call centre conversation in the present study is an exchange of voices between the customer and the CSR across two distant areas over the telephone. Spoken discourse allows the speaker to select from a range of choices to express their corresponding emotion (see Lee, Narayanan, & Pieraccini, 2002). The present study was planned in the belief that only through studying both the lexicogrammatical and prosodic features, we are able to generate a clearer view of how the call centre discourse is construed, and how the interpersonal meaning takes shape through the text. Both lexicogrammatical and prosodic features are used to construe emotional and attitudinal recognition. The findings show that participants tend to make specific paralinguistic voice quality choices to express their emotions in dialogue. This section reviews the voice quality framework for its semiotic features in relation to interpersonal meaning, discusses the significance of previous research area of voice quality and delineates how voice quality relates to interpersonal meaning in call centre conversations.

3.9.1 Description of Voice Quality

Voice quality features are paralinguistic and nonverbal resources (Martin, 2007; see Leijssen, 2006). Crystal (1969) suggested that the listener can recognise the speaker's identity through his/her voice quality. Voice quality analysis is interpreted as a conceptual analysis (van Leeuwen, 1999). Meanings can be conveyed through the nonverbal behaviour of the face, body and voice quality (Hall & Friedman, 1999). Voice quality is usually described and classified by qualitative descriptions such as rough, warm, creaky, dull and so on (Titze & Story, 2002).

3.9.2 Significance and Past Research Area of Voice Quality

Voice quality has been studied in different fields and has been viewed to have significant values. Many studies establish a strong association between voice quality and attitudinal and interpersonal meaning (see Figure 3.18). The voice provides clues to the speaker's emotions (Jones & Jones, 1990; Ko, Judd, & Blair, 2006; Yogo,

Ando, Hashi, Tsutsui, & Yamada, 2000). Some previous research focused on the emotion of speech sound (phonology) by first creating emotion word lists, for example, word lists expressing the feelings of happiness, sadness, anger and fear (Dellaert, Polzin, & Waibel, 1996; Gorin, 1995; Plutchik, 1994), then searching for words in the data according to the word lists. However, this kind of emotion categorisation was carried out for frequency distributions. These fail to generate the unfolding prosody development and the dialogic interaction in detail. To date, there are no published studies which examine voice quality in call centre discourse as shown in Figure 3.18. Previous voice quality research mainly focuses on the following important aspects: psychotherapy, personality, singing study, drama, political speech, crime study and news report.



Figure 3.18 Literature Review of Voice Quality in Different Areas

A psychological therapist develops skills to read verbal and nonverbal features from a client because these features convey emotions and express attitudes (Leijssen, 2006). Clients seldom label their inner feelings when they communicate with their psychological therapists; however, sometimes, a small change in face, voice, gesture, body posture, breathing and so on can leak their emotions (Leijssen, 2006). A therapist recalls how he senses what the client is experiencing through gesture in Leijssen's (2006) study:

I am actually responding to her face and voice. She looks and sounds plaintive. A lot I think, had to do with her nonverbal expression looking kind of powerless. There was more going on than just the words. It was the manner. (p. 132)

Therefore, the researcher pays attention to the tone to understand the affective clues (Mangham, 1977). Previous research has linked voice qualities to personality characteristics (see Scherer, 1978), and Gallois and Callan (1981) studied four speakers of each sex from two national groups. Their results may have been

influenced to some extent by individual characteristics of the speakers. Their subjects' impressions of the voice may have been determined by systematic variants in voice quality features across national groups or accents, or by a combination of the two (Gallois & Callan, 1981). Cross-cultural research on song style (Lomax, 1968) and nonverbal behaviour (Ekman, Friesen, & Ellsworth, 1972; Hall, 1959) points to the likelihood of culturally-based differences in voice quality (Gallois & Callan, 1981).

Liao and Davidson (2007) studied the relationship between the singing voice of children and their gestures. They found that the children's gestures are reflected in their voice quality (Liao & Davidson, 2007). This argument is also strongly supported by Barker (1998) and Davidson (1991, 1993, 1994, 1997), who have proposed an important and close link between the type of bodily movement used and the type of musical sound achieved.

Sound can direct people's emotions (van Leeuwen, 1999). Drama and story widely use sound to direct the emotions and thoughts of the audience (van Leeuwen, 1999). Actors convey attitudes and emotions of the characters in the drama through their voices and body movements (Stuart, Brink, Evans, & Seibert, 1949). Actors are required to have "an extremely flexible voice that can convey the wide range of emotion" (Stuart et al., 1949, p. 98). A story teller colours the voice of the original speaker or writer by using voice (Eriksson, 1994; Scherer, 1986).

Schubert (1988) stated that politicians have to pay attention to their voice quality features as they can be used to project their confidence, strength or even reveal their insecurity. Therefore, the voice quality of political candidates is an essential factor in voters' evaluations.

In Cross and Tracy's (1971) research of crime, voice quality reflected the negative emotional tone of the guilty feeling described, finding negative emotions expressed through voice quality. This is similar to the present study where I aim to look at the negative emotion constructed by the customer in the negotiation process of complex calls. Voice quality is able to convey emotion and has practical uses in different fields.

Reporters use their voice to express emotion (Montgomery, 1999). Montgomery (1999) discussed the Queen's tribute as an act of emotional disclosure. There is reference to her speech "coming from the heart", to it having "voiced the emotions", to it being "such a very warm personal tribute", and to there being "a great deal of emotion in this," to the way in which it, or the Queen, "showed gratitude" (Montgomery, 1999, p. 15). It is clearly shown that positive emotion is established and exists in public speeches. In the call centre conversation, the CSR is supposed to convey a positive emotion through lexicogrammar and voice quality. The CSR aims to offer a good customer experience and helps to offset any possible negative emotion that an irate customer may be experiencing.

In the nursing field studies have been made of the voice quality of infants. Fuller, Keefe, Curtin, & Garvin (1994, p. 243) researched distressed parents seeking relief for themselves as well as for their infants by describing different cries by their infants. The present study shows the rich meaning potential that can be created by paralinguistic voice quality features such as screaming and shouting. Yelling and high-pitch shouting helps to construct hot anger in serious complex calls, and can enhance the negative interpersonal meaning in the conversation (see Section 8.2 for detailed discussion of hot anger).

3.9.3 Voice Quality Features as Semiotic Resources

The present study attempts a semiotic analysis. In the past, semiotics was commonly understood as a code with clear definite meanings but not as having meaning potentials (van Leeuwen, 1999, p. 10). However, sound analysis should not aim to create a code book with correct usage. This is because sound and voice quality are "semiotic resources offering its users a rich array of semiotic choices" (van Leeuwen, 1999, p. 6). The significant value of the semiotics of sound is the interpretation of sounds in various situations. Describing semiotic resources provides a way to describe and explain the use of these resources (van Leeuwen, 1999). Voice quality is a part of the semiotic resources of sound, and thus creates different meaning potentials in different contexts.

3.9.4 A Change in Voice Quality Leads to a Change in Interpersonal Meaning

Voice quality offers a set of semiotic resources for meaning-making (van Leeuwen, 1999). Voice affects the interpretation of interpersonal meaning. For instance, when a speaker talks in a slow, clear voice with a level tone, his voice can create calmness and stability in the listener (Jewitt, 2002, p. 9). On the other hand, a loud, quick and breathless voice can signal a sense of instability and remove clarity (Jewitt, 2002, p. 9). In addition, an emphatic and deep voice can be used to signify threat or authority (Esling & Wong, 1983).

The sound of the voice is an important indicator in the system of social distance. Hall (1964) started to relate social distance to voice and cultural factors. Van Leeuwen states that social distance can be conveyed primarily by voice quality “on a scale running from the voiceless whisper, via the very soft and low voice in which we can hear the breath and other signs of the speaker’s close presence, to the high, tense voice, and ultimately, the rasping scream” (van Leeuwen, 1999, p. 25). On an informal occasion, a speaker tends to speak softly to shorten the social distance with his listener while a speaker uses a louder and higher voice on a more formal occasion (van Leeuwen, 1999). For example, “the seductive breathy whisper of the voice in a perfume advertisement” and the “soft, low and breathy voices” of the anchors in Sydney TV stations aim to create a relaxed and gentle atmosphere (van Leeuwen, 1999, p. 26). On business occasions, people tend to speak louder, higher and sharper, for example, as seen in “the excited pitch of the hard-sell second-hand car salesman” (van Leeuwen, 1999, p. 26).

If a person changes his or her voice when speaking according to different situations, the interpersonal meaning construed will vary. The “variant in pitch and loudness and changes in voice quality can fulfil different communicative goals” (Eriksson, 1994, p. 48). For example, television anchors adjust their voices, microphone distance and broadcasting style according to different programmes (van Leeuwen, 1982, 1984). A higher and tenser voice is used by the newsreader because it is a more formal genre while the host of a musical programme tries to energise the audience via the way s/he talks (van Leeuwen, 1999). Differences in voice quality can signal differences in language functions and speaker roles. Therefore, a change

in voice quality can lead to a change in interpersonal meaning between the speaker and the listener.

In each culture, certain voice qualities are associated with certain social identities or roles (Esling & Wong, 1983). For instance, Trudgill (1974) looked at differences in voice quality for different gender and socioeconomic status in Britain. However, voice quality features produced by participants in different cultures are different, and therefore, cultural difference is not the focus of the present study. This is because the USA is a multi-cultural country, and many callers in the present study may come from various parts of the world. The present study is unable to discuss cultural factors as it did not control for this. Therefore, a comparison of voice quality features of both the CSR and the customer in terms of cultural differences is beyond the scope of the present study.

3.9.5 Sound Quality Framework Developed by Theo van Leeuwen

To date, most studies on speech sound (phonology) are “quite separate from the study of their materiality” (van Leeuwen, 1999, p. 126). The study of speech sound became “a separate branch of knowledge” instead of “studying sound as a semiotic system” (van Leeuwen, 1999, p. 126). He stated that sound conveys the thought of the speaker, affects the feeling of the listener, and creates different meaning potentials, for example, positive and negative social and personal meanings (van Leeuwen, 1999). In addition, the sound quality is also related to the experiential meaning potential which people have experienced previously (van Leeuwen, 1999).

Van Leeuwen (1999) developed a system network of voice quality. The seven key features of voice quality posited by van Leeuwen are tension, loudness, pitch register, roughness, breathiness, vibrato and nasality, as shown in Figure 3.19.

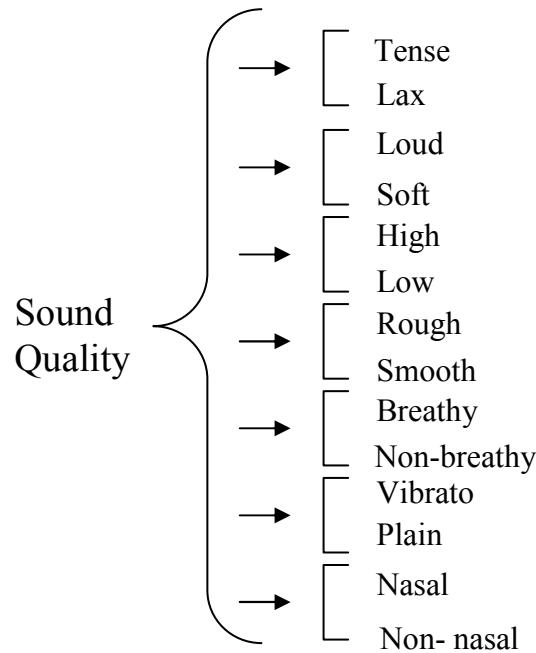


Figure 3.19 System Network of Voice Quality (van Leeuwen 1999, p. 151)

Before turning to details about the dimensions of voice quality, three important ideas of the voice quality framework are reviewed (van Leeuwen, 1999): i) A signifier can create different meanings potentials which depend on the surrounding environment, for example, high pitch can be utilised to express caution, or to sing in a opera (van Leeuwen, 1999, pp. 129-130). ii) Every sound quality can consist of different features and be graded in a continuum, for example, a voice can be described as lax, soft and low (van Leeuwen, 1999, pp. 129-130). iii) Adjectives are used to represent meaning potentials carried by a sound quality, for example, a tense voice can be viewed as stressful, emotional and absolute (van Leeuwen, 1999, pp. 129-130).

In this section, each feature in Figure 3.19 will be reviewed. It is important to note that the original design of the sound quality system is not limited to sound produced by the vocal apparatus. However, as the focus of the present study is human conversation, I will limit my description here to the sound qualities of the human voice. In call centre conversations, the voice quality features that are frequently used are tension, volume, pitch register and rhythm. However, in this section, breathiness, roughness, vibrato/plain, nasality will also be reviewed to provide a comprehensive review of the sound quality framework developed by van Leeuwen (1999).

Van Leeuwen (1999) stated that in the human voice tension is recognised by the tense and lax aspect of the throat muscles. “The voice becomes higher (lower overtones are reduced, higher overtones increased), sharper, brighter and above all, more tense” (van Leeuwen, 1999, p. 130). The voice can create meaning potentials such as “aggression”, “repression” and “excitement” (van Leeuwen, 1999, p. 131). On the contrary, a lax voice is produced when the speaker opens the throat and relaxes the voice (van Leeuwen, 1999). See Section 8.4 for discussion of Tense and Lax in call centre conversations.

Soft and Loud voice are critically associated with social distance (van Leeuwen, 1999, p. 133). Loud voice functions to extend more boundaries while soft voice can be used to present intimacy or confidentiality (van Leeuwen, 1999, p. 133). Loudness and softness are frequently used in call centre spoken data. For example, negative lexicogrammatical choices combine with loudness to form what the present study has termed “hot anger”; with softness they form what can be called “cold anger” in interpersonal meaning. See Section 8.2 for detailed discussion of hot and cold anger.

Pitch register relates to sound quality as high and low (van Leeuwen, 1999, p. 134). Meaning potentials created by different pitch levels are significantly related to gender, age, context and the overall purpose of the talk (van Leeuwen, 1999). Meaning potentials created by pitch register can be very rich, for example, a low voice associated with softness, such as mumbling, may function to indicate lack of dominance; while a low voice associated with loudness can demonstrate power and authority to the listener (van Leeuwen, 1999). In the call centre data, there are examples of a female customer who speaks low and soft in order to project intimidation. Examples categorised as cold anger will be discussed in Section 8.2. In addition, an example of how one male customer uses high pitch to mimic a female voice and express his anger will be illustrated in detail in Section 8.3.

A typical example is the rough singing voice of Louis Armstrong which is “the vocal equivalent of the weatherbeaten face, the roughly plastered wall, the faded jeans, the battered leather jacket” (van Leeuwen, 1999, p. 132). Smooth voice is the clean voice from which all noisiness is removed (van Leeuwen, 1999, p. 132). This voice quality feature is more frequently related to music education and presented as a kind

of singing performance. Thus this feature is interpreted as not very relevant in call centre conversations which are concerned with practical matters and thus favour directness.

Breath is defined as “an extraneous sound mixes in with the tone of the voice itself” (van Leeuwen, 1999, p. 133). This voice quality feature is very soft and always associated with intimacy in informal situations such as sensual advertisements (van Leeuwen, 1999, p. 133). However, in call centre exchanges, breathy voices cannot be found, but the sound of sighing, such as audible breaths, is frequently found, associated with pressure being releasing by the CSR or the customer.

Vibrato refers to those sounds which “have some kind of regular or irregular wavering, warbling, vibrating, pulsating, throbbing and rumbling” (van Leeuwen, 1999, p. 134). A vibrato voice can make the listener tremble while a plain voice can make the listener remain unmoved (van Leeuwen, 1999). The complex call centre negotiation contains strong negative emotion. However, I found tension, loudness and pitch function better and more concise in terms of labelling change in voice quality in the data than plain and vibrato. Hence this category is not included in the system of call centre voice quality framework.

Nasality is defined as “sound produced with the soft palate lowered and the mouth unblocked, so that air escapes both via the nose and via the mouth” (van Leeuwen, 1999, p. 135). Nasality relates to negative value judgements and tension (van Leeuwen, 1999, p. 136). Non-nasal voice comes from the region of the heart or the breast which is wide, clear and relaxed (van Leeuwen, 1999, p. 137).

Voice quality feature, as a kind of phonological feature, is inherently gradable (Martin & White, 2005). In an analysis of the functioning of voice quality in the call centre discourse, the present study focuses on the relative expression of voice quality, such as a change in voice quality, rather than categorical distinctions in these features.

3.9.6 The Positioning of Voice Quality in the Present Study

The present study, following a systemic functional approach (see Halliday, 1978; Martin, 1992; van Leeuwen, 1999), relates voice quality to choices that make meanings (van Leeuwen, 1999). The present study builds on previous studies, aiming to provide a comprehensive interpretation of the creation of interactive meaning through voice and lexicogrammar in call centre discourse. Voice quality features are defined as:

- 1) categories of volume, pitch, tension and rhythm (see Figure 3.19);
- 2) comprised of multiple categories, where a voice quality feature can be soft, low and lax; and
- 3) not being limited to syllables, but also including clauses and turns.

To summarise, voice quality is a mixture of different features and overall qualities resulting from combinations of these features which come to be associated with different meaning potentials, especially interpersonal meaning of status, inner emotional state and so on. By working with the above definition of voice quality, I am able to systematically analyse the impact of voice quality in complex calls. The present study will narrow this down to four voice quality features, namely, pitch, volume, tension and rhythm, in this call centre research, which will be discussed in Section 8.5.

3.10 Emotional Labour and Attitude Constructed in Call Centres

In Chapter 2, I argued that the concept of emotional labour influences the construction and expression of emotion and attitude in the professional discourse. Hochschild (1979, 1983, 1990, 1993) is well known for the studies on the ways in which professionals manage their emotions and perform emotional labour in the workplace. Interest in the academic study of emotional labour in other disciplines has increased over recent years (for example, see Putnum & Mumby, 1993; Shuler & Sypher, 2000; Tracy, 2000; Wharton, 1999). Emotional labour has been defined as “the effort, planning, and control needed to express organizationally desired emotions during interpersonal transactions” (Morris & Feldman, 1996, p. 98). In telephone service conversations, the CSR is expected to display his/her emotions

such that they are consistent with the attitude norm designed by the company (see Hochschild, 1983). Emotional labor is thus an important component of the call centre work. Researchers should take into consideration this theory on emotion.

This attitude of happiness, empathy and support from the CSR is realised through choices in the language, such as lexicogrammatical and phonological and even paralinguistic choices leading to a prosodic development in the text. Lockwood et al. (2009) discussed empathy being realised through words and tone on a scorecard, which is the main system of internal quality assurance in call centres. In addition, it should be noted that expressing emotion is clearly linked with the purpose or meaning of the call, its overall goal and genre. The function of presenting emotions is to align people in the on-going negotiation as a call centre interaction is interpreted as a negotiation.

To sum up, the concept of emotional labour influences the CSR's attitude in construing interpersonal meaning at the call centre. It can be expected that the CSR intends to construct positive, friendly and helpful interpersonal meaning in the conversation. However, customers in complex calls may instead create an atmosphere that is negative, angry, frustrated and even annoyed. The difference in attitude creates the space for negotiation in the conversation.

3.11 Other Linguistic Theories

There are other possible approaches which could be adopted to analyse call centre conversations, such as genre in ESP and by the New Rhetoric group, Conversation Analysis, Interactional Sociolinguistics, Speech Act theory, Pragmatics, to name a few. These approaches will be briefly reviewed.

Genre in the ESP field refers to “a class of communicative events” of spoken and written texts that are described by their “formal properties”, “communicative purposes”, and “the schematic structure” and potential audience (Swales, 1990, p. 58). For example, a spoken seminar presentation and a written academic essay are both identified as a genre (Paltridge, 2001; Swales, 1990). Major scholars and key studies in this field are Hyland (2002, 2004, 2005), Paltridge (1997, 2001), Swales (1990, 2004), Dudley-Evans (1994) and Candlin and Gotti (2007) who discussed academic English in literacy, second language writing, research settings, classroom

and intercultural communication. Bhatia and Candlin (2008) and Bhatia (1993, 2004) discussed genre and language use in professional settings. In earlier ESP work, genre analysis was largely based on Swales's (1990) influential study on the discourse structure and linguistic features of science reports. The ESP genre was initially associated with academic contexts then was extended to professional discourse and currently examines contextual features (Hood, 2010a; Paltridge, 2001). The ESP notion of genre is closely related to SFL as it is developed from the SFL "linguistic tradition" (Yunick, 1997, p. 332). However, ESP scholars focus more on "detailing the formal characteristics of genres" (Hyon, 1996, p. 695). Their genre studies tend to generate steps of the text. They study the social and environmental influence which impacts the text by conducting ethnographic studies, such as field visits and interviews, to support background descriptions and to examine frequently used lexical choices through corpus analysis.

SFL has been chosen over ESP for three main reasons: the classification of genres, the link between context and text, and the approach to quantitative analysis. This is because ESP scholars tend to classify a genre by its presentation format, such as written or spoken, which can be categorised as mode in SFL (Hood, 2010a). Secondly, ESP theory focuses less on the link between social contexts and texts. Hyon (1996) argued that ESP scholars overlooked "the specialized functions of texts and their social contexts" (p. 695). Lastly, while ESP theory places greater weight on the quantitative findings generalised from corpus studies, studying language patterns as meaning-making resources within and between moves is quite limited.

A third approach to genre, by New Rhetoric scholars, was also not selected. Important studies from key New Rhetoric scholars include Coe, Lingard and Teslenko (2002), Miller (1984), Berkenkotter (2002), Huckin (2004), Berkenkotter and Huckin (1995), Freedman and Medway (1994), Schryer (1993, 1994), Schryer and Spoel (2005), Smart (1992, 1993) and Smart and Brown (2002, 2006). The New Rhetoric group relies heavily on situational contexts (Freedman & Medway, 1994b). Miller (1984), an important scholar in this field, suggested that a rhetorical definition of genre should emphasise the social action. Their favoured research tools include ethnographic techniques for data collection, such as participant observations and interviews. This is because New Rhetoric scholars believe that understanding the

“social actions” and “situational contexts” can help the reader “to interpret and create particular texts” (Paltridge, 2001, p. 2).

While New Rhetoric studies provide a rich background description of social action underlying the text, studies of the language pattern in texts are not sufficient. As discussed in the literature review in Section 2.4, most existing call centre research has been focused on business management style. The New Rhetoric group highlights the importance of situational contexts but overlooks the analysis of linguistic features and the understanding of language used as a system.

Interactional sociolinguistics is an approach to discourse analysis which seeks to understand how different participants construe their meanings through interactions (Tannen, 2006), an approach pioneered by J. Gumperz (1982). He was interested in looking at the misunderstandings caused by participants with different accents, different intonation patterns and from different cultures (Gumperz, 1982). As the intonation pattern and cultural factors are not the focus of the present study, so international sociolinguistics is considered as less than ideal to look at voice quality.

Speech act theory is frequently used in language teaching. It looks at indirectness in utterances making complaints and voicing appreciation and examines illocutionary force or intent to examine the difference between literal meaning and intended meaning across different situations (Searle, 1975). Speech act theory is not guided by an overarching theory of language while the present study aims to look at the actualised exchanges between the CSR and the customer.

Pragmatics studies are interested in how people interact with each other and achieve effective communication purpose by studying cooperative principles as proposed in Grice’s Maxims, for example, Maxim of Quality, Quantity, Relation and Manner (Grice, 1975). This approach presents and discusses the logic of interaction and observes what participants will do next in the conversation.

3.12 Summary of Theoretical Framework

This chapter has reviewed Systemic Functional Linguistics and some significant systems, for instance, systems pertaining to genre, register, exchange structure, Appraisal, voice quality and intonation, as related to the present study. The present study explores the meaning making of language by studying, in call centre texts, generic stages, register variables, specific lexicogrammatical features, Appraisal resources such as Engagement, Attitude and Graduation, and paralinguistic voice quality features construed by CSRs and customers from the inbound call centre industry.

Chapter 4: Explaining the Research Design and Rationale

In call centre conversations, the relationship between speakers such as the customer and the CSR is crucial. In order to understand how this relationship is realised and how meanings are construed, I need to analyse the conversational data in-depth in order to understand the interpersonal features of the text. My general research question is: *What are the key features that construe interpersonal meaning in call centre conversations?* This general question can be supplemented by several more specific questions:

- 1) What are the contextual features in call centre conversations?
 - 1a) What generic stages are found in call centre conversations?
 - 1b) What register variables are found in customer service encounters?
- 2) How is semantics construed in call centre conversations?
 - 2a) What exchange structure can be identified at points of negotiation in call centre conversations?
 - 2b) What Appraisal resources can be used to negotiate in call centre conversations?
- 3) What is the role of voice quality in call centre conversations?
 - 3a) What relative changes in voice quality features can be identified as key resources for construing negotiation in call centre conversations?

In order to be able to answer the above research questions, a suitable research paradigm must be chosen. There are three issues to be considered: 1) paradigm or system of inquiry (see Section 4.1); 2) research approach, for example, is the approach to collect and analyse the data to be a quantitative, qualitative or mixed approach (see Section 4.3); and 3) theoretical basis of the methodology, i.e., why was the present study built in a certain way (see Sections 4.4 to 4.6). This chapter thus presents the choice of research paradigm, research instruments, research design and rationale for methodology adopted. It also presents discussion of ethical issues.

4.1 Naturalistic Paradigm

The concept of a research paradigm is what underpins a researcher's consideration and investigation of the truth; it guides the inquirer to select appropriate theories and techniques to solve defined research problems (Guba, 1990; Scott & Usher, 1996).

Positivism and naturalistic paradigms are the two major methods. According to Guba and Lincoln (1981, p. 71), positivism is common in the “hard sciences” as the scientific inquirers test hypotheses while a naturalistic paradigm is more suitable for the “life sciences” as researchers discover new elements or insights. Scott and Usher (1996) propose that “knowledge in social research is concerned not with generalization, prediction and control but with interpretation, meaning and illumination” (p. 18). The naturalistic paradigm is thus the most useful for investigating meaning making in “social-behavioural inquiry” which does not focus on generalization or control (Guba & Lincoln, 1981, p. 56). The negotiation process of complex call centre calls can be considered as a phenomenon akin to what is investigated in the social sciences. I believe that a naturalistic paradigm will enable me to identify interpersonal features that are typical of voice-to-voice customer service and gain new insights into the call centre industry.

Three basic assumptions of the naturalistic paradigm are: i) multiple reality, ii) inter-related inquirer/subject relationship and iii) idiographic true statement (Guba & Lincoln, 1981, p. 57). Firstly, the naturalistic inquirer assumes that there are multiple truths to be found in reality (Guba & Lincoln, 1981, p. 57), and that independent and dependent variables “are intricately interrelated to form a pattern of truth” (Guba & Lincoln, 1981, p. 57). For instance, there may be many factors which turn a simple call into a complex call, including different power status and differences in cultural values of CSR and customer.

Secondly, all phenomena, not only the inquirer-subject relationship, are assumed to be interactive (Guba & Lincoln, 1981, p. 58). In the call centre calls the CSR and the customer interact, but the relation between the participants and me as an inquirer is also interactive, and the problems inherent in such a relationship need to be recognized. For example, there may be a Hawthorne Effect (Landsberger, 1958). This refers to the phenomenon of participants possibly being eager to show their positive sides to researchers, or conversely, that participants may be annoyed by a researcher’s questions and react poorly to them, which can lead to inaccurate results (Adair, 1984; see Landsberger, 1958). This effect may thus affect my observations and the data collected. If the CSRs are inclined to present a pleasant image, then what they present are ideal situations but not what they actually do in reality. In one

call centre I visited, the call centre trainers only agreed to make successful calls available in order to maintain a positive business image. A similar concept to be mentioned is the “observer’s paradox”. The original formulation of the observer’s paradox was proposed by Labov (1972) when discussing data collection in sociolinguistic research. He suggested that “to obtain the data most important for linguistic theory, we have to observe how people speak when they are not being observed” (Labov, 1972, p. 113). Labov (1972) suggested that the sociolinguist should observe the most natural linguistic behaviour of informants as if they are not being observed. However, Labov (1972) also admitted that there is a difficulty as “we can only obtain these data by systematic observation. The problem is of course not insoluble: we must either find ways of supplementing the formal interviews with other data, or change the structure of the interview situation by one means or another” (p. 209). Thus, authentic calls are necessary to reflect how CSR and caller actually interact in the calls. In addition, prejudice can be a problem (Allport, 1958). People can have prejudices against others because of lifestyle, nationality, accent, style and so on (Toomey, 1999). For example, a given Filipino CSR may not like to discuss his work with me in-depth. On the other hand, we could also argue that the CSRs should be pleased to discuss their jobs with me since I am a graduate of a similar age group. During field visits, I found that the CSRs and the trainer were willing to share their observations about the stress and pressure they experience at work and the methods they have used to deal with complex calls. This may be due to a shared understanding about the difficulty surrounding call centre operations. Limited by the amount of time for conducting informant interviews and observations, the information and data I collected should be very focused. My interests were mostly in linguistic matters, specifically in interpersonal meaning and the negotiation evident in the calls. As a result, I had to categorise, thematize and constantly review all these factors and take them into consideration during field work.

Thirdly, there is an assumption that researchers working within a naturalistic paradigm focuses on “differences” and “tends to eschew generalization” because they believe that “subtle differences are sometimes felt to be more important than gross similarities” (Guba & Lincoln, 1981, p. 59). Naturalistic inquiry thus leads to a focus on the understanding of specific events or cases (Guba & Lincoln, 1981). The

present study avoids generalisations or purely quantitative approaches to investigate the truth but interprets meaning potentials in specific call centre conversations.

4.2 Naturalistic Paradigm and Systemic Functional Linguistics

The present study chose a naturalistic paradigm to look at the social interaction in the call centre conversation. Further, I choose Systemic Functional Linguistics (SFL) as the model for analysing call centre spoken conversations because “SFL incorporates the notion that the language is a social phenomenon, and in dealing with language it works at the level of the text as a unit of meaning” (Forey, 2004, p. 449). SFL scholars investigate how a reader understands texts. Language is understood as a social phenomenon in SFL. The interaction between the CSR and the customer is a kind of social behaviour realised through a telephone conversation. This linguistics study is guided by naturalistic inquiry as a paradigm and SFL as framework to address the defined language problem.

The naturalistic paradigm can be characterized as relativist ontology, interactive, subjectivist epistemology and hermeneutic methodology (Guba, 1990; Guba & Lincoln, 1981, p. 55). Ontology is the nature of the knowable or reality (Guba, 1990, p. 18). Relativist ontology asserts that “there exist multiple, socially constructed realities ungoverned by any natural laws, causal or otherwise” (p. 86). In SFL, there is “a great interest in (the) relation between language and context” (Martin, 2001, p. 151). That means the readers are helped to understand the contextual features such as genre and register variables so as to make sense of the texts. Ontologically, the knowable in the present study is the negotiation process in complex call centre conversations. This knowable negotiation process can be realised through performing i) text analysis and ii) field work, including non-participant observation and informant interviews (see Section 4.3 for a detailed explanation). i) The texts that were analysed consisted of the transcribed call centre conversations which record what is happening in reality, such as how the CSR and the customer actually interact in the real world. These audio-taped conversations reflect what is happening in reality. ii) Field work, via non-participant observation, comprised interviewing and observing call centre industry members constructing call centre conversations. In

this way I gathered knowledge and background information about what participants and stakeholders think they are doing. This helps to compile a comprehensive picture of the call centre industry. Scott and Usher (1996, p. 10) suggest the inquirers should attempt to investigate certain pre-defined issues systematically. By being informed by SFL, I believe that the knowable is the gathering of the texts and of the background information that could be done in an organized way.

Epistemology concerns what kind of knowledge an inquirer can contribute to the research (Guba, 1990, p. 18). I am a linguistic researcher, which allows me to interpret the data in a different way. I may read the text slightly differently from an American or Filipino reader due to my cultural, language, linguistic knowledge and social background. Being an outsider, I can see the reality from a new angle. For instance, a call centre HR manager generally does not have an applied linguistics background, although he or she may have experience and knowledge of the call centre industry. By having applied linguistics knowledge, in particular, SFL, I am able to bring a different insight to what is happening, beyond what a CSR and manager might have, for example, my understanding that language is a social semiotics which can be realised by various linguistics features. The problems in call centre interactions are not solely caused by grammar and pronunciation inaccuracies. Thus, in the present study, the relationship between the knowable, such as call centre communication, and I, as an inquirer or researcher, is characterized by its interrelatedness.

Guba (1990) defined one methodological feature as “how should the inquirer go about finding out knowledge?” (p. 18). A hermeneutic methodology involves “a continuing dialectic of iteration, analysis, critique, reiteration, reanalysis, and so on, leading to the emergence of a joint of all the inquirers and respondents” (Guba & Lincoln, 1989, p. 84). This refers to the kind of tools that I should use to collect data. The methodologies used in the present study are text analysis, field notes, non-participant observation and informant interviews. I used text analysis to find out the reality in authentic calls. For example, I used register theory (Halliday, 1978; Martin & Rose, 2007), genre theory (Martin et al., 1994; Martin & Rose, 2008) and Appraisal (Martin, 2001; Martin & White, 2005) to observe reality through the spoken data collected in field visits. Non-participant observations and informant

interviews helped to ascertain the beliefs and opinions held by the CSRs (see Section 4.4 for further details). Five field visits were conducted in Hong Kong, Guangzhou and Manila to obtain background information about the call centre work place (see Section 4.5.2 for details of the field visits). The methods adopted in the present study are therefore “embedded in commitments to particular versions of the world (an ontology) and ways of knowing that world (an epistemology)” (Scott & Usher, 1996, p. 13).

4.3 A Mixed Approach to Discourse Analysis

I have adopted to a mixed-methods research approach. However, the present study relied more on a qualitative research approach than a quantitative one. This enabled me to arrive at individual interpretations of events and phenomena, and thus I am able to concentrate on discovering insights which emerge from the data as suggested by Maxwell (2005). The aim of the present study is to interpret the interpersonal meanings of a sample of specific texts. However, the present study does not seek to establish the “truth” by generalizing from the data, sizeable as it is, as the present study does not intend to take a purely quantitative approach. By focusing on particular prosodic features and studying specific lexicogrammatical choices in-depth, the interpersonal meanings in complex calls are focused on, something which is yet to be discussed in the literature.

4.4 Research Instruments

Two main kinds of human-to-human measures for collecting data in naturalistic evaluation are text analysis and field notes. The data were collected from insurance call centres in the Philippines. The data were gathered in an ethnographic study where call centre representatives were shadowed, in interviews conducted with a range of informants, and in a text analysis of transcribed telephone conversations, focusing on interpersonal features at points of negotiation in complex calls.

4.4.1 Text Analysis

A detailed text analysis of salient linguistic features was undertaken by drawing on SFL theory. An SFL-style analysis of texts can make “explicit the relations between meaning constructed at clause level and meaning at the ‘larger’ levels (paragraphs and text) which in turn can be systematically related to the specified elements of the context” (Harvey, 1993, p. 25). Audio-taped transcriptions of call centre transactions were used to investigate interpersonal meaning. As described in Chapter 3 (see Section 3.1), metafunctions include three categories including ideational, interpersonal and textual meaning (Halliday, 1994; Martin, 2001). The transcribed texts were analysed in terms of their generic stages, register variables, exchange structure, Appraisal features and voice quality features.

Audio-taped conversations are very important in a text analysis. Although Potter (1996) suggested that a transcription can transfer sound into a written format that allows readers to read it quickly, in the present study the transcript cannot replace the audio tape, nor can I rely solely on the audio tape. It is essential to work in parallel with both tapes and transcripts to analyse lexicogrammatical and voice features. Silverman (2000) and Sacks (1992) suggested that the real details of conversations should be studied in any study of spoken discourse.

Transcription systems are generally tailored to specific features of interaction (Potter, 1996). It seems reasonable to transcribe only what is needed to answer the specific research questions asked in a study (Strauss, 1987). Speakers’ turns were numbered in 20 transcripts. Turn-taking organization can be defined as “the dynamic and sequence of the talk in which one speaker takes turn after another speaker, and one sentence leading to another sentence” (Eggins, 2004, p. 93). After consideration, Eggins and Slade’s (1997, p. 5) transcription key was used as the main transcription code for call centre conversations as shown in Table 4.1.

Table 4.1 Summary of Transcription Key (Eggins & Slade, 1997, p. 5)

Symbol	Meaning
.	certainty, completion (typically falling tone)
no end of turn punctuation	implies non-termination (no final intonation)
,	parcelling of talk; breathing time (silent beats in Halliday's 1985/94 system)
?	uncertainty (rising tone, or wh-interrogative)
!	"surprised" intonation (rising-falling tone 5 in Halliday's 1994 system)
WORDS IN CAPITALS	emphatic stress and/or increased volume
" "	change in voice quality in reported speech
()	untranscribable talk
(words within parentheses)	transcriber's guess
[words in square brackets]	non-verbal information
==	overlap (contiguity, simultaneity)
...	short hesitation within a turn (less than three seconds)
[pause – 4 secs]	indication of inter-turn pause length
dash – then talk	false start/restart

As the conversational data in the present study are highly confidential, a transcription code was developed to keep the names of policy holders, references to dates, and policy and social security numbers anonymous:

- The insurance company is referred to as "Excellent Insurance Company".
- Excellent Insurance Company has taken over Amazing Insurance Company years ago.
- All policy numbers have been changed to an ascending number, for example, 00112233.
- All social security numbers start with letters and numbers in ascending order, for example, AB 00112233.
- All addresses are invented.
- All birthdays are changed to 1st January, while years remain unchanged.
- References to dates are changed to one month later, for example, January becomes February.
- Monetary amounts are modified by keeping the real dollar and cent digits, while the whole amount has been added up 10 per cent, 10 dollars more, 100 dollars or 1000 dollars more, randomly. For example, 23,512.66 dollars may become 24,512.66 dollars or 23,612.66 dollars.

I understand that the above transcription code will undermine the authenticity of the data. However, I have signed a legal document with the insurance company agreeing not to disclose any sensitive data to a third party, such changes are unavoidable.

As paralinguistic and nonverbal information related to the analysis of interpersonal meaning is included in the present study, transcription codes used in previous studies (see Atkinson & Heritage, 1984; Blum-Kulka, Huck-Taglicht, & Avni, 2004; Chafe, 1993; Ehlich, 1993; Johnstone, Andrus, & Danielson, 2006; Lapadat & Lindsay, 1999; Poskiparta, Kettunen, & Liimatainen, 2000; Psathas & Anderson, 1990; Samuelsson, Nettelbladt, & Lofqvist, 2005) have been reviewed. Bruce (1992) pointed out that “it is reasonable to think that a transcription system should be easy to write, easy to read, easy to learn, and easy to search” (p. 145). The paralinguistic and nonverbal information of call centre conversations is included. I have designed and adopted a particular transcription of conversational text to incorporate voice quality features such as Pitch, Volume, Tension and Rhythm. These transcription conventions are mainly used in examples in Chapter 8 Findings and Discussions III to mark the change in voice quality and related features:

Volume (Loud / Soft, dbs)

°word° a passage of talk that is softer than surrounding talk

WORD a passage of talk that is louder than surrounding talk

Pitch Register (Low / High)

↓marked falling shifts in pitch that is lower than surrounding talk

↑marked rising shifts in pitch that is higher than surrounding talk

Rhythm (Slow / Fast)

> word < talk is faster than surrounding talk (fast rhythm)

< word > talk is slower than surrounding talk (slow rhythm)

:: an extension of a sound or syllable

Tension (Tense / Lax)

~ word ~ talk is laxer than surrounding talk, achieved by relaxing the muscle of your throat

+ word + talk is tenser than surrounding talk, achieved by tensing the muscle of your throat

[pause – x secs] timed intervals in seconds show length of silence

4.4.2 Observation

Most social scientists mean participant observation when they refer to observations (Williamson, Karp, & Dolphin, 1977, p. 199). Guba and Lincoln (1981) gave two rules to the observer:

First of all, he is an observer who is responsible to persons outside the milieu that are being observed. However, he is also a genuine participant who is a member of the group and he has a stake in the group's activity and the outcomes of that activity. (p. 190)

I conducted non-participant observations. This is a method that requires the observer to play only the role of observer (Guba & Lincoln, 1981, p. 190). McCall and Simmons (1969) acknowledged that it takes observational skills to find out the truth. Non-participant observation helped me to understand how the call centre operates and the working relationship between the call centre manager, supervisor and subordinates. By carrying out non-participant observations, I was able to understand more about the role of the CSR, for instance, the number of calls they had to process per hour, the average handling time for each call, the incentive system, the methods used to process information, and the demands made on the CSR. The CSR needs to speak to the customer, searches for information and updates customer information in the data base. The CSR has to respond to questions and answer a certain number of calls within a short period of time. Call centres also have an incentive system which aims at measuring and improving the CSRs' performance. Therefore, the data collected in my non-participant observations contribute valuable background knowledge of the CSR and call centre environments.

4.4.3 Unstructured Interviews

Interviews have played an important role in naturalistic inquiry (see Dexter, 1970; Guba & Lincoln, 1981; Merton, Fiske, & Kendall, 1956; Richardson, Dohrenwend, & Klein, 1965), with structured interview and unstructured interview the two main categories. The respondent of a structured interview is expected to answer the pre-set questions only (Guba & Lincoln, 1981), while the unstructured interview has a "non-standardized format" and depends on the respondents' reaction to enrich the topics raised by the inquirer (Guba & Lincoln, 1981, p. 156). I used unstructured interviews

to complement my observations, because of their potential to help me gather the opinions of call centre managers, supervisors and CSRs about negotiation.

4.4.4 Informant Interview

Poynton (1993) suggested that the benefit of having an informant is to be able to get personality into grammar (p. 8). Insiders can add different meanings to the researcher's interpretations (Forey, 2004; Louhiala-Salminen, 2002). In this study it is of interest to know how a text is interpreted by members of the call centre organization. Some complex calls were given to call centre managers, supervisors and subordinates, and their responses added to my understanding of the attitudes held towards the telephone negotiation process, training materials, language standard and cultural differences.

4.5 Research Design of Phase I and Phase II

The fieldwork has been divided into two sequenced activities, Phase I and Phase II. The fieldwork phase of the research enabled me to understand more clearly the nature of the present study, including the usefulness of multi-modal text analysis, field notes and their relationship with each other. These two Phases have been designed to develop iteratively as a multi-method framework (Robson, 2002). The research methodology comprised unstructured interviews, observations, field visits, text analysis and raters judging the voice quality feature. Pragmatically, some aspects of the phases overlapped as it was possible to continue the field visit (Phase I) while selecting the calls to be analysed from a big pool of raw data (Phase II). A brief overview of these phases is shown in Figure 4.1.

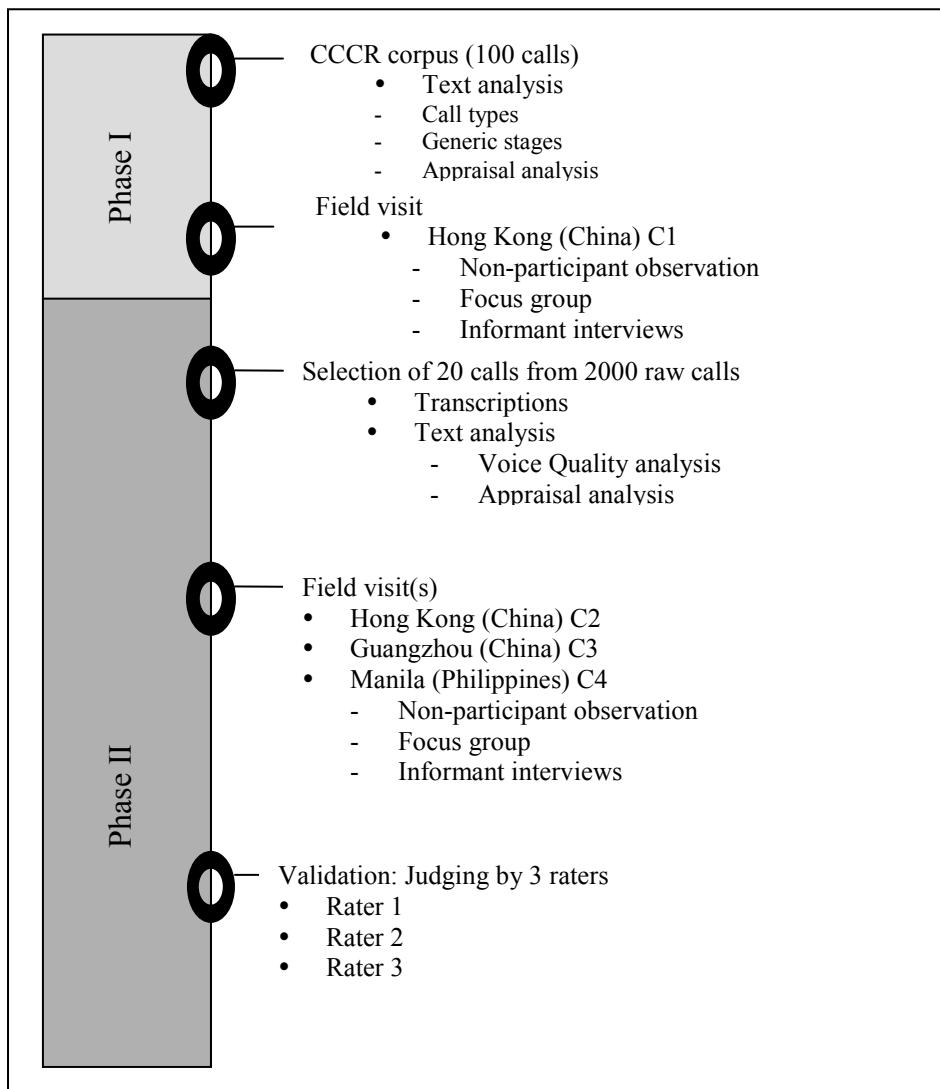


Figure 4.1 Overview of Research Methodology of Study

4.5.1 Phase I Selection of Data for Further Analysis

The purpose of Phase I was to suggest key elements for further investigation related to negotiation between the customer and the CSR in the call. This was undertaken through a group of exploratory interviews when visiting C1 (Call Centre 1). During this initial phase of the research, 100 English calls in the Call Centre Communication Research (CCCR) corpus were briefly studied and 10 complex insurance calls were studied in detail.

Phase I is based on empirical spoken data drawn from the CCCR. A corpus study of call centre communication is currently undertaken by a research team based in the Department of English at The Hong Kong Polytechnic University. The data for the

CCCR study are taken from English call centre data. The CCCR study also consists of spoken call centre data from Mainland Chinese (Putonghua) call centres and Hong Kong call centres. (More details of the CCCR can be found at http://www.engl.polyu.edu.hk/call_centre/default.html.) The audio data collected from English-language call centres pertains to companies providing financial consultancy services and technological services, and to insurance companies in the US. The 100 English-language calls comprise about 56,632 words, and the calls represent about seven hours of spoken data (see Appendix 1). The average duration of each call is 4 mins 7 secs, comprising 567 words.

Ten dyadic call centre conversations, involving a total of twenty participants, such as ten Filipino CSRs and ten American customers from an insurance company in the US were identified in the CCCR corpus and analysed in Phase I. Topics ranged mainly from payment enquiries, company policies, insurance claims, loan balance and account information. The full details are presented in Table 4.2. The ten calls ranged from 1 minute 39 seconds to 18 minutes 1 second. The average time for the ten calls was 7 minutes 6 seconds. The number of words ranged from 298 words in call 1 to 2,616 words in call 10, the average number of words being 1,058. All the data were transcribed verbatim, and I do not edit what I heard (see Appendix 2 for the consent form used). All names, figures and sensitive references were changed in order to ensure anonymity and confidentiality.

Table 4.2 Summary Record of Phase I Data in Call Centre Conversations

Transcript Code	Topic	Duration of conversation	Words (No.)
1	Enquiry on payment	4 mins 20 secs	298
2	Enquiry on policies; Getting things done: sending information	1 mins 39 secs	578
3	Enquiry on changing of ownership and beneficiary	5 mins 50 secs	1,070
4	Enquiry on a death claim	3 mins 30 secs	446
5	Enquiry on liquidating life insurance policy	6 mins 28 secs	898
6	Dissatisfaction with the delayed mail	5 mins 36 secs	1,131
7	Enquiry on loan balance	5 mins 08 secs	865
8	Dissatisfaction with cheque	11 mins 47 secs	1,657
9	Request on making additional coverage	8 mins 34 secs	1,299
10	Enquiry on premium payment, beneficiary and loan	18 mins 01 secs	2,616
Total		1 hrs 10 mins 53 secs	10,858

The main purposes for conducting Phase I was to investigate what kinds of important features emerged from call centre conversations and to gather empirical support for the series of research questions asked in the main studies. Conducting Phase I helped identify the steps to be taken in Phase II. It was found that the customer tended to use different voice quality features, for example, higher pitch with an additional force in order to express their attitude, in particular, frustration. These voice quality features were interpreted to add interpersonal meaning to the conversation. However, the audio sound files from Phase I were not of naturally occurring conversations; instead they had been taken from training materials and thus were re-recordings of an original call. There was clearly a need to study authentic voice quality features as potential realisations of interpersonal meaning in call centre telephone negotiations.

4.5.2 Spoken Data of Phase II

Following Phase I, the purpose of Phase II was essentially complementary and focused on conducting a text analysis, as well as on accessing the views of a wider range of call centre managers and trainers. During semi-structured interview sessions on the field visit, the participants discussed their interpretation of negotiation,

language problems, pressure experienced at work and the use of voice quality features in their work. The data from Phase II mainly came from an English-language insurance call centre in the Philippines. The data are audio-recordings of Filipino Customer Service Representatives (CSR) and English-speaking American customers interacting in commercial customer-service phone-in enquiries. From about 2,000 calls, 20 representative calls, all with complex negotiation, were selected. The spoken data consist of 20 conversations comprising approximately four hours of talk, with transcripts running to 39,000 words (see Appendix 7 for transcripts of 20 complex calls for Phase II). The average handling time (AHT) of a call is 12 minutes. The conversations involve 45 participants: 20 Filipino CSR, 3 supervisors and 22 American customers; see Table 4.3. These texts have allowed an in-depth investigation of interpersonal meaning in complex calls.

Table 4.3 Summary Record of Phase II Data in Call Centre Conversations

Transcript	Topic	CSR	Customer	Duration	Words
1	Dissatisfaction with company policy	Female	Female	10 mins 04 secs	1,474
2	Dissatisfaction with company policy and payment	Female	Female	10 mins 06 secs	1,523
3	Caller is not the policy holder	Female	Male	9 mins 23 secs	1,682
4	Policy premium	Female	Male	14 mins 36 secs	3,015
5	Confusion about a notice	Female	Female	13 mins 43 secs	1,655
6	Refusal to give the birth information	Female	Male	11 mins 26 secs	1,954
7	Dissatisfaction with misleading information	Female	Female	17 mins 25 secs	2,563
8	Failure to understand the insurance policy	Female	Male	26 mins 31 sec	4,398
9	Payment of the policy	Male	Female	9 mins 19 secs	1,585
10	Failure to fulfil request	Male	Female	3 mins 44 secs	676
11	Policy problems	Male	Female	8 mins	1,698
12	Non payment of the premium	Male	Female	15 mins 38 secs	2,413
13	Payment already done	Male	Female	8 mins 56 secs	1,674
14	Policy problem	Male	Female	9 mins 11 secs	1,997
15	Policy problem	Male	Male	15 mins 59 secs	2,531
16	Payment problem	Female	Female	14 mins 22 secs	2,162
17	Disclosure of information by CSR	Female	Male	8 mins 31 secs	1,534
18	Policy problem	Female	Female	7 mins 26 secs	1,420
19	Payment and time problems	Female	Female	10 mins 48 secs	1,750
20	Request for a mailing address	Female	Female	8 mins 22 secs	1,736
Total		13 Female / 7 Male	14 Female / 6 Male	3 hrs 53 mins 30 secs	39,440

All voice quality features in the call centre data refer to relative shifts in the conversation. A relative shift is an explicit voice change of one or both speakers to a

recognizable degree when compared with the remaining conversation. The aim is not to establish a dictionary of particular voice quality features, but to demonstrate how voice quality features enable the exchange of interpersonal meaning in the call centre discourse.

Together with other CCCR team members, I visited several medium-sized call centres in Hong Kong, Mainland China and the Philippines. Table 4.4 provides the basic information about the date, duration, business types, size and interviewees of call centres involved in the field visits. Field notes contribute to the present study by keeping a record of the observation, for example, settings, discussion, participants' behaviour (Silverman, 2000). It can also enrich the reliability of text analysis (Flick, 2002; Kirk & Miller, 1988). During my field visits to authentic call centres, numerous call centre supervisors and CSRs were performing their duties. The duration of each visit ranged from half a day to a whole night shift.

Table 4.4 Details of Call Centre Visits

Call Centre (Location)	Date of visit	Duration / Business type(s) / Size of centre	Interviewee(s) / Coding (s)
C1 (Hong Kong, China)	01 Feb 06	Half day visit / Investment (<30 seats)	1) Head of Client Relations / C1INF1 2) Service Platform Maintenance/ C1INF2 3) Call Centre Operations Manager/ C1INF3
C2 (Hong Kong & Shenzhen, China)	01 Mar 06 01 May 06	Half-day visit 01May 06 Whole-day visit / Telephone (<1200 seats)	1) Sales and Service Manager /C2INF1 2) VP in Product & Marketing Management, Contact Centre Business /C2INF2 3) Fault Reporting Department Supervisor/ C2INF3
C3 (Shenzhen, China)	01 May 06	Whole-day visit / Multi-category (<200 seats)	1) General Manager / C3INF1 2) Marketing Department Manager / C3INF2 3) Off-shore Business Department Manager/ C3INF3
C4 (Manila, the Philippines)	01 Feb 08	Whole-night shift / Multi-category (<3,000 seats)	1) Operations Manager / C4INF1 2) English Specialist Team Supervisor / C4INF2 3) English Specialist Team Leader / C4INF3 4) English Specialist / C4INF4 5) English Specialist / C4INF5 6) English Specialist / C4INF6

In Table 4.4, “C” stands for call centre, for example, *C1* refers to *Call Centre 1*. “Seat” refers to the number of CSRs in each centre. Generally, the number of seats implies the size of the company. Brief descriptions of these four call centres are as follows:

Call centre 1 (henceforth C1) is a Hong Kong-based investment company located in the central business district. Its businesses include outbound telemarketing and inbound investment plan enquiries. The number of CSR seats is no more than 30 which is considered a small size call centre. CSRs in C1 are mainly professional financial consultants. C1 management hires university graduates, preferably from Finance or Business disciplines with knowledge and experience in the investment industry. The languages of their telephone customer services are mainly Cantonese and rarely Putonghua and English. The number of English-language calls received was only about 5 per cent to 10 per cent, and Putonghua calls were less than 1.5 to 5 per cent of the total calls received.

Call centre 2 (henceforth C2) is a large-scale telecommunications company. The parent company is located in Hong Kong with an off-shore call centre located in Guangzhou. Call centres in Guangzhou and Hong Kong serve businesses in Hong Kong and Mainland China. C2 has 1,200 seats, which is a large-size call centre. Their businesses include enquiries concerning public telephone directory, mobile phones, Internet support, airline frequent flyer membership and banking. The telephone customer services are conducted in Cantonese and Putonghua, with English only representing a small proportion of calls.

Call centre 3 (henceforth C3) is a middle-size outsourcing third party call centre operator located in Mainland China. A third party operator is a BPO organization contracted to do back office work for a vendor (Forey, 2010). They mainly focus on the Chinese market and the business ranges from taking fast food orders to data entry, technical support and internet support. They help companies set up call centres and provide equipment, consultation and training materials. The languages of the telephone customer service are Putonghua, Cantonese and English.

Call centre 4 (henceforth C4) is a multi-business call centre company located in the Philippines. This is a large-scale call centre with more than 3,000 seats handling various types of business. The first language of the Filipino CSR is Tagalog or some regional dialect spoken in the Philippines. However, the target customer in C4 is located in the United States, and most customers' first language is English. The operational language spoken in call centres is dependent on the location of the target customers and the first language of these customers. The operational language of calls is mainly English. Compared to the operational language of C1 and C2, C4 has a more difficult language aspect. Filipino CSRs need to use English to communicate with American clients, and so the tasks performed by them were considered to be more challenging as they had to use their L2, i.e., English, to communicate. The Filipino CSR may have a lesser and narrower set of lexicogrammatical choices available to them in their L2 when compared to their choices in their L1. This will likely limit their flexibility and accuracy when explaining something to customers. In addition, the Philippines call centres mainly operate at night because of the time difference between the Philippines and the United States. According to the operation manager, C4INF1, "The peak hours include 8 pm, 9 pm, and 10 pm." These peak times will vary depending on whether the account is serving the East Coast or the West Coast.

Field visit data were collected through non-participant observations, semi-structured informant interviews and discussion groups. These field visits took place between February 2006 and February 2008. The observations involved sitting close by CSRs, listening to conversations between CSRs and callers and observing their dynamics. The observation at call centres C1 and C2 mainly focused on the work by the CSR and their daily routine, training sessions and assessments while at the other two sites C3 and C4, I narrowed the focus to investigate the pressure they experienced in their work, and the lexicogrammar and voice quality features used to handle complex calls. Field notes were taken during these observations. Data were interpreted through content analysis. At all these sites, informant interviews were conducted with participants who were employed across a broad range of positions in the organization, such as Head of Client Relations, Service Platform Maintenance, Call Centre Operators, Sale and Service Manager, Offshore Business Manager, English Specialist Team Supervisor, English Specialist, and so on. The interviews consisted

of open-ended questions surrounding their feelings, for example, the pressure they experienced, and the anxiety and the anger. Interviewees were encouraged to follow up and develop issues of concern as they arose, and probing questions were used to delve deeper into areas of interest. In this way I was able to uncover details of the CSR's experience that I had not foreseen.

After conducting Phase I and Phase II, I presented some voice quality findings at several conferences, such as the 34th and 35th International Systemic Functional Congress (Wan, 2007, 2008a, 2008b). Some participants at the Congress raised questions about the validity of identifying voice quality features, for example, one question raised was that "voice quality change can be categorised as being loud and high, while another person may think it should be categorised as high and tense. How can you overcome such a problem?" This question aroused my interest in strengthening the main argument of the present study, and encouraged me to review the validation and identification of voice quality features between different individuals. Bateman (2008) called for multimodal meaning to be interpreted through a more rigorous validation process than has been done so far. As a result, a rating exercise, using three raters, was conducted in order to increase the validity and credibility and to decrease the subjectivity when identifying voice quality features in the spoken data. Three raters were employed to review the conversations, and thus made it possible for me to assess the inter-rater rating of the findings. A total of 30 per cent of Phase II data were selected for this validation purpose; see Section 5.5 for details and results of the rating exercise.

4.6 Ethical Issues

The attention given to ethical issues in qualitative social research has been increasing rapidly (see Brown, 2004; Christians, 2000; Denzin & Lincoln, 2000; Fine, Weis, Wessen, & Wong, 2000; Kimmel, 1988; Maxwell, 2005). Researchers are strongly advised to take ethical issues into serious consideration. To have a better research practice, I have applied Brown's (2004, pp. 497-498) suggestions to the present study.

1. Explain the research clearly to the participants (Brown, 2004, p. 498). The research objectives and research design were clearly explained to call centre companies and interviewees before conducting field visits.
2. Obtain participants' written consent (Brown, 2004, p. 497). Written consent forms were sent and signed by call centre participants; see Appendix 2. Naturally, the signed consent forms will not be included for reasons of privacy and confidentiality.
3. Avoid wasting participants' time or collecting data without permission (Brown, 2004, p. 497). I carried out non-participant observation on the field visits. This helps to reduce the disturbance caused to the call centre operations to a minimum. The interviews were only conducted after obtaining the permission of CSRs and their managers.
4. Reward participants' cooperation by offering feedback (Brown, 2004, p. 497). In February 2008, together with other research team members, I was invited to provide talks to industry members (see Appendix 3). The call centre communication research team and I believe it is important to share findings and information with members of the call centre industry (see Forey & Wan, 2006; Wan, 2010). This then leads to a positive cyclical relationship of "give and give back" between academic institutions and industry.
5. Avoid too much personal views on data analysis (Brown, 2004, p. 498). For the interpretation of the call centre data, I tried to maintain cogency by consulting research team members and call centre members to avoid personal prejudices.

I have also considered how much data I should disclose in my dissertation. Some insiders shared their personal feelings towards the company and supervisors with me. These sensitive data were carefully studied. I have to ensure that the data used best capture the social phenomenon while not compromising any participants in the present study. I attempted to reach an agreement with informants and took steps to maintain ethical responsibilities.

4.7 Concluding Remarks

As discussed in Section 1.2, the overall aim of this research is to investigate call centre discourse in the Philippines service industry and to analyse call centre complex calls at the points of negotiation. This analysis is undertaken by focusing on a text analysis of transcribed telephone conversations, with a close examination of the patterns of generic stages, register variables, exchange structure, voice quality features and lexicogrammatical features found in the data. In Chapter 2 Literature Review, a need was established to investigate the language and interpersonal meaning constructed by CSRs and customers in call centre conversations. In this chapter, I have outlined the research objectives and research questions, the research paradigm and research approach chosen and the instruments used in the present study, as well as ethical issues.

Chapter 5: Validity of the Present Study

The present study draws on aspects of social semiotic theories (see Halliday, 1978, van Leeuwen, 1999, 2005) to explore the interpersonal meaning of call centre discourse. In particular, the resource of voice quality is explored to study the unfolding of interpersonal meanings construed by caller and CSR in a sample of problematic calls with complex negotiation. Particular attention is paid to prosody realising attitude. As described in Chapter 4, to analyse attitude constructed by the CSR and/or the customer, the present study uses a qualitative research approach to investigate the negotiation and alignment processes. However, unfortunately, qualitative research often faces the problem of subjectivity. This reviews how the present study has been shaped by the validity methods of qualitative research and research instruments, the validation of voice quality in the literature, the inter-rater exercise developed and, lastly, the sound software *Praat*.

5.1 Validity Methods of Qualitative Research Approach

Quantitative and qualitative analyses are two common research approaches (Halfpenny, 1979). Quantitative research instruments are mainly used in conducting experiments and survey (Silverman, 2000, p. 43). The present study used a mixed research approach, using some quantitative research methods but mainly adopted a qualitative research approach as the research design. Denzin and Lincoln (2005) defined qualitative research

as a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to world. Qualitative researchers study things in their natural settings and attempt to make sense of, or interpret, phenomena in terms of the meanings people bring to them. (p. 3)

Qualitative research methods are designed to handle meaning complexities in the data, and they are not guided or generalizable (Lazaraton, 2002; Pennington, 2002;

Trappes-Lomax, 2004; see Halliday, 1978). The complex calls in the present study are often considered single cases or special cases as they occur infrequently. Although the sample size is not sufficient to allow me to generalise from them, these cases are extremely valuable for the study of applied linguistics issues.

The present call centre study is a form of spoken discourse analysis. Discourse research is generally qualitative because it is inherently interpretative (Creswell, 2007; Denzin & Lincoln, 2000). It sets out “to make sense of or to interpret phenomena in terms of the meanings people bring to them” (Denzin & Lincoln, 2000, p. 3). The present study uses transcripts as its main data to analyse the spoken call centre discourse; in addition, sound files are used to profile the voice quality features realised in calls.

5.2 Field Notes

Field notes were a kind of research instrument used in the study. Field visits gave me an opportunity to observe authentic call centre environments and to conduct non-participant observation which involved sitting near CSRs, listening to the conversation between CSRs and callers, and observing their work dynamics and training sessions. It also helped me to observe the working relationship between call centre managers, supervisors and subordinates. Their experiences can tell me what are the demands and requirements for a CSR, how they talk to the customer, and how they search for information and update the customer data base. Therefore, the field note data collected provided me with background knowledge of the call centre industry from insider’s perspective.

5.3 Text Analysis and Validation

The second main research instrument used in the present study was text analysis. The study argues that the construal of interpersonal meaning within the text is crucial to the success of the call centre discourse. The texts, audio-taped transcriptions of call centre conversations, were investigated for their lexicogrammatical and voice quality features by using an SFL approach (Halliday, 2002/2005; van Leeuwen, 1999).

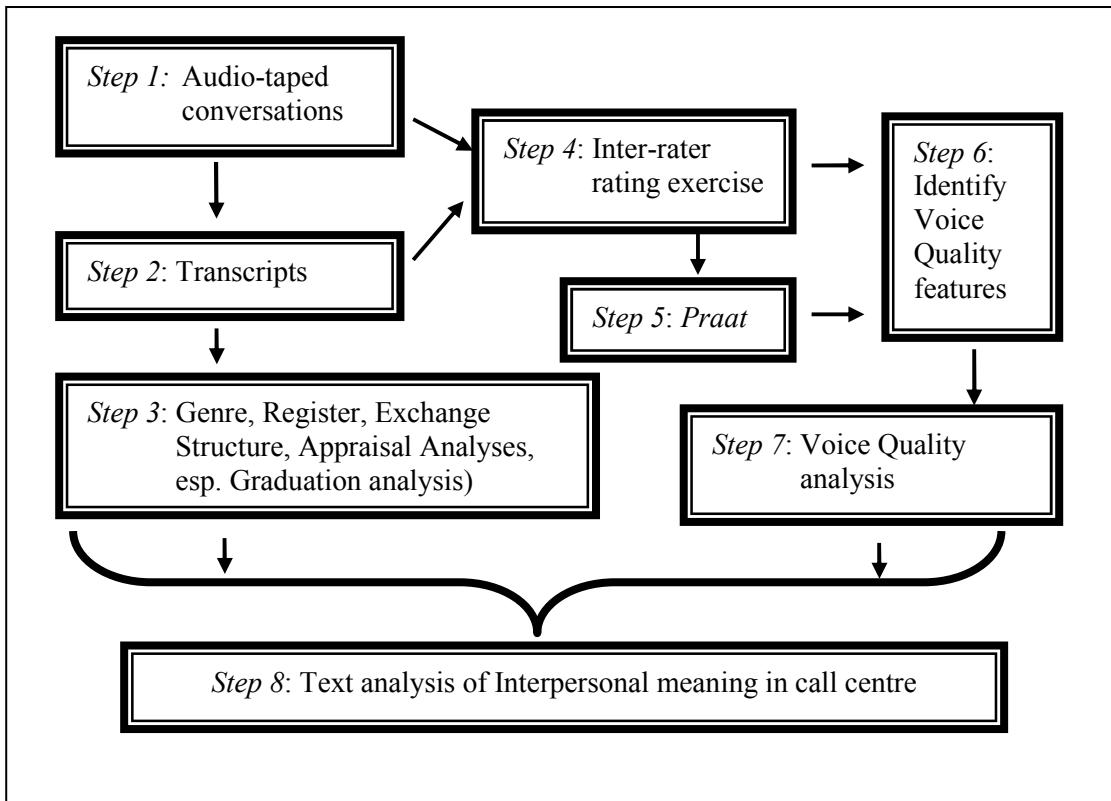


Figure 5.1 Text Analysis adopted Research Instruments in the Present

Study

As shown in Figure 5.1, the present study started the text analysis by collecting audio-taped conversations in call centres, which were then transcribed. My supervisor, a PhD graduate and I listened to 20 calls and proofread the transcripts to increase their accuracy. Later, we discussed unclear utterances and tried to reach an agreement. Generic stages, register variables, exchange structure and Appraisal resources, in particular Graduation items, were studied from the transcripts. In Section 5.5, a rating exercise is outlined; the rating exercise was conducted to increase the credibility of the identification of voice quality features. Section 5.6 illustrates how the phonological software *Praat* was utilised to visualise the voice quality categories. In Sections 8.2 to 8.5, the results of the voice quality analysis were combined with those of the Appraisal analysis to investigate interpersonal meaning in a more comprehensive manner.

There may be an argument about flexibility in the present study. This is because many researchers describe the work by qualitative researchers as subjective (Denzin & Lincoln, 1994). However, for others, this flexibility encourages qualitative

researchers to be creative (Silverman, 2000, p. 35), for example, the problem of considering attitude in a survey. Several questions were raised by Silverman (2000), for example, whether “we all have coherent attitudes about any topic which await the researcher’s questions?” (p. 43). Another question was “how do ‘attitudes’ relate to what we actually do in our practice?” (Silverman, 2000, p. 43). Silverman does not argue that such statistics can be biased, but rather, that there are “areas of social reality which such statistics cannot measure” (Silverman, 2000, p. 43). The present study aims to look at the underlying impersonal meaning. When identifying the highly detailed voice quality features, understanding a meaning potential of such voice quality features and studying the overall prosodic development of interpersonal relations between participants at certain points of negotiation, qualitative research can provide a more appropriate perspective than a quantitative statistical approach. However, the present study will also use quantitative methods to do a statistical analysis, for example, the frequency distribution of Graduation resources. The results obtained from statistical analyses are not sufficient to explain a social phenomenon, however, or to provide an in-depth understanding of a social problem. A qualitative research approach thus provides a great degree of flexibility which enables researchers to be innovative in exploring the meaning potential behind the choices made in discourse.

To enhance the credibility of the present study, the members of the CCCR team had regular meetings to check the validation of the data and their interpretation. Credibility refers to an accurate interpretation of the data (Carboni, 1995). Lincoln and Guba (1985) identified credibility as a foremost target for qualitative research. Since the present study is part of research by CCCR carried out in the Department of English at The Hong Kong Polytechnic University, members of the research team and I were able to exchange ideas through regular meetings, interviews and rating exercises. Sharing sessions were conducted to discuss the findings of the present study with call centre industry members in Hong Kong and the Philippines. The feedback from such sessions was extremely positive and supportive.

Regarding the transferability of research design, the present study is also closely related to studies of other important customer service industries, such as banking, hotel and retailing. Transferability refers to whether a research design can be

appropriate for another field (Brown, 2004). The researcher can enhance the transferability of the research by including a detailed description (see Brown, 2001; Davis, 1992, 1995; Lazaraton, 1995). The findings from the present study related to when, how and what kind of the negotiation occurs in calls may be applicable and transferable to other areas of customer service of different industries for staff training purposes.

Hammersley (1992) provided a detailed definition of reliability which refers to “the degree of consistency with which instances are assigned to the same category by different observers or by the same observer on different occasions” (p. 67). Possible techniques to establish reliability include test-retest correlations or inter-rater reliability testing (Potter, 1996). In the present study, a rating exercise of identifying voice quality features has been conducted. Details of the rating exercise will be listed in the following sections.

5.4 Rating of Voice Quality Features in Existing Research

Section 5.4 will first review voice quality rating methods reported in the literature. In Section 5.5, I will introduce the design of the rating exercise, specifically focusing on the profile of the raters and the procedures used to reach an agreement when rating. Later, the results of rating exercise of Level I Generic stages and Level II voice quality features will be introduced.

Voice quality features can be measured at different levels following various approaches. In previous studies, interpersonal elements such as attitude, personal involvement, communication patterns, changes in time, pitch, rhythm and even silence have been considered to convey emotions such as joy, sadness, fear and anger (Hill, 1982; Himonides & Welch, 2005; Juslin & Sloboda, 2001). According to the literature, scales composed of different types of adjectives were set up for the raters (see Kurkul, 2007; La & Davidson, 2005; Orbelo, Testa, & Ross, 2003; O’Sullivan, 2003; Scherer & Ceschi, 2000). In previous studies, adjectives were chosen for the raters to assess their subjective feelings and judgements, for example, *good-bad*, *happy-sad*, and *polite-impolite*. In these studies, the raters ranked voice

quality by assigning different numerical levels such as ranking good/bad from 1 (the most likely) to 7 (the most unlikely). However, these Likert-type scales were not suitable for the present study as such a ranking method only uses adjectives, which when reviewed closely, could be interpreted as undefined, subjective and less systematic for the analysis of a variant in voice quality features. In previous studies, voice quality analysis above the simple sentence level was absent and voice quality features were not addressed. The present study used a rating exercise to enhance the validity of the voice quality analysis. The profile of the raters is outlined in Section 5.5. Due to the call centre company's privacy policy, the original sound tracks of call centre conversations cannot be disclosed or reproduced for the sake of disclosure. As pointed out by Short, Semino and Wynne (2002),

if someone re-says exactly what someone else said we would not expect voice quality features to be the same, simply because we know that the original speaker and the reporter are not the same person. This is because we all automatically make adjustments in accordance with the type/token distinction when we compare one thing with another. (p. 330)

Voice quality features were not reproduced and recorded in the present study as this would change the originality and affect the results.

5.5 Rating Exercise of Voice Quality in Research Design

Voice quality features are paralinguistic and multimodal resources which convey meanings (Leijssen, 2006; Martin, 2007). The identification of changes in voice quality and changes in interpersonal meaning is particularly important in telephone conversations. Communicators have to rely heavily on "differences in voice quality to assess emotional impact" (McCoyd & Kerson, 2006, p. 402) because of the absence of visual cues. Figure 5.2 shows the steps of producing, identifying and analysing voice quality in the present study.

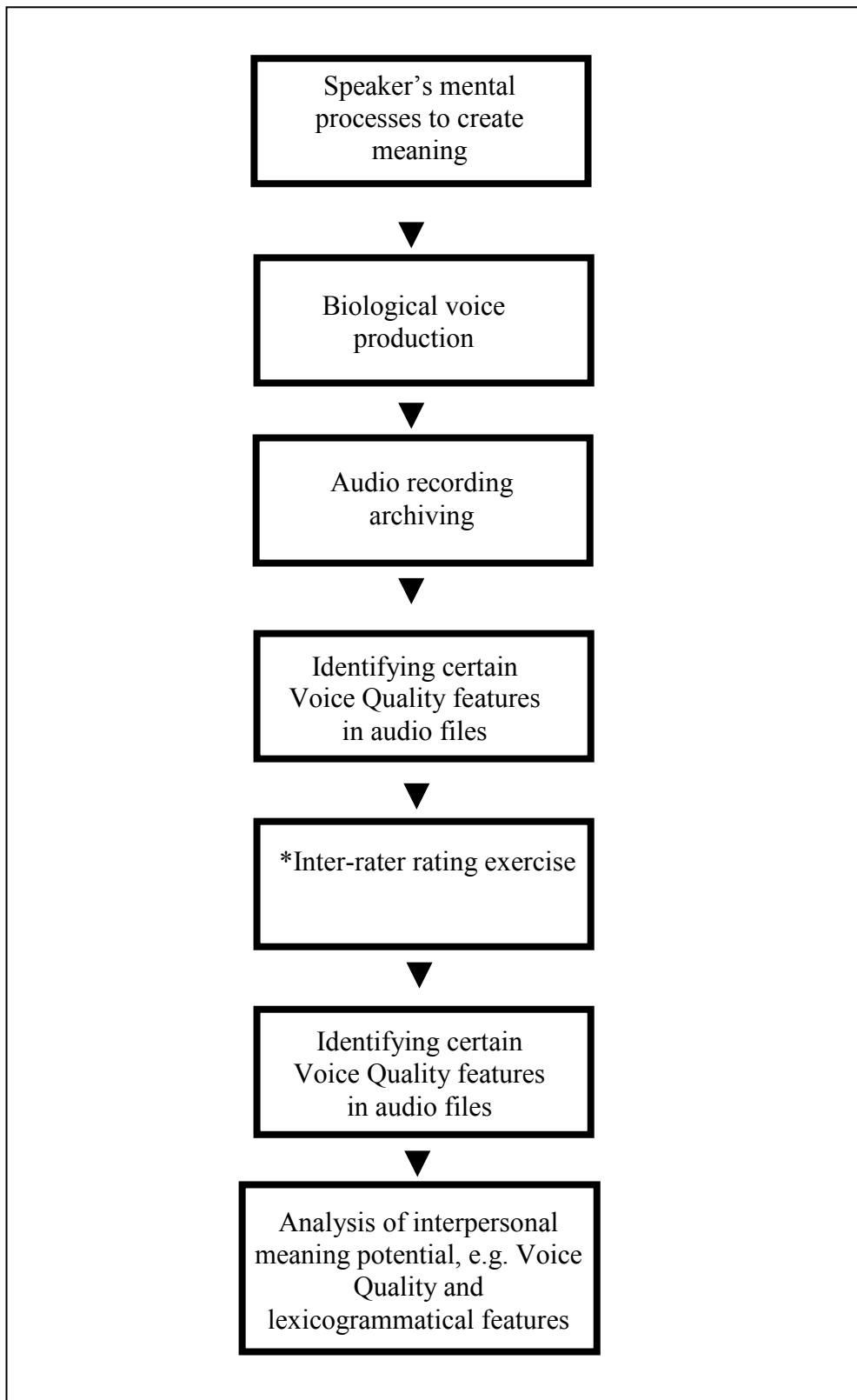


Figure 5.2 Steps of Producing, Identifying and Analysing Voice Quality

A rating exercise session has been conducted to identify obvious voice quality changes that lead to a change in interpersonal meaning. The results of this initial

study of the voice quality validation process can be interpreted as a new challenge in the validation of text and multi-modal analysis. These findings are important for the investigation and development of the validation of voice quality features in call centre data. In addition, rigorous validation will also help to reduce subjectivity. The present study is expected to be of great benefit in voice quality training in the call centre industry and to methodological approaches to be considered in the validation of multi-modal text analysis.

The raters helped to identify the changes in voice quality according to four categories, such as volume (Loud/Soft), pitch (High/Low), tension (Tense/Lax) and rhythm (Fast/Slow). However, the present study did not aim to seek a 100 per cent agreement when identifying voice quality features by the three raters. The purpose of conducting the rating exercise was to increase the credibility of the present voice quality study. It is suggested that a rating exercise can be conducted on a sample selection of the data, ranging from 20 to 30 per cent of the data in language and behavioural studies (Liu et al., 2005; Wiebe, Wilson, & Cardie, 2005).

Table 5.1 Selected Calls for Conducting Rating Exercise

Transcription Code	Duration	Words
T1	10 min 04 sec	1,474
T2	10 min 06 sec	1,523
T3	9 min 23 sec	1,682
T4	14 min 36 sec	3,015
T5	13 min 43 sec	1,665
T10	3 min 44 sec	676
Total	1 hour 1 min 36 sec	10,035

As shown in Table 5.1, about 30 per cent of the total interactional data was selected to be materials for conducting the rating exercise. A sample size of around 30 per cent is interpreted as sufficient to generate a reliable rating (see Liu et al., 2005; Wiebe et al., 2005). Furthermore, the current rating procedure was also subject to limitations on time and financial resources. The raters were trained and hired on a self-financed basis to compensate for the work undertaken.

5.5.1 Profile of Three Raters

Three raters were employed to conduct the rating exercise. The profile of raters is given in Table 5.2.

Table 5.2 Profile of Raters

Rater	R1	R2	R3
Age	25-30	30-35	35-40
Nationality	Hong Kong Chinese	Hong Kong Chinese	Mainland Chinese
Sex	Female	Female	Female
First language	Cantonese	Cantonese	Putonghua
English study	23 years	20+ years	25+ years
Education	<ul style="list-style-type: none"> • BA Japanese and English Studies • MPhil Japanese Studies 	<ul style="list-style-type: none"> • BA Translation • Master in Translation 	<ul style="list-style-type: none"> • BA in language • Master in English studies • PhD in applied linguistics
Major	Language	Translation and language	Linguistics
English teaching experience	<ul style="list-style-type: none"> • 2 years; • workshop and secondary school English teacher 	<ul style="list-style-type: none"> • 2 years; • Tertiary education • Teaching associate 	<ul style="list-style-type: none"> • 10 years; • Associate Professor in University
Call centre research experience	2 years	2 years	1.5 years
Visit call centres	5 call centres in the Philippines and India	10 call centres in Hong Kong, Mainland China and the Philippines	10 call centres in the Philippines and Mainland China
Hour(s) involved	10 hours	14 hours	10 hours
Follow-up interview	27 mins 12 secs	1 hour 49 mins 34 sec	30 mins 08 sec
Transcripts	T1-5, T10	T1-5, T10	T1-5, T10

The raters were members of the CCCR team and language experts with sound educational qualifications in English and language studies. For example, two had an MA in Education and one, an Associate Professor, had a PhD in applied linguistics. Their strong language and teaching backgrounds reinforced the reliability of the inter-rater results. They had visited five to ten call centres during their time as team members. They were very familiar with the call centre industry and the specific language features of call centre conversation which was beneficial when conducting the rating exercise. Only raters from the CCCR team were selected because the company privacy policy in the call centres and the legal document signed by CCCR

forbade us to share the audio files with any third party. The total time spent conducting the rating exercise was about 34 working hours.

The procedure for conducting the rating exercise was as follows: In the preparation stage, a copy of Chapter 6 of “Voice Quality and Timbre” in van Leeuwen’s (1999) book *Speech music and sound*, the main framework for the present voice quality analysis, was given to each rater two weeks before the test. A one-hour briefing session was then prepared for each rater. During the testing, six blank transcripts and the original audio-tapes were given to the raters. A full transcript of each call was given to them instead of selected sections. This was done because the present study emphasises that the meaning of a call centre conversation can only be understood as a whole. The task for the raters was to mark any explicit changes in relative voice quality on the transcripts. The change in voice quality could be identified in a syllable, a word or a turn. To be specific, the raters had to categorise the marked change in voice quality level according to the following four categories: pitch (High/Low), volume (Loud/Soft), tension (Tense/Lax) and rhythm (Slow/Fast). As voice quality features are not mutually exclusive, a voice quality feature can belong to several categories, such as a High, Tense and Loud voice.

During the test, each rater listened to the audio files three times in total. The first listening was aimed at understanding the content of the whole call. During their second listening, they did their first marking in the transcripts. In the final listening, the raters were asked to proofread and check their assessment. The time spent for handling each call took approximately 30 to 45 minutes. After the test, individual interviews with each rater were conducted. If there was a disagreement concerning an identification, we discussed the possible reasons for this and then tried to reach an agreement between raters. The result of the rating exercise was twofold, ranging from agreement of I) locating voice change in generic stages to II) identifying voice quality features of particular voice changes.

5.5.2 Rating Exercise

In order to review the rating exercise, it is necessary to discuss voice quality changes in relation to the generic stages found in the call.

I) Locating voice change in generic stages

The following generic stages of insurance call centre conversations were identified in the texts:

Opening ^ {Identification} ^ {Purpose} ^ (Clarification) ^ [(Objection) ^ (Legitimization)] ^ {Servicing} ^ (Transfer ^ Transfer-Opening ^ Transfer-Identification ^ Transfer-Purpose ^ Transfer-Closing) ^ (Closing)

See Section 6.1.2 for a detailed discussion of generic stages in call centre calls. Tables 5.3-5.8 summarise the changes in voice quality marked by Rater 1 (R1), Rater 2 (R2), and Rater 3 (R3) in the corresponding generic stages in Transcriptions 1 to 5, and 10 (T1-T5, and T10). Agreement means when at least two of the three raters mark a change in the same generic stage.

Table 5.3 Voice Quality Changes in Transcript 1

Raters\ Generic stages	Opening (e.g. 1)	Identification (e.g. 2)	Purpose (e.g. 3)	Clarification (e.g. 4)	Objection (e.g. 5)	Legitimisation (e.g. 6)	Servicing (e.g. 7)	Closing (e.g. 8)
R1				✓	✓		✓	
R2	✓	✓		✓	✓		✓	✓
R3		✓			✓		✓	

Table 5.4 Voice Quality Changes in Transcript 2

Raters\ Generic stages	Opening (e.g. 9)	Identification (e.g. 10)	Objection (e.g. 11)	Legitimisation (e.g. 12)	Servicing (e.g. 13)	Closing (e.g. 14)
R1	✓	✓	✓	✓	✓	✓
R2		✓	✓		✓	✓
R3		✓	✓	✓	✓	✓

Table 5.5 Voice Quality Changes in Transcript 3

Raters\ Generic stages	Opening (e.g. 15)	Identification (e.g. 16)	Purpose (e.g. 17)	Clarification (e.g. 18)	Closing (e.g. 19)
R1		✓	✓	✓	✓
R2		✓		✓	
R3		✓		✓	✓

Table 5.6 Voice Quality Changes in Transcript 4

Raters\ Generic stages	Opening (e.g. 20)	Identification (e.g. 21)	Purpose (e.g. 22)	Clarification (e.g. 23)	Objection (e.g. 24)	Legitimisation (e.g. 25)	Servicing (e.g. 26)	Closing (e.g. 27)
R1	✓	✓	✓	✓	✓	✓	✓	✓
R2						✓	✓	
R3	✓	✓		✓	✓	✓	✓	

Table 5.7 Voice Quality Changes in Transcript 5

Raters\ Generic stages	Opening (e.g. 28)	Identification (e.g. 29)	Purpose (e.g. 30)	Objection (e.g. 31)	Legitimisation (e.g. 32)	Servicing (e.g. 33)	Closing (e.g. 34)
R1		✓			✓	✓	✓
R2				✓			✓
R3		✓		✓	✓	✓	✓

Table 5.8 Voice Quality Changes in Transcript 10

Raters\ Generic stages	Opening (e.g. 35)	Identification (e.g. 36)	Purpose (e.g. 37)	Objection (e.g. 38)	Servicing (e.g. 39)	Closing (e.g. 40)
R1			✓	✓	✓	
R2			✓			✓
R3			✓		✓	

The agreement rate in the generic analysis is 80 per cent (32 out of 40 examples) among three raters.

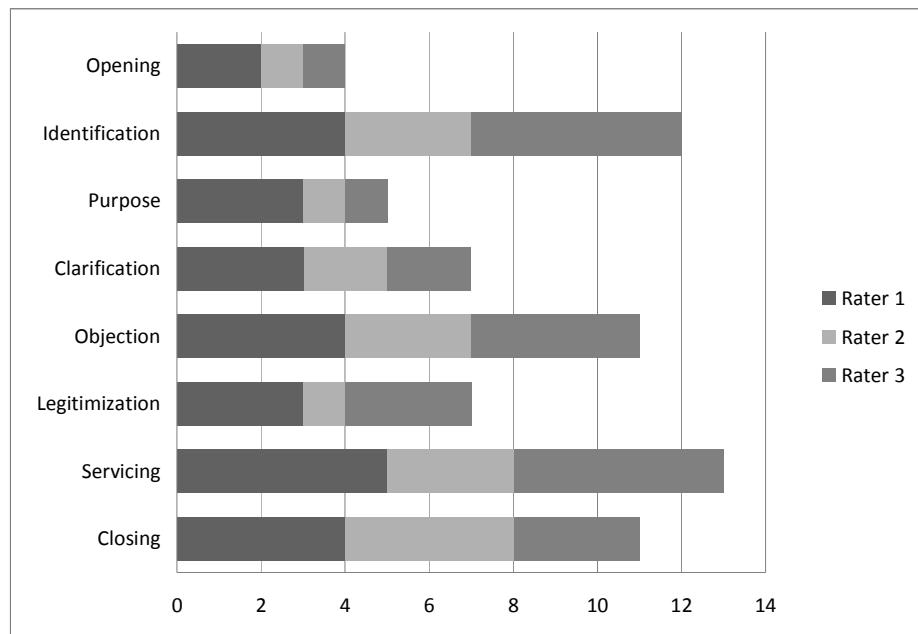


Figure 5.3 Changes in Voice Quality in Different Generic Stages

Forey and Lockwood (2007) claim that “certain features, such as a breakdown in communication, occurred during particular stages” and “the problems tended to occur during the purpose and service stages” (p. 318). As shown in Figure 5.3, explicit changes in voice quality also happened during the generic stages Identification, Objection, Servicing and Closing. The raters were in agreement that explicit voice quality changes can be frequently found in these stages (see Section 6.1.2 for text analysis of generic stages). The call centre negotiation is marked by a change in lexicogrammatical choices and also a change in voice quality features, hence attention should be paid to these stages and to lexicogrammatical and voice quality resources in both training and actual work performance. More examples of lexicogrammatical and voice quality features found in the complex calls are discussed in Chapter 8.

II) Identifying Voice Quality features of particular voice changes

The second level of rating exercise is to identify specific voice quality features. In order to achieve this, 74 examples from six transcripts were selected without acknowledging the raters. Some rules were established before conducting the tests:

Rule 1: No contradiction is allowed (e.g., Loud and Lax cannot exist together. High and Low do not exist together).

Rule 2: The agreement criteria are only met if at least two of the three raters select the same voice quality.

Agreement will be shown by a tick ✓, and disagreement by a cross ✗ in the left bottom corner. Examples are as follows:

E.g. 2 T1T31	Rater	Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	R1	✓							
✗	R2			✓					
	R3	✓		✓					

E.g. 63 T5T56	Rater	Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	R1	✓						✓	
✗	R2	✓		✓					
	R3			✓					

The results of the three raters when identifying particular voice quality features was 65 per cent in 48 of the 74 examples in the six transcripts (see Appendix 4 for the details of the 74 voice quality examples used in conducting the inter-rater rating exercise). Based on the inter-rater response in the Level I Generic stage, there was an 80 per cent agreement. However, the agreement of Level II voice quality was lower than Level I, as the inter-rater agreement for Level II was 65 per cent. Figure 5.4 illustrates the construction of interpersonal meaning (Matthiessen, 2007b):

Interpersonal meaning as a hierarchy of realisation as shown in:

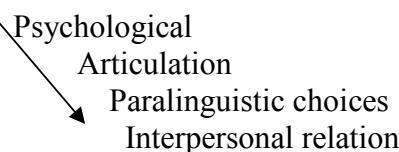


Figure 5.4 Construction of Interpersonal Meaning (Matthiessen, 2007b)

Changes in voice quality affect articulation and vary the paralinguistic choice of constructing different interpersonal meaning (Matthiessen, 2007b). Martin (2007)

indicated that language consists of three strata ranging from semantics, lexicogrammar to phonology. Phonology and sound quality, including voice quality, are concurrent expression forms. Generic analysis in lexicogrammar is a broader discourse category when compared with highly detailed voice quality features. Hence the difference in the results of the agreement rate between the raters for generic stage was 80 per cent; voice quality feature was 65 per cent.

I also observed that the agreement improved when the raters practiced more. Transcript 10 was the first test being conducted because it was the shortest text to start with. However, the agreement rate between three raters was the lowest among six transcripts taken for the agreement. Five voice quality examples of Transcript 10 were preset. The agreement rate between three raters in Transcript 10 was only 20 per cent (1/5). However, after the raters had repeated the test, and the more time and effort spent on the test meant that the agreement rate improved, and was higher in that later Transcripts 1 to 5. The average agreement rate of Transcripts 1 to 5 was 68 per cent, for example, 75 per cent (6/8) in T1, 69 per cent (9/13) in T2, 78 per cent (7/9) in T3, 67 per cent (20/30) in T4 and 56 per cent (5/9) in T5. Therefore, I believe when training is given to the raters, it would be possible for the CSR to maintain a higher rate of agreement in order to identify specific voice quality features. It is essential for the CSR to acquire the skills of identifying changes in voice quality features and understanding interpersonal meaning constructed when hearing such features. The call centre management is very interested in tackling the call centre conversation problems and investigating the methods to deal with complex negotiation. As noted above the agreement result of Level I, Generic stages, most changes in voice quality features are located during points of negotiation in the stages of Identification, Objection, Servicing and Closing. If the call centre provided more training and assessment practices to CSRs, the CSR would be able to develop the skills needed for identifying the change in voice quality features and be able to identify negotiation in complex calls. Knowing the cause of the problem and understanding what the problem is, will ultimately improve the performance of CSR and enhance the successful handling rate of complex calls.

5.6 Praat

Apart from the interpretation, a computer software program was also used to facilitate the identification of voice quality features in the present study. *Praat* (means “talk” in Dutch) was the computer program adapted to identifying a relative change in the sounds used in the present study. It is a free software program, and widely used by linguists and phoneticians to analyse speech sounds (Halliday & Greaves, 2008). *Praat* can be downloaded and installed from <http://www.fon.hum.uva.nl/praat/>. Selected examples of sound files were supported by using *Praat*. *Praat* was able to indicate, for example, decibel (dB), intensity, frequency, and the range of energy in spectrogram, and it has a range of other features which were not applied in the present study. However, *Praat* has not been chosen to be the main analytical tool in the present study due to following reasons:

- 1) Voice quality analysis is a conceptual analysis (van Leeuwen, 1999). The focus of the present study is to look at how interpersonal meaning potential is created in the conversation.
- 2) The present study encourages looking at interpersonal meaning potential and information flow throughout the whole text. Software can only assist with a small part of such analysis.
- 3) All audio-taped conversations from the present study were from authentic working environments. Originally, the tape was not recorded for experimental purposes, and background noise disturbances, such as typing and other external sounds were found in the recording, and this could impact the results when using *Praat*. Sometimes, speakers were far away from the microphone. These factors can affect the quality of results negatively.
- 4) There are technical problems. Since voice quality features can be identified as multi-category, a particular phase of voice quality may start with High and Tense features and end with breathy voice, therefore, *Praat* would fail to distinguish, or multicode such a variant.

Thus *Praat* was not suitable to totally substitute human interpretation. Meanwhile, the inter-rater interpretation was also not totally consistency. Therefore, *Praat* and rating exercise only partly facilitate and support the validation and interpretation of the findings in the present study. As stated previously, the validation of the results

were not perfect, and there is still room for improvement. However, the validation in the present study is a new step in voice quality analysis and call centre training. In February 2008, I presented the findings to approximately 20 call centre managers and experienced trainers in an invited talk in Manila. The findings were interpreted as useful and innovative to the call centre industry.

5.7 Concluding Remarks

This chapter has presented the aim of the present study to increase the validity of the present study. A multimodal analysis was applied to the voice quality and interpersonal meaning found in the transcribed calls according to the research objective and design. Interpersonal meaning of the texts was supported by the field notes which were made to collect the background information of the call centre. The main purpose of this chapter is to describe the validation methods of voice quality and rating exercise designed with a view to accommodate current social science research. In the next chapter, Chapter 6, generic and register analyses in the contextual level will be presented to support the multi-modal text analysis of the transcribed call in the present study.

Chapter 6: Findings and Discussions I

The main research question of the present study is outlined in Chapter 1 and reiterated here: *What are the key features that construe interpersonal meaning in call centre conversations?* This general question, as described above, has been supplemented by several specific questions. This chapter will answer these specific questions:

- 1) What are the contextual features in call centre conversations?
 - 1a) What generic stages are found in call centre conversations?
 - 1b) What register variables are found in customer service encounters?

The findings of research question 1a) and 1b) about generic stages and register variables related to the negotiation in call centre conversations are presented in this chapter. The findings of research questions 2) and 3), focusing on Exchange Structure, Appraisal features and voice quality features, which could be interpreted as a unique contribution to knowledge in the field, are presented in Chapter 7 and Chapter 8, Findings and Discussions II and III.

6.1 Findings of Research Question 1a)

To start with the structure of the call centre conversation, research question 1a) is: *What generic stages are found in call centre conversations?* This research question requires adopting a qualitative approach in order to identify the generic stages found in call centre conversations.

Various approaches such as conversation analysis (Atkinson & Heritage, 1984) and ethnographic studies on communication (e.g., Myers, 1997; Prasad, 1997; Schryer, 1993, 1994; Smart, 1992, 1993) have described contextual features; however, they have a very different concept of concept compared with SFL. Their approaches refer to context as a detailed description of the workplace activities of social actors within a specific context (Hughes, Randall, & Shapiro, 1993). An ethnographer can provide rich information of participants and the broader context of their organizations (Myers,

1999). However, clear links between specific language structures and contextual features from these approaches are absent (Togher, 2001). The present study agrees that the internal organization of context in SFL has been evolving in recent decades (cf. Gregory, 1967; Martin, 2010). The concept of context is very different from the one first introduced by the famous Polish-born British anthropologist Malinowski in the 1920s, and more complex than his. Context is no longer restricted to descriptions of action or physical background (Eggins, 2004). Instead, readers are able to expect that “language relates purposefully to its context” in order to understand context more comprehensively (Eggins, 2004, p. 86).

SFL proposes that understanding context can help us to understand how texts are constructed (Halliday, 1994). A text can display its continuity through patterns within the text itself and within the extra-textual context (Eggins, 2004, p. 85) in terms of a hierarchy of stratification. The significant contribution of context is to act “as the retrieval source to clear up indeterminacies of meaning” (Eggins, 2004, p. 86). The contextual information favours the reader’s interpretation of the text. Some texts can only be understood by readers who have a shared understanding, a “high level of shared socio-cultural identity” (Eggins, 2004, p. 86). For example, in Transcript 16, turn 11, CSR16 asks, *yea, the last four digits of your social?* The customer immediately recognizes that she is undergoing an identification process and provides the relevant information in the next turn. In addition, CSRs and supervisors also share a socio-cultural identity. In Transcript 7, turn 129, R7 greets S7 (her supervisor) and provides her with the identification *Hi Wendy this is Polly from PAE ids 12300.* S7 immediately understands the content and checks the identification by saying *12300? Ok.* This exchange shows that they have a shared understanding and identity. Understanding from context features such as the genre and schematic structure of the text, its social purpose, and the register variables of field (topics being described), mode (communication channels) and tenor (types of relationship) help to reduce any potential indeterminacy of meanings (Eggins, 2004, p. 86). Thus knowledge about the call centre context and semantics can help us to understand call centre texts.

The following section aims to answer research question 1a) *What generic stages are found in call centre conversations?* The findings are organized by describing and evaluating the *Customer Interaction Process* which functions as a basic call structure

used by C1 trainer in Section 6.1.1. This is followed by introducing the generic stages of the basic structure, i.e., the schematic structures of 20 call centre calls in Section 6.1.2 (see Section 4.4 for an overview of calls selected, and Appendix 7 for the generic stages identified in 20 transcripts). Lastly, a flowchart is presented to show the dynamic interaction between the CSR and the customer in call centre conversations in Section 6.1.3.

6.1.1 Customer Interaction Process

Related materials from previous field visits termed *Customer Interaction Process* in C1 were extracted to provide a basic understanding of the schematic structure of call centre conversations in the present study. Call centre training and quality control materials were collected from call centre practitioners. These materials consisted of teaching materials about the structure of calls. C1 is an investment company and has an outbound financial telemarketing function. The CSR and management from C1 had experience of handling high-value calls. Trainers in C1 classified the steps of calls, termed *Customer Interaction Process*, namely *Greeting* ^ *Understanding needs* ^ *Presenting solutions and options* ^ *Confirming and committing* ^ *Closing*. The details of these stages are as follows:

Greeting, for example, saying *good morning* and *good afternoon* in a clear, polite, slow and pleasant manner is the first step in starting the conversation (cf. Forey & Lockwood, 2007; Lockwood et al., 2009). As an interviewee, C1INF1, Head of Client Relations, stated, “The CSR may mumble and become unclear after repeating the greetings a hundred times. The CSR will then be the only one to hear the greeting but not the caller.” In call centres, the scorecard technique is often used to assess the language skills of the CSR (Lockwood et al., 2009); see Appendix 5 for the Call Monitoring Form used by C1. As shown on this scorecard, marks will be deducted on the scorecard if the CSR uses a wrong tone in greeting the caller. Therefore, CSRs should maintain their greetings with appropriate rhythm and voice quality. In addition, at this stage, the CSR is required to ask the customer’s first name and to make use of it. “This is to eliminate nervousness, establish trust and rapport,” the C1INF1 emphasized. Setting up a friendly and relaxed atmosphere for calls is a way

of making the customer feel comfortable and intended to open up space for a future discussion.

In the next stage, *Understanding needs*, the CSR usually spends nearly 50 to 75 per cent of the call time to identify and to understand the customer's authentic needs, investment goals and investment horizon. The crucial strategy at this stage is to listen to the real need of the customer. "One of the biggest mistakes is that the CSR talks too much and listens too little", explained C1INF1. For example, since C1 is a financial company, the client may ask, "What is the best fund today?" A wide range of possible beneficial funds exist in the market, and the one which suits an individual's need may vary from person to person. Here, listening does not only apply to the question, but the CSR also needs to discover the underlying meaning and inscribed attitude of the caller (see Section 3.7 for details of the inscribed attitude in call centre data). The CSR should sell investment by consultation rather than by employing hard sell. The C1INF3 supervisor pointed out that generally clients are nicer and more cooperative when the CSR seeks their permission to ask questions at the beginning. If the CSR does not seek prior consent, the client may only answer the first and second question. However, if the CSR starts with the third question, the client may lose patience. C1INF1, Head of Client Relations, demonstrated the CSR conversation, "...I'm going to ask you a few questions. This may take some time. So that I can help you better, I would like to introduce our plans to you". In addition, open-ended questions and close-ended questions are used in different situations. Open-ended questions are used during difficult situations, for example, while close-ended questions are used when the caller is quiet and shy during the interaction. Sometimes customers do not know how to express their inquiries. If the CSR recognizes that the meaning of the caller is not well-expressed, or if the caller hesitates, there could be some implicit meaning. Hence the CSR has to pay attention to the sentence structure and questions from the caller. It is important for the CSR to check by paraphrasing, for example, *did you mean that...* Above all, the CSR should always respect the client's time. Only if the customer says *yes*, can the CSR talk more. If not, they should suggest an alternative time for further discussion.

In the *Presenting solutions and options* stage, appropriate techniques, such as emphatic and high impact language is needed to show care and concern over the telephone. “Right tone (Rhythm) is important to show empathy. Jargon – that is a technical term used by particular groups of people, especially in their work – is also better avoided”, stated the C1INF1. “Right tone” probably refers to an appropriate voice quality which conveys the CSR’s commitment and enthusiasm for their product towards the customer. This strategy can help to construe a favourable and positive interpersonal relationship. However, I also found that the term *right tone* (voice quality) defined by call centre trainers was generally left abstract, without a clear definition given. The present study thus aims to systematically investigate voice quality features realized in authentic call centre conversations. Details of the voice quality analysis are presented in Chapter 8.

The stage *Confirming and committing* checks understanding and seeks agreement from the customer. This stage is essential in the call centre customer service. The CSR has to manage reasonable expectations from customers by making specific comments and suggest concrete follow-up actions at the most appropriate time. In C1, the name of the CSR will be provided to the customer such as *please give me a call, my name is* in order to take personal responsibility. The call centre supervisor emphasized that the CSR should call at the most appropriate time. For instance, *can I call you next week? When will be a more suitable time to call back?* Otherwise CSRs may bother the client and perhaps jeopardise their sales.

Closing is the last stage of the *Customer Interaction Process* in C1. At the end of the call, the CSR is required to ask if any additional help is required, to show his appreciation for the current call and to provide their direct extension for a further follow-up call.

C2, a Hong Kong telecommunications company, and C3, a Chinese outsourcing third party call centre operator, provide prewritten scripts to CSRs to guide the flow of the conversation. Different pop-up scripts are shown on the CSR’s computer screen, for instance, for the introductory greeting and for closing. In C2, CSRs are encouraged not to use their own words, which are interpreted as informal by the

management. Chinese backchannels, such as 唔, 呀, 啊 (*hm, ah huh, um*) should not be used. This requirement is included in the scorecard assessment. However, in C3, the director, C3INF1, strongly agreed that CSRs should go beyond the script if possible. This is because the content of a call centre conversation, like other customer service enquiries, may not always be able to be standardized. In real life a CSR cannot handle complex calls easily using a standard script.

Based on these industry training materials, the *Customer Interaction Process* in C1 has high pedagogical value to CSRs in terms of the basic text structure of the calls. However, the steps in these training materials fail to indicate any optional or obligatory elements and to show the logical flow of elements, which will vary according to previous stages. In addition, the *Customer Interaction Process* in C1 is not developed from authentic data and so may not be able to manage complex calls or transfer calls. Lastly, these training materials are quite unsystematic in their attempt to organize various language features, such as mood structure, lexicogrammatical features and voice. In particular, the voice training session is not comprehensive and is limited to individual impressions. It is also important for the call centre industry to understand the staging of the call and its social purposes, and specific lexicogrammatical and voice quality features of authentic conversation data. In Section 6.4.2, a text analysis, with the generic stages of the text, will be presented in order to demonstrate how a call is structured. In addition, an analysis of the particular lexicogrammatical and voice quality features realized in authentic complex calls will be presented to answer research question 3) in Chapter 8, Findings and Discussions III.

6.1.2 Text Analysis of Generic Stages

Identifying generic stages in the present study began with analysing a data set of approximately 100 inbound Call Centre Communication Research (CCCR) calls initiated by customers in the US to offshore call centres in the Philippines (see Section 4.4.1 for description of CCCR corpus). In the CCCR corpus, general calls such as technical support and travel service are quite simple, direct and with fewer complex exchanges and negotiation. There were also some insurance calls in the

corpus. However, these insurance calls are re-recorded training materials and not suitable for the study of naturally occurring voice quality features. Therefore, in the Phase II study, new and original complex insurance calls needed to be selected and transcribed because of the complexity and the high-value nature as the core data. The core data of the present study were from a US insurance company whose call centre was located in the Philippines. My generic analysis verified an existing simplified pattern, such as the generic stages reported in Forey and Lockwood (2007). After listening to these calls and studying written transcripts, generic stages were identified in the calls between the CSR and the customer; see Appendix 7 for the generic stages identified in 20 transcripts. The sequence of generic stages forms a logical flow, which is development of the work by Ventola (1987) on service encounter genre.

As discussed in Section 3.3.3, generic stages can be both obligatory and optional. In the present study, an obligatory stage is understood as a genre-defining element which must be present for the text to realize a particular genre, while an optional stage is categorized as selective. The categorization is based on the probability of a stage being realised, i.e. it must be present. A particular schematic structure of a complex call is staged, and the corresponding social purposes of the core data were studied and identified as follows:

Opening ^ {Identification} ^ {Purpose} ^ (Clarification) ^ [(Objection) ^ (Legitimization)] ^ {Servicing} ^ (Transfer ^ Transfer-Opening ^ Transfer-Identification ^ Transfer-Purpose ^ Transfer-Closing) ^ (Closing)

The notational conventions adopted here include the caret sign ^ which is used to signal the sequence of stages, the brackets () to indicate the optional features of the genre, the square brackets [] to present recursive elements, and lastly the brace { } indicates recurring stage (cf. Halliday & Hasan, 1980).

The Opening stage is an obligatory conventionalized staging. This stage consists of greeting, introducing the organization, position and name of the CSR, and showing readiness to offer assistance. The CSR starts the conversation, *good morning, thanks for calling Company XXX, my name is Brian, how may I help you today?*

The Identification stage carries a social purpose, namely, to verify the caller's personal identity with the company's database, for example, name, policy number, address and telephone number. Call centres acting for the investment, banking and insurance industries deal with sensitive customer personal information. This stage is interpreted as obligatory and is thus a genre-defining element. Without identification, CSRs are not allowed to disclose account information, and the conversations cannot proceed any further. In addition, the Identification stage is also a recurring stage, that is, it can occur more than once in the conversation.

The Purpose stage is also an obligatory element. The social purpose of this stage is to identify the intention(s) of the call. As pointed out in the discussion of the stage *Understanding need* in the *Customer Interaction Process* of C1, this stage is very critical because the CSR has to pay attention to the customer's needs, both explicit and implicit needs. Some customers' needs are expressed with inscribed attitude (see Section 7.8 for more details of inscribed attitude in the call centre conversation). The Purpose stage is also a recurring stage as the customer may sometimes restate the purpose of his call.

The Clarification stage is an optional stage. The social purpose of Clarification is to collect and/or check information, or probe for further information regarding the intention of the caller. If the call is not complex, then the CSR is able to handle the call without collecting additional information.

The Objection stage is the expression of opposition to or dislike of something or someone. This is an optional and recurring stage and is usually raised by the customer.

The Legitimization stage is also an optional and recurring stage. This stage functions to supply information to the objections made. The Objection and Legitimization stages correlate with the experiential meaning and interpersonal meaning realized in the conversation.

The Servicing stage refers to offering information, solutions, instructions, suggestions, advice or explanations and giving an apology or showing empathy. This

is an obligatory stage. This stage is similar to the *Confirming and Committing* stage pointed out in the C1 *Customer Interaction Process*. In C1, the CSR provides a specific commitment to solve the caller's problem. In addition, after solving the current problem or answering the enquiry, the CSR will usually check for further needs. For example, in Transcript 1, turn 101, the CSR asks *and is there any further question, maam?* The Servicing stage is also considered a recurring one as it can appear in the conversation repeatedly.

Transferring stages are defined as a set of optional stages that the CSR seeks from other professionals or a third party in a higher position, for example, technicians and supervisors. In my core data, this stage usually occurred upon a request from the customer. The customer is on hold and stays on the line, while the CSR seeks help from the supervisor. During the conversation between CSR and supervisor, the whole transferring process includes Transfer-Opening, Transfer-Identification, Transfer-Purpose and Transfer-Closing. The CSR then forwards the call to the supervisor. The supervisor will assist the customer after the transfer.

The Closing stage is the final stage. The social purpose of this stage is to restate key points, summarize the call, signal the end of service, and/or express appreciation. The Closing stage is considered an optional stage.

The opening stages of an insurance call are institutionally set and consist of:

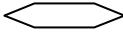
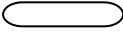
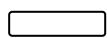
Opening ^ {Identification} ^ {Purpose} instead of Opening ^ {Purpose} ^ {Identification} in comparison with technical calls. This is because the nature of insurance services is private and very confidential. Most customers take the initiative in providing their ID number, insurance case number or social security number immediately after the greeting in the Opening stage. This is because the CSR will not discuss personal accounts with a caller without prior identification of their status. This practice is different from the introductory stages of mobile or technical calls: Opening ^ Purpose ^ Identification in the CCCR corpus (Forey & Lockwood, 2007).

In the present study call centre conversations are classified according to their complexity. The generic staging of the general call tends to be: Opening ^ {Identification} ^ {Purpose} ^ {Servicing} ^ (Closing). However, a complex call

may have additional stages, such as Clarification, Objection, Legitimization and Transfer, compared to a general call. The present study used speech function and exchange structure to look at the points of negotiation of a general call and complex call in Section 7.2.

6.1.3 Flowchart Representation

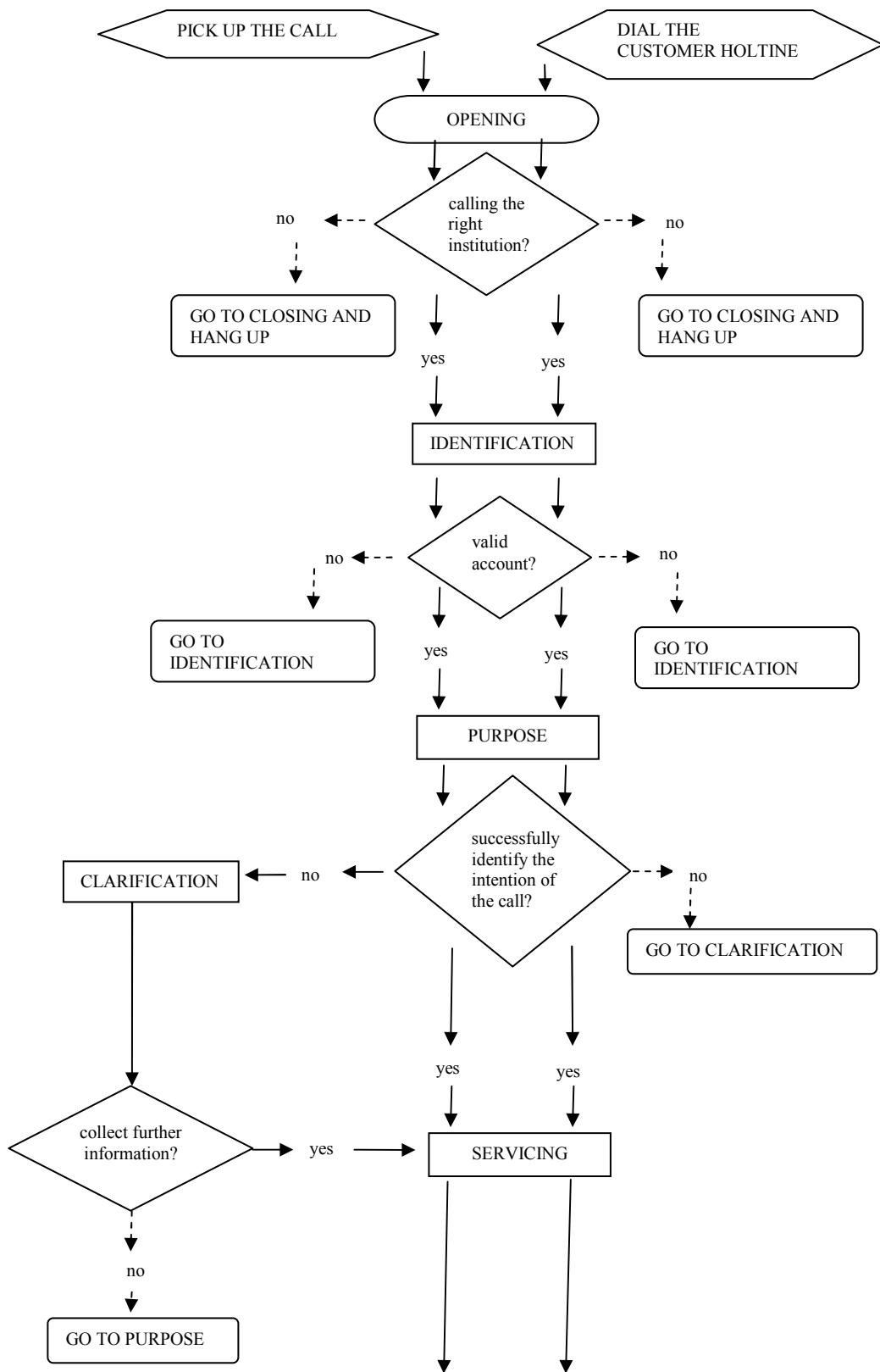
Following the work by Ventola (1987), the genre analysis of the present study applies another form of generative representation, i.e., flowchart, which is based on Ventola's work on the service encounter genre (pp. 70-76). A linear equation can be interpreted as a more efficient and representative way to understand the dynamic interaction between the CSR and the customer in the call (Ventola, 1987). The contributions of flow chart include showing a “dynamic variant in the sequence of generic elements” and some “generically possible staging in a genre type and the actual unique selections of paths” (Ventola, 1987, p. 51). Figure 6.1 is the flowchart representation of the telephonic service encounter genre. A few key symbols are used for flowcharting in Figure 6.1 (Hebb, 2011):

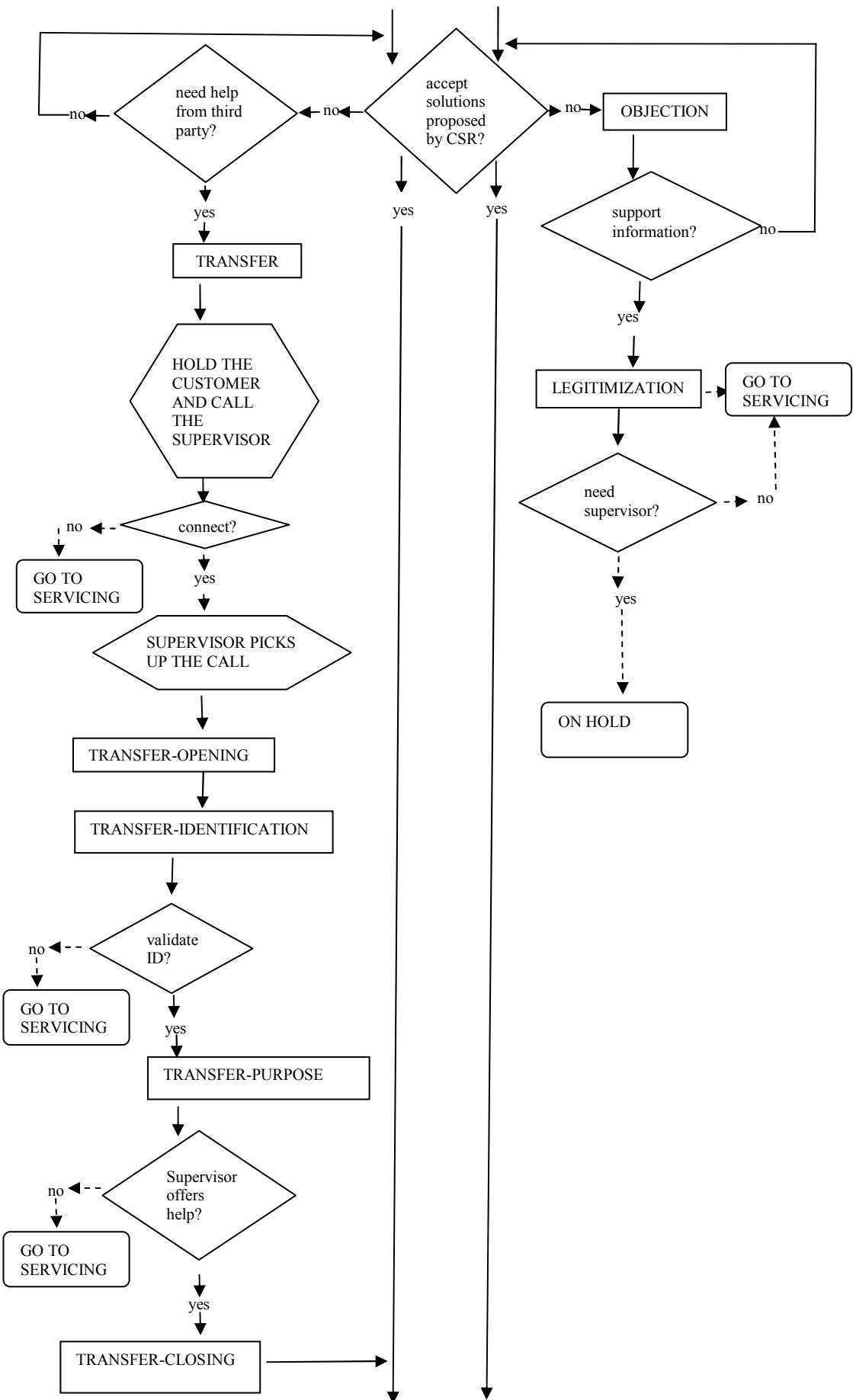
-  is used to indicate a preparation for a process;
-  demonstrates the terminator of start and stop points;
-  functions to display a process;
-  presents the direction that the process flows;
-  is an alternate step to the process. Flow lines into an alternate process flow step are usually dashed; they represent decision of yes/no options.
- 

**INSURANCE TELEPHONIC SERVICE ENCOUNTER: Flow Chart
SOCIAL PROCESS**

**Customer Service Representative
(CSR)**

**Customer
(C)**





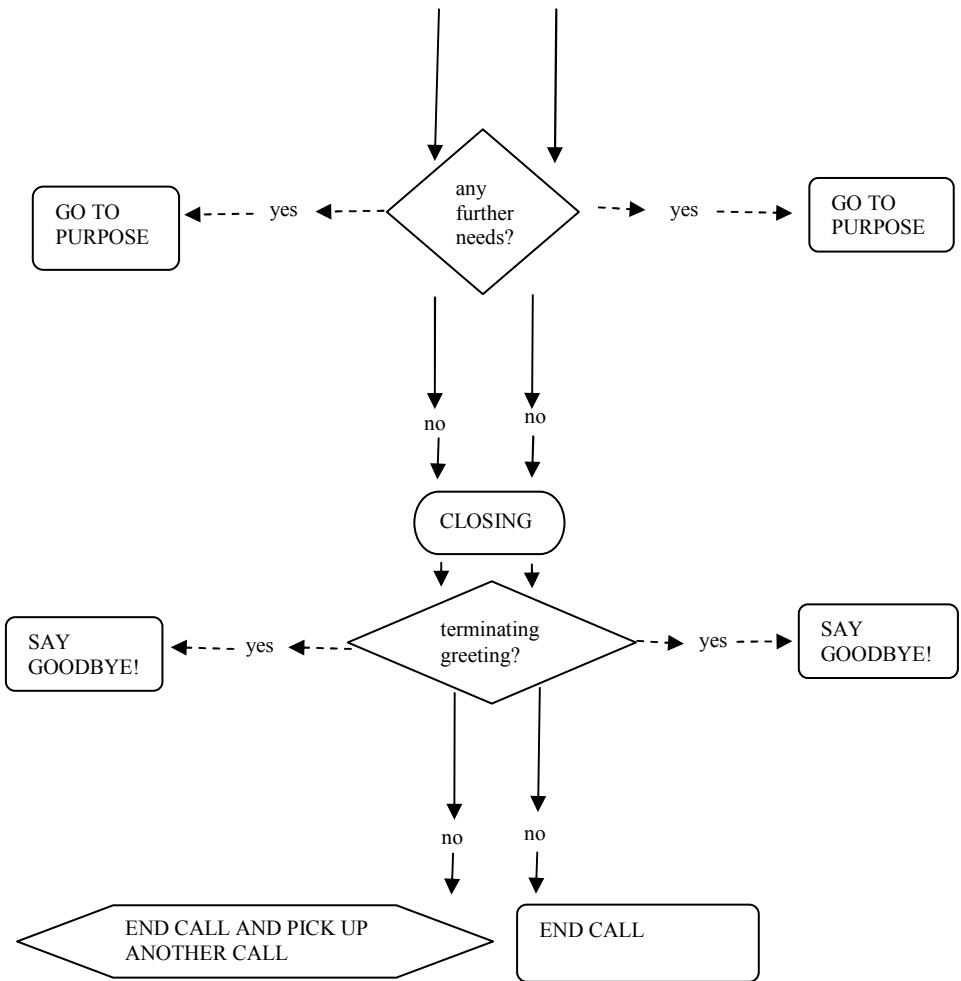


Figure 6.1 Flowchart Representation of the Telephonic Service Encounter Genre (cf. Ventola, 1987, pp. 70-76)

As shown in Figure 6.1, the call centre telephonic conversation in my core data is initiated by the customer. The customer dials the customer hotline. The CSR picks up the call. Dialling the customer hotline and picking up the call are naturally essential to the process. Then, an Opening process follows. The Opening process is interpreted as the terminator of the start point. Both the customer and the CSR need to make the first decision, "has the customer called the right institution?" If yes, the call will move to the next process, Identification. If not, the call will go to an alternate process of Closing and ending the call. During the Identification process, both parties need to make a decision, such as "is it a valid account?" Only when the CSR has validated the customer's identification can the call move to the Purpose process. In the Purpose process, the CSR needs to make another decision, such as

has he or she successfully identified the intention of the call? If yes, the CSR can go to Servicing process directly. If not, the CSR will move to the process of Clarification and collect further information. Only when the CSR has successfully collected the necessary information will he or she move to the Servicing process. Otherwise, the CSR has to go to an alternative process, namely, returning to Purpose.

In the Servicing process, there is a critical decision to be made, such as “does the customer accept the solutions proposed by the CSR?” Usually in a general call, the customer accepts those solutions, and both parties can move to the final stage of Closing. However, in a relatively complex call, the customer may reject the solution, raise objections and provide supporting information in the Legitimization process. In some serious cases, the customer requests to talk to a supervisor. The customer will then be put on hold and later go to a Transfer process. When the CSR identifies a need to seek help from the supervisor, the CSR will go to the Transfer process. The preparation steps for Transfer process include putting the customer on hold and calling the supervisor. If the line is connected, the supervisor will pick up the call. Otherwise, the CSR needs to return to the previous process, such as Servicing, and to deal with the complex call without the aid of a supervisor.

The Transfer procedure consists of Transfer-Opening, Transfer-Identification, Transfer-Purpose and Transfer-Closing. The supervisor checks the identification of the CSR in the Transfer-Identification process. Only when a valid ID of the CSR is provided can the supervisor and the CSR move to another process, such as Transfer-Purpose. The CSR in this process needs to make a decision, such as “can the supervisor offer help with this call?” If yes, the CSR will go back to the conversation with the customer and decide if the customer has further needs before putting the call through to the supervisor. If no more further needs are requested, the CSR will put the customer on hold again. Lastly, the call will be transferred to the supervisor.

In a general call, if there is no need to transfer the call, the CSR and the customer can go to stop points, such as the Closing process. In this process, a terminating greeting may be presented. At the end, the customer and the CSR will hang up and thereby complete the call. The CSR will pick up another call and repeat the whole sequence of processes.

To summarize, this section started by evaluating the existing call centre training materials of a typical call structure, and then analysing my core data to obtain a schematic structure of the call centre telephonic conversation, and lastly presenting a flowchart representation of a call to capture the dynamic and dependent interaction between the CSR and the customer in call centre calls.

6.2 Register Analysis in Call Centre Conversation

The discussion in this section responds to research question 1b) *What register variables are found in customer service encounters?* The present study selected Martin's (1992, 1999) register model to study context in the call centre discourse. In terms of stratification, schematic structure and register variables are two major contextual features to construe continuity in a text (Eggins, 2004, p. 85). While schematic structure was discussed in Section 6.1, this section will focus on register variables. Call centre conversation as a social interaction is organized contextually in terms of the customer service enquiry being discussed (field), of the participant relations between the Filipino CSR and the American customer (tenor) and of the voice-to-voice telephone channel (mode). The analysis of these register variables based on the call centre telephone conversations is presented in this section.

Register is considered a connotative semiotics which relies on choices in other semiotic systems such as lexicogrammatical and paralinguistic ones to make meanings (Hjelmslev, 1961; Martin, 2010; also see Section 3.4). Based on the findings, it can be stated that register in customer service encounters is realized by different semantic units (such as the different power status and affective involvement construed between the CSR and the customer across various call centre industries), in different lexicogrammatical units (such as modality, temporal adjuncts, evaluative lexis and conditional clauses used to present the customer's request) and in different paralinguistic units (such as gestures used by a customer in a supermarket involved in a service encounter or the voice quality feature in telephone call centre conversation). Register is realized at different language strata, i.e., discourse, lexicogrammar and paralinguistic systems, and this is also true for the call centre conversations.

6.2.1 Genre and Register Planes in Customer Service Encounter

Genre can refer to “different types of texts that enact various types of social contexts” (Martin & Rose, 2007, p. 6). Martin and Rose (2007) and Martin (1992) indicate that people are aware of and able to distinguish the typical genres of their culture, for example, personal recount, procedure, instruct (logically sequencing action or behaviours) and narrative (story telling). Ventola (1987) adds service encounter as a key genre that is used daily. Martin and Rose (2007) propose that patterns of meaning are relatively consistent for each genre, therefore, people can forecast how a genre is likely to unfold and know how to manage new information, and interact with each other appropriately and strategically (p. 6). The main data in the present study is the call centre conversation which is considered a service encounter genre, and within the service encounter genre more specific genres may be identified, such as voice-to-voice telephone customer service encounter, face-to-face service encounter, internet-based customer enquiry system, or self-service encounter.

The several instances of the same customer service encounter genre may portray differences in tenor choices. For example, ordering a new model of iPhone, a multimedia-enabled smartphone developed by Apple Inc., from the sales agent in a mobile retail outlet (face-to-face service encounter) will be very different from ordering directly from Apple’s official website (internet-based customer ordering service system). In the face-to-face service encounter, a sales agent can only talk to one customer at a time; however, in the internet-based customer service encounter, one staff member can handle a number of orders at one time with the help of a computer system. The social distance and affective involvement are also different. In addition, different mode choices can be found in various instances of a genre. A customer may present his ordering request verbally to the sales agent in the retail store or he may choose to make a booking non-face-to-face on a company website, with the latter also being a service encounter. To explain the request to the sales agent, the customer needs to place the order verbally, and the customer and the sales agent will receive the payment and goods handover nonverbally; while using the online ordering system, customer conversations are not required. However, the customer’s actions of typing enquiry emails, filling in credit card information, and leaving an enquiry in the comment box can also be carried out in a written mode.

Furthermore, if there is a shift from ordering an iPhone battery to a single-use AA battery in the retail story, field choices will change. A sales agent might provide detailed advice on how to maximize the iPhone battery life and to optimize performance. The field choices made in the interaction of selling an iPhone battery are much more technical and specialized than when selling a single-use AA battery. The call centre conversation is a voice-to-voice customer service encounter genre with a clear social purpose of telephone customer service which is pragmatic in orientation. The topics being discussed range from short general calls (mailing the payment form) to highly complex specialized calls (tax calculation of the life insurance policy premiums). I propose that this distinction between short general calls versus complex specialized calls in call centre conversations forms the basis of two distinct categories. In the present study, I concentrate on long complex calls. The field choices in complex and long calls are highly specialized, for example, dissatisfaction with company policy, payment, misleading information, confusion about a notice and time problem, initiated by the caller (see Section 4.4.2 for the details of the 20 complex calls in the core data). The interpersonal relation between the CSR and the customer is not smooth (see Martin & Rose, 2008, p. 13, for a discussion of interpersonal distance). The customers can be impolite to the CSR, and the CSRs may be quite keen to stand firm, for example, speak louder and slower with tension to convey the CSR's power. Therefore in this instance both the genre and the register organization will change. The "register plane, in its turn, uses both the language plane and non-linguistic planes for its realization." (Ventola, 1988, p. 52).

6.2.2 Register and Interpersonal Meaning in Call Centre Service Encounter

The register variables of field, mode and tenor correlate with the metafunctions of ideational, textual and interpersonal meaning (Martin, 2010). The metafunctions of language in social activity include "the interpersonal metafunction to enact relationships, the ideational metafunction to represent experience, and the textual metafunction to organize text" (Martin & Rose, 2007, p. 5). This correlation enables readers to predict on the probable basis of context in terms of the speaker's choice and also the grammar areas (Martin, 2010, p. 18). In this section, I will mainly

concentrate on the choices of tenor and field and on interpersonal meaning and discuss how these concepts relate and apply to and are realized in the call centre conversation.

Based on the categorization by Halliday (1978) and Poynton (1993), tenor reflects our understanding that “our role occupation in a given situation will have an impact on how we use language” (Eggins, 2004, p. 100). Participants in the call centre conversations include supervisor, CSR and customer. Only the CSR and the customer communicate in call centre telephonic conversations, and only sometimes the supervisor. They use language to co-develop tenor relationships, and these have “an effect on language choices” (Coffin et al., 2009, p. 214). Power and affective involvement are two continua which are relevant to exploring the tenor relationships in the present study (see Eggins, 2004, p. 100).

The representation of tenor relationships makes use of the highly significant continuum of power. Power is closely related to the speakers’ positions, expertise or authority (Coffin et al., 2009; Eggins, 2004). This is a continuum, from power between equals, e.g., friends, to between unequals, e.g., boss/employee (Eggins, 2004, p. 100). The tenor relationship between CSR and customer is one of unequals and varies between general calls and complex calls. In general calls, the complexity of the message is low. The topic being discussed (field choice) would be fairly brief and routine. Traditionally, customers are believed to have more power in workplace conversations. However, the present study proposes that the CSR has greater authority and manpower in general calls than the customer. Participants in higher positions have power over participants in relatively lower positions (Martin, 2010, p. 16). Power can influence the “the distribution of communicative functions” (Coffin et al., 2009, p. 218). The greater authority of the CSR may be realized through answering more questions and holding access to the knowledge relevant to a successful inquiry (Coffin et al., 2009; Eggins, 2004; Eggins & Slade, 1997; Hood, 2010b). When the CSR communicates with the customer in a general call, the CSR uses imperative clauses to carry out the call centre operator’s commands (see Coffin et al., 2009, p. 216 for a discussion of operator’s command), while the customer focuses on agreement and acceptance. Imperative clauses, realizing so-called commands, can be used by one participant to get someone else to carry out an action

(Eggins, 2004). Another participant usually responds with “a degree of alignment/agreement” to comply with the commands (Coffin et al., 2009, p. 214). The exchanges of the general call focusing on alignment and agreement are presented in Sections 7.2.1 and 7.2.2. This interaction is similar to business meeting interactions where the employer tends to ask more questions than the employee (Eggins, 2004).

In the complex call, the customer projects higher power over the CSR and the complexity of the message is higher compared to general calls. The degree of alignment is very low with a high degree of disagreement. That may lead to the customer requesting the call be transferred. For example, in Transcript 18, turn 22, the customer, C18, says *Ok, I need to speak to your supervisor because I said that (some girls) named Sally answered the phone*. In turn 27, the current CSR, R18, replied after checking *No, it [it refers to the information requested] was already sent out when you called to change your address, the request*. In turn 34, C18 keeps objecting to the service provided by R18 by saying *I don't know if she's included in that or not, I really need to speak to a supervisor cos I (have) been going back and forth with (this) too long*. Here I believe that the customer positions herself in a higher position, so that she can select the operator, believing that she needs to be served by a more experienced and authoritative operator. This option is interpreted as the customer having stronger power in this particular situation. The CSR uses more interrogative clauses and low modality in complex calls to attenuate his or her commands (see Eggins, 2004, p. 102 for a discussion of attenuating request).

Secondly, a tenor relationship can be represented by the degree of affective involvement obtaining between the participants from high (e.g., lovers/friends) to low (e.g., colleagues) (Eggins, 2004, pp. 100-101). As discussed, the degree of specialization differs between a general call and a complex call. A general call mainly focuses on the exchange of technical knowledge, whereas a complex call moves from being technically and factually focused, with limited attitudinal choices found in the text, to being more evaluative, with a greater degree of attitude (one of the categories of the Appraisal system) found in the text (see Martin & White, 2005). The affective involvement is low between the CSR and the customer in general calls but high in complex calls. This is because the customer uses more negative

attitudinal lexis to show their strong disagreement with the CSR and the company in the objection stages. At the same time, the CSR is expected to use more positive attitudinal lexis, such as empathy, to comfort the customer and to diminish the degree of controversy. Thus, the service exchange is not solely technical. The ability to recognise and manipulate the register variables allows the speaker to influence interpersonal meaning and choices in lexicogrammar and paralinguistic features in the call centre conversations. How lexicogrammar contributes to the realization of register is presented in the next section.

6.2.3 Register and Lexicogrammar in Call Centre Service Encounter

Register also relies on lexicogrammatical features to make meanings. High affective involvement can be realized by the use of vocatives (Coffin et al., 2009; Hood, 2010b; Martin, 2010, p. 24). The customer in the call centre conversation sometimes asks for the given name of the CSR with *what is your name?* (C8, transcript 8, turn 2), *Molly* (R8, transcript 8, turn 3), *Thank you Molly* (C8 transcript 8, turn 4). Calling the CSR by her name can reduce social distance and construe solidarity. However, the CSR usually calls the customers by their surname to show politeness and to maintain their professional business image. In addition, evaluative lexis can realize high affective involvement, which is correlated with tenor. The customer uses evaluative lexis to project their appreciation or dissatisfaction such as *helpful*, *appreciate*, *fed up*, *peace of mind*, *hate*, *upset*, *frustrating*, *screw things up*, *aggravated* (examples from transcript 7; see Sections 7.3-7.7 for discussions of Appraisal analysis). In addition, within the organisation, there are hierarchical differences, for example, supervisors have greater authority than CSRs. When CSRs talk to supervisors in the transfer calls, they use modals of probability. As proposed by Martin (2010, p. 24), in the call centre texts some of the wordings used commonly by the CSR may be being realized probabilistically, for example, modalities such as *possibly*, *maybe*, *may*, *might*, and being indirect, for example, *Would you mind checking the information?* instead of *Check the information* and agreeing with superiors. Therefore, lexicogrammatical features (such as vocatives, evaluative lexis, modality, imperative) in the text can construe affective involvement and reflect elements of the register variables (for instance, tenor).

Field covers the degree of specialization which can be realized on a continuum, ranging from common sense to specialized technical knowledge (Coffin et al., 2009, p. 216). Technical terms, one of the field choices, are the focus of the present study. The technical terms used in the call centre conversations include name of department, policy and social reference numbers. Quite often, the CSR uses abbreviated syntax (see Eggins, 2004, p. 110) such as *EIC* to stand for *Excellent Insurance Company*, or *social*, a short form of *social security numbers*. These technical terms are shared by insiders. These lexicogrammatical features allow the caller to identify the field choice (specialized knowledge).

Mode refers to “the role language is playing in realising social action” (Martin, 1992, p. 508), which is realized by lexicogrammatical choices, and also expressions of paralanguage such as voice and body language, as discussed in Section 6.2.4. “Mode is oriented to both interpersonal and experiential meaning” (Martin, 1992, p. 509). Interpersonally, mode depends on, for example, aural contact and visual contact between the speaker and listener whether they can hear or see each other (Martin, 1992). The communication channel in the present study is an international telephone hotline. Telephone conversations have two-way contact and can provide immediate aural feedback but are devoid of visual contact (Martin, 1984, 1992). The turn-taking and dynamic interaction found in the spoken discourse is realized through a high degree of interactivity and spontaneity, for example, overlap and repetition (see Coffin et al., 2009, p. 221; Eggins, 2004, pp. 92-94). The degree of interactivity and spontaneity can be very high in complex calls, for example, in call 18, the customer, C18, is very disappointed with the CSR, R18. She frequently interrupts the conversation to obtain speakership. For example, overlap is shown between turns 27 and 28. R18 says *No, it [it refers to the information] was already sent out when you called to change your address, the request ==* (turn 27). However, C18 overlaps in turn 28 by rejecting this with *No no, I didn't call to change my address*, with *No no* categorized as repetition. In this case, the CSR reinforces the degree of negative polarity by using repetition. In turn 37, R18 suggests a solution *Ok, I need other policy number so I can == request*. In turn 38, C18 interrupts again == *Did that girl, she didn't didn't give that one to me*. The lexicogrammatical features of overlaps in the call centre conversation show the interactivity of spoken discourse in this particular mode.

The study of mode covers the experiential distance that ranges situations from “language as action/language accompany[ing] social process”, for example demonstrating a procedure, to “language as reflection/language constituting social process”, for example, writing fiction to reflect experience (Martin, 1984, p. 26, also cf. Eggins, 2004; Martin, 1992). The call centre service is solely dependent on the voice for constructing meanings. As most of the meaning is realised through words, not action, the call centre conversation is considered using language to constitute a social process. Effective use of language is significant in customer service. Compared to written texts, conversations avoid repeating old information with the use of exophorical identifications *this*, *here* and *there* as there is no explicit archived record (see Martin, 1992). These lexicogrammatical features show that the text becomes dependent on another text, and the speakers in the call centre conversations possess shared knowledge.

The tense used in the Opening stage is simple present tense. The call centre conversation starts with *customer service, this is Betty. How may I help you today?* (R1, turn 1). Tense shifts from simple present to past tense when the customer recalls his or her previous activity or action, for example, *I got the letter in the mail* (R1, turn 24). The customer uses language to reconstruct his or her experience and to replay the activity or action by using past tense. More discussions of reconstructing activity and personal experience in the call centre conversation can be found in Section 7.2.3. In addition, lexicogrammatical features such as greetings *good morning/afternoon* and closing sequences *have a great day, bye* indicate the opening and end of a conversation and would rarely, if ever, be found in a written letter. The temporal adjuncts *morning, afternoon, day* are based on US time. Manila and cities in the US are located in different time zones which have a time difference between 13 and 16 hours. The call centre work in the Philippines is carried out on the night shift, with call centres operating from 8pm to 6am, in order to accommodate businesses in the US. *Good morning/afternoon* and *have a great day* refer to US time. This shows that the call centre is customer-centred and driven by choices related to mode.

6.2.4 Register and Paralanguage in Customer Service Encounter

Register impacts the paralanguage plane. In Section 6.2, I noted a number of specific customer service encounter genres such as face-to-face service encounter, self-service encounter and voice-to-voice telephone customer service encounter. In this section, I will illustrate how the register variables in some of these service encounter genres impact the paralinguistic features and how the paralinguistic features realize the register variables by comparing them with the telephonic call centre service encounter.

Purchasing prepacked vegetables in modern supermarket is an example of a face-to-face service encounter genre. Paralanguage plays a more important role than spoken language. In the supermarket, all prepacked vegetables have price labels. The customer selects the vegetables and walks up to a payment counter. The actions of walking up to the payment counter and handing over the vegetables function as a visual request for the goods. In this stage, the staff may greet the customer verbally; however, this is not compulsory. I observed that during the peak period, the staff tend to focus on scanning the price label, which is then displayed on the screen of the cash register, and receiving the money. Verbal greetings such as *good morning* and *good bye* are always skipped, but the greetings are replaced by a nod and smile to show politeness. During the transaction process in a face-to-face service encounter, as the customer already knows the price, he or she will provide adequate cash to the staff. The payment request is expressed nonverbally; however, written language is also important here as the amount of cash must match or exceed the price given on the packet. If the customer uses a credit card to pay for items (usually more than HK\$100), then the transaction will require paralanguage and written language. The customer must hand over the credit card, and payment will only be made if the customer has signed on the receipt. In other words, the payment can only be expressed linguistically by a written signature.

A self-service encounter is similar to a face-to-face service encounter. The only difference is that there no shopkeepers or sales staff in the shop. For example, the customers in an IKEA self-service warehouse (furniture store) pay for their purchases at a self-service checkout. “Nonlinguistic activities play a role in the

realization of service” (Ventola, 1987, p. 17). The customer interacts nonverbally with the self-service checkout by entering the credit card details in the system, accomplishing the payment process and leaving with the furniture. Compared to the face-to-face service encounter, the field choice is changed from being served by a staff member to self-service, and the tenor choice is changed from the customer having a greater power to the company having a greater power. The IKEA customers need to follow the company’s payment instructions carefully. The customers are considered to possess a lower authority than the company. Because of these changes in the register variables, the IKEA customers know that they do not need to have a customer service conversation. In this case, only gesture is needed to input credit card numbers.

Self-service encounters can also be set up for a telephone hotline, for example, for a telephone movie ticket booking system, which is purely audio. Its greeting pattern is similar to a call centre conversation. However, the “CSR” staffing the automatic booking hotline is actually a computer-generated voice, for example, saying *good morning to XX Cinema movie ticket booking system*. Usually, the customers do not realize this during the first few seconds until they notice the unnatural pitch, volume and rhythm in the speech of the “CSR”. The register variables construe the paralinguistic voice quality feature. The voice quality feature reflects the fact that the participant in the movie ticket booking hotline is a computer-generated voice. The tenor choice is low affective involvement. The customer only needs to listen but not to respond verbally. The paralinguistic features of the automatic hotline realize the high power status of the cinema. The customer needs to press the right buttons; if he makes a mistake he needs to go through the whole booking process again. So, the service is realized nonlinguistically. In addition, the features of such an interaction are considered institutionalised features. The company only allows the customer to carry out the telephone instruction without providing room for the customer to ask questions, clarify, discuss or negotiate.

Unlike the automatic movie ticket booking hotline, the customer service in the present study is realized both linguistically and paralinguistically. The CSR and the customer in the call centre telephonic service encounter rely on voice, i.e., on listening and talking to realize the customer service. The present study categorizes

the call centre conversations into general calls and complex calls. In complex calls, very often the CSR has to deal with a customer complaint. The CSR is not allowed to respond negatively against the customer, not even in highly stressful situations. The CSR needs to use soft and low voice quality features to comfort the customer and to show empathy. However, they may use loud voice to carry out the call centre operator's commands which represent their higher power status. This is a voice realization of register, especially of tenor and field choices. Details of voice quality meaning making are provided in Chapter 8.

6.3 Concluding Remarks

This section has presented a register analysis of call centre calls. The mode, also called communication channel, in the present study is that of a cross-border, conventionalized phone conversation which is a spoken, aural and dynamic interaction, done without the help of visual clues. Paralanguage is also one of the important semiotic systems that helps to make meaning, in particular interpersonal meaning in call centre conversations. In general calls, the CSR and the customer focus on the smooth exchange of technical knowledge, including providing a factual description of the enquiry and technical instructions. However, in complex calls, the tenor relationship between the CSR and the customer has changed. The customer tends to use more negative attitudinal lexis to project their anxiety. The CSR will show more empathy to comfort the customer. All my findings about contextual features and the influence of these features suggest that attitudinal and interpersonal meaning are very significant. In the following chapters, exchange structure (Section 7.2), lexicogrammatical features (Section 7.3) and paralinguistic voice quality features (Chapter 8) of the calls will be presented. These findings strongly suggest that complex negotiation is hidden in the shadow of objective information, and strategies of alignment are used in order to achieve the communication goal.

Chapter 7: Findings and Discussions II

Emerging from the data was the need to focus on points of negotiation in call centre conversation. Research questions 2a) *What exchange structure can be identified at points of negotiation in call centre conversations?* and 2b) *What Appraisal resources can be used to negotiate in call centre conversations?* explore speech functions, exchange structure and Appraisal resources related to the negotiation in call centre conversations at the semantics level. An insider's perspective from the field visits is firstly used to provide readers with evidence and some answers when investigating the concept of what can be viewed as a complaint, which I label "negotiation" in the present study. These points of negotiation are defined linguistically as complex calls with discretionary responses. Call centre informants were interviewed and asked to discuss negotiations in their training materials and their experience of these features in real calls (see Section 4.4.4 for discussion of the informant interview). The data from the interviews were used to enrich the existing understanding of industry members in relation to the nature of negotiation and how to handle such issues, if any. Later, analyses related to exchange structure and Appraisal are presented to understand the negotiation process at a lexicogrammatical level.

7.1 Common Understanding of Negotiation in Call Centre Conversations

Call centre informants were interviewed about the concept and their experience with complaints (in a general sense) and the possible solutions. Call centres tend to use the term "communication breakdown" more than "complaint" to sound positive although these terms refer to similar concepts. The C2 management (see Section 4.5.2 for discussion of Call Centre 2) was even not willing to use the term "complaint". The company preferred to call a complaint "objection handling", which was interpreted as less offensive, as clarified by a supervisor from the Fault Reporting Department (C2INF3). Perhaps "objection handling" is more easily accepted by their shareholders and the public. The supervisor believed that the most common form of complaint experienced by the CSR was realised by the customer shouting at the CSR and the frequent use of foul language. In all of my visits to call centres "complaints", "objections", "communication breakdown", or variants thereof, were seen to be extremely problematic for the customer, the organization and the

CSR. Although there may be some variants in how these terms are used, and indeed what they refer to, I will use the term “negotiation” in the present study to refer to particular exchanges in the call where the customer and the CSR have a difference of opinion.

Generally call centre companies train a CSR how to handle negotiations. For example, the call centre management in C1 operates a workshop focusing on client services (e.g., telephone and complaint handling skills). Regular call monitoring and performance review sessions are conducted once every two weeks by the training officer. They also have call sharing sessions once a month. The CSR calls other companies, records the conversations, makes complaints and shares the findings with team members. Teammates can learn from the recorded conversations and improve their communication skills, knowledge of the market and the competitors’ behaviour. However, this training method also raises an ethical issue of wasting the resources of competitors and making bogus calls to other organizations. Apparently, the management in C1 realised the need to have authentic audio-taped recorded conversations in order to improve training.

C2 has a training department which focuses on employees’ mentoring and coaching skills, and deals with frustrated customers, including complaint handling, manpower control and expression training. C2 trainers believe language training is necessary to handle objections from the customer. This is because non-native English speaking CSRs sometimes do not know how to respond, even though they were well equipped with product knowledge. There appeared to be some deficiency in their English, such as narrow lexical choices. The key issue C2 trainers focused on was how the message develops throughout the service encounter. Not solely looking from a traditional grammatical perspective such as pronunciation and accent, instead, they also emphasise the significance of understanding the whole development of the transcribed calls. The company analysed and categorised calls in order to understand different language patterns. With the help of such analyses, the CSR was, therefore, able to identify the type of language or “complaints” (the original term used by the interviewee) and found the relevant type of resources to deal with the complaint. In the field visits, immediate and long-term solutions to improve the customer satisfaction and to reduce the number of calls with complex negotiation were asked

for. For the immediate solution, the CSR is trained not to backlash, such as never responding with equal force, if a customer becomes angry. Replying with foul language or replying disrespectfully is not allowed. To deal with discretionary responses, the CSR should try to calm the customer down by providing an immediate response to their requests (see Section 7.2.1 for further discussion of the discretionary response). The organisation C4 requires the CSR to check the cause of the problem and to understand the situation. If the CSR cannot resolve the situation, they can direct the call to a third party with more experience and higher status, such as the manager or supervisor. However, transferring a complaint to a third party is not done very frequently. Only a small number of difficult cases are forwarded to senior officers.

For the long-term solutions, the concepts of First Contact Resolution (FCR) and systematic call centre communication courses were introduced by the call centre management. C4 encourages the CSR to achieve FCR, which is to solve the complaint in the first call. Sujit (2008) suggested that if a CSR is able to tackle the complaint in the first call, customer satisfaction can be improved. In addition, FCR can reduce the number of second-contact calls, and save the company resources. Therefore, nowadays more call centres have a target which focuses on FCR instead of reducing the average handling time of each call. It would appear that there has been a shift from quantity to quality. In addition, the director of C3, C3INF1, criticized the fact that currently no universities in China offer systematic courses which incorporate subject matter that discusses the call centre business, not to mention how to solve the customer complaint problems in the call centre operation. The general public, academia and professionals have very little understanding of the call centre industry. The C3 director suggested the Education Department of Mainland China should provide courses, such as professional English training courses, and call centre communication courses, in particular, teaching participants how to deal with complex calls within the call centre industry in order to prepare professionals for this corporate world.

The findings from the field visits indicated that the depth and knowledge of the discourse and specific language features included in the training of the call centre industry were often limited. There seemed to be a lack of linguistic expertise in the

training and HR departments. The extent to which organisations viewed language choices which construe negative attitude appeared to be lacking systematic investigation and were often purely based on common sense and intuition. As demonstrated in the present study, negotiation in call centre conversation is more than the customer shouting and the frequent use of foul language. Shouting is identified in the present study as a single voice quality feature of loudness (see Chapter 8). The inadequate awareness of and attention to language in authentic calls is one reason for a further examination of key resources used at points of negotiation. One feature which initially emerged from the data was the need to review the exchange structure features within the calls, as the exchange structure plays a key role in the sharing and dynamic development of meaning making in dialogic negotiations. Other features which also appeared to play a key role in meaning making were choices in lexicogrammar and voice quality levels at points of negotiation in the complex call. Therefore, the analyses of exchange structure and Appraisal in authentic calls were conducted to meet this need. These findings will be presented in Sections 7.2 and 7.3.

7.2 Exchange Structure at points of Negotiation in Call Centre Conversations

In Section 7.1, I highlighted the inadequate linguistic knowledge of complaint language (in a general sense) in the call centre industry. In this section, the exchange structure of complex calls realised at clause level will be studied to understand the negotiation process. In SFL, negotiation is placed at the semantics stratum. Exchange analysis is used to study the interactive and dialogic nature of conversation (Martin & Rose, 2003, 2007). The four basic speech functions are question, statement, command and offer (Halliday, 1994; Martin, 1992).

Action exchange means an exchange of Goods and Services between Primary Actor (A1) and Secondary Actor (A2) by using command and offer (Halliday, 1994; Martin, 1992). Knowledge exchange denotes an exchange of information between Primary Knower (K1) and Secondary Knower (K2) by using question and statement (Halliday, 1994; Martin, 1992). In the exchange of goods and services, commands can favour goods and services transactions (see Ventola, 1987, p. 90). A constructed example of a tangible transaction of goods, of a housewife buying vegetables in the

supermarket, may demonstrate this: *Please give me two carrots. Here is ten dollars.* The shopkeeper responds to this command with a non-verbal action, such as offering her two carrots physically and saying *here you are*. Similarly, a constructed example of an intangible transaction of a service, where there is no physical object purchased, demonstrates the same point. A secretary goes to a bank counter to register a company account. She may say *I would like to register a company account*. The teller will prepare the documents and enter the data in the computer system for her. Ventola (1987) suggested a concept called “command for linguistic service” (pp. 115-116). This is where a command is used to obtain “linguistic service which means a participant uses a command to make another participant to say something, for example, tell me the answer or give me the information” (Ventola, 1987, p. 115). Similar to this concept, in the present study, a call centre conversation is “an exchange of information as a service” (see Ventola, 1987, p. 110). The present study considers the call centre service a negotiation of acceptances and refusals of a command and an offer, and this will be discussed later in this section.

In a call centre conversation, the customer presents a command, and the CSR responds to the command. CSRs usually use a question and low modality to modify a command. Example 1 is an extract from Transcript 13. This example is also an opening of a call centre conversation.

Example 1 (Transcript 13)

1	K1	1	=gr	= decl.	turn 1	R13:	Customer service,
	K1	=2					my name is Raymond.
2	K2		=c	= polar-inter.	turn 2	C13:	Can I have your policy number please?
	K1		=roc	=ell. decl.			AB11234567

K1 (1), *customer service*, is the initial unit of exchange 1. More specific details of the customer service representative, *my name is Raymond*, is offered as continuing unit (=2). The schematic structure of exchange 1 is K1 (1^=2). “In a structural slot of an exchange, different moves may be joined into a move complex by the ‘ties’ which the logical function of language creates in speaker-turns.” (Ventola, 1988, p. 52). Two moves are joined together by an arched line. In exchange 2, K2 modifies her command (c) by using the question *can I have your policy number please?* which is a polar interrogative, with low modality *can I* to modify the command in order to show politeness to the customer. K1 provides an elliptical declarative *AB11234567*

as a response to the command (roc). A similar example can be found in Transcript 17 turn 60.

Example 2 (Transcript 17)

1	A2	1	= c	= polar-inter	turn 60	C17:	Could you do me a favour
	A2	=2		= polar-inter			would you mail me the proper form today?
	A1	1	= roc	= decl.	turn 61	R17:	Yes,
	A1	=2					I'll be mailing that to you
	Cf			= inter.			ok?

Example 2 is a customer-initiated exchange. The customer, C17 (A2), demands a *proper form* from the CSR. He softens this command (c) by using two polar questions: *Could you do me a favour would you mail me the proper form today?* In this move complex A2 (1[^] =2), the initial unit (1) *could you do me a favour* is elaborated by the continuing unit (2) *would you mail me the proper form today?* The CSR (A1) responds to the command and does the action by saying *Yes, I'll be mailing that to you*. The abbreviation “cf” means confirmation function (Ventola, 1988). The backchannel, *okay*, confirms the mailing action.

In Example 3, there are two sets of exchanges. Exchange 1 focuses on the topic of mailing the form, and exchange 2 discusses the fax. The customer is the primary knower, K1, and provides information about her experience of calling the call centre. This customer is also the primary actor, A2, who demands the action. Thus, this exchange is coded as A2[K1]. In exchange 1, the A2[K1]-slot is filled by eight moves which make up the move complex (1[^]+2[^]=3[^]=4[^]=5[^]=6+7[^]+8). The logical relation of this move complex will be further discussed in Example 16.

Example 3 (Transcript 10)

1	A2: [K1]	1	=s	= decl.	turn 28	C10:	I can fill this out
	A2: [K1]	+2					but I have talked to Mable,
	A2: [K1]	=3					I talked to Jennifer,
	A2: [K1]	=4					I talked to Mable last week,
	A2: [K1]	=5					I have talked to you before.
	A2: [K1]	=6					I talked to a Peter before
	A2: [K1]	+7					and they were all going to send this information to me
	A2: [K1]	+8					and I had not received yet == and (?)
2	K2 [A1]	1	= q	= polar-inter	turn 29	R10:	= = Do you have a fax number?
	K2 [A1]	x2					so we can fax it to you.
	K1	=rsq	= decl.	turn 30	C10:	Yes, I do have.	
	K2	= c	= inter.	turn 31	R10:	What's your fax number?	
	K1	= roc	=ell. decl.	turn 32	C10:	area code 400 1234567	
	A1	= o	= decl.	turn 33	R10:	We'll have that fax to you in one to two hours.	
	Bch			turn 34	C10:	Alright	
	A2f	=ao	= decl.				thank you
	A1f	=ao	= decl.	turn 35	R10:	You are welcome	

In turn 29, R10 (K2) asks the question *do you have a fax number? so we can fax it to you?* R10 is the Primary Actor [A1] who aims at provides his offer (o) by obtaining the customer's fax number. The function of his turn is K2[A1]. However, C10 responds to this question (rsq) by a declarative clause *Yes, I do have* (fax numbers) without an explicit indication of accepting the offer. The stratified analysis of the exchange should be studied in terms of speech function on the discourse stratum and mood structure realised in lexicogrammar as suggested by Ventola (1988, pp. 103-104).

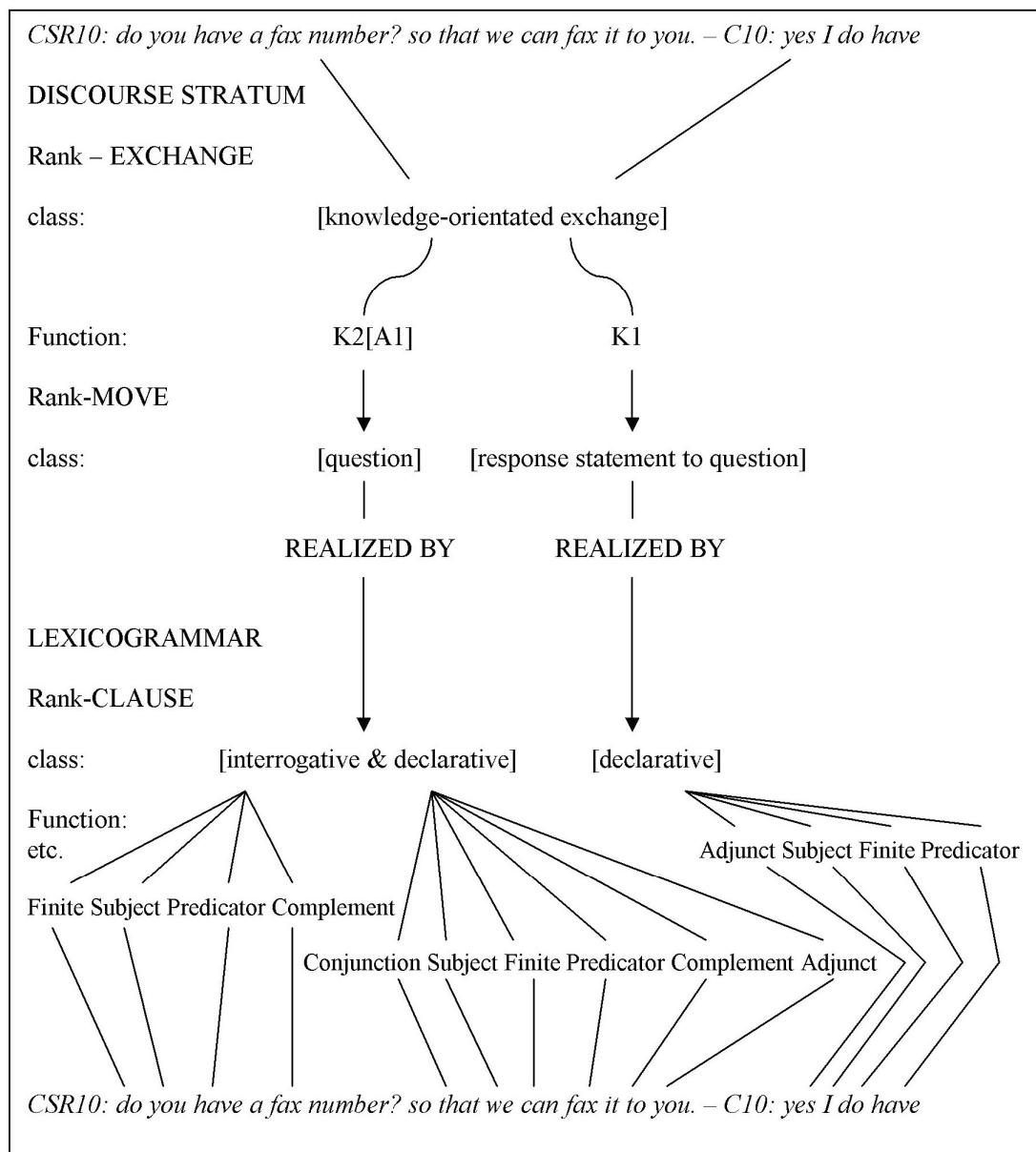


Figure 7.1 Stratified Analysis of a Knowledge-Oriented Exchange: K2 + K1

In Figure 7.1, the exchange *CSR10: do you have a fax number? so that we can fax it to you.* – *C10: yes I do* is shown to be a knowledge-orientated exchange of two functional slots at the rank of exchange. These functions are realised by two moves, a question and a response statement to question. The q-move is realised by an interrogative and a declarative in the lexicogrammar. The sequence of Finite ^ Subject realises an interrogative mood choice, while the sequence of Subject ^ Finite realises a declarative. The rsq-move is realised in lexicogrammar by a declarative (Subject ^ Finite). Although the CSR does not receive an acceptance to her offer from the customer, the CSR still presents an interrogative statement as a command

What's your fax number? K1 responds to the command (roc) by providing an elliptical declarative *area code 400 1234567*. In turn 33, R10 provides her offer explicitly in a declarative clause *We'll have that fax to you in one to two hours*. Finally, A2 provides feedback to acknowledge this offer *alright thank you*. A1 supplies feedback *You are welcome* to A2's feedback in turn 35. As the above example show, the responses in the call centre service encounter are very complex and deserve to be discussed in some detail.

7.2.1 Expected and Discretionary Responses in Call Centre Conversations

Halliday (1985, p. 69) recognized expected and discretionary responses as two kinds of response. Expected responses include “accepting an offer, carrying out a command, acknowledging a statement and answering a question” (Halliday, 1994, p. 69), while discretionary responses include rejecting an offer, contradicting a statement, refusing to carry out a command and disclaiming a question. These responses obstruct the anticipated exchanges (Burton, 1980). Calls can be categorised as general and complex calls according to the presence of expected and discretionary responses in the exchanges. Figure 7.2 presents a system network of expected and discretionary responses drawn from call centre conversations.

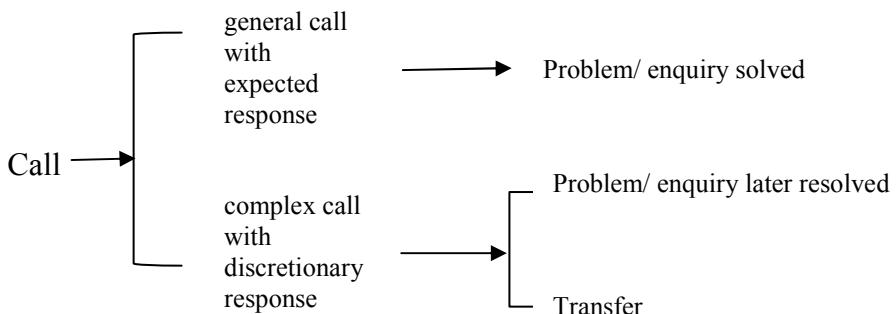


Figure 7.2 Expected and Discretionary Responses of Call Centre Conversations

“General calls” refers to action and knowledge exchanges which are completed with many expected responses “obeying” the command instantly. The problems or enquiries can be solved within a few turns. For example, a customer asks *Can you spell your name again?* the CSR responds *Yes. K-E-L-T*. In general calls, commands usually consist of a high degree of alignment and agreement, whereas complex calls

consist of many discretionary responses in which the exchanges can be incomplete. In some calls, problems and enquires are later resolved while some complex calls will be transferred to a third party with higher status upon request. An alternative ending would be that the customer hangs up, but no such examples were found in the data. In the next section, system networks of response options to command and offer will be discussed.

7.2.2 System Networks for Key Acceptance and Rejection

If customers and CSRs issue more commands or accept more offers, their calls will run smoothly, and the negotiation will be less complex. This is because “negotiation comprises a number of key oppositions” (Martin et al., 2009, p. 47). Negotiation is a delayed exchange that consists of possible negotiations of meanings (see Section 3.6). Key oppositions in the present study are, for example, “justifying”, “challenging” and “escaping” (see Martin, 1992; Martin et al., 2009). “Justifying” refers to supporting an explanation for the argument (Martin, 1992, p. 71). “Challenging” means that the speaker refuses to accept and presents a counter opinion which can be interpreted as blocking “the culmination of exchange structure” (Martin et al., 2009, p. 51). Escape means that “where there is an opinion, the interlocutor must refuse to grade, thereby avoiding a sympathizing reaction, for example, *none of my business*” (Martin, 1992, p. 71). These oppositions emphasise disagreement and a non-aligned attitude of the participants, especially of customers. Specific examples will be supported in Figures 7.3 and 7.4, and in the later part of this section.

In the call, a customer makes a command to a CSR demanding a service. The CSR can undertake or refuse to take this command. The present study systematized CSRs’ responses to commands as shown in Figure 7.3. When the CSR provides an offer, the customer can choose to accept or reject the offer. Customers’ responses to an offer are systematized in Figure 7.4. The present study recognized that the choices of response are in fact networks of options and are realised in the exchange structure.

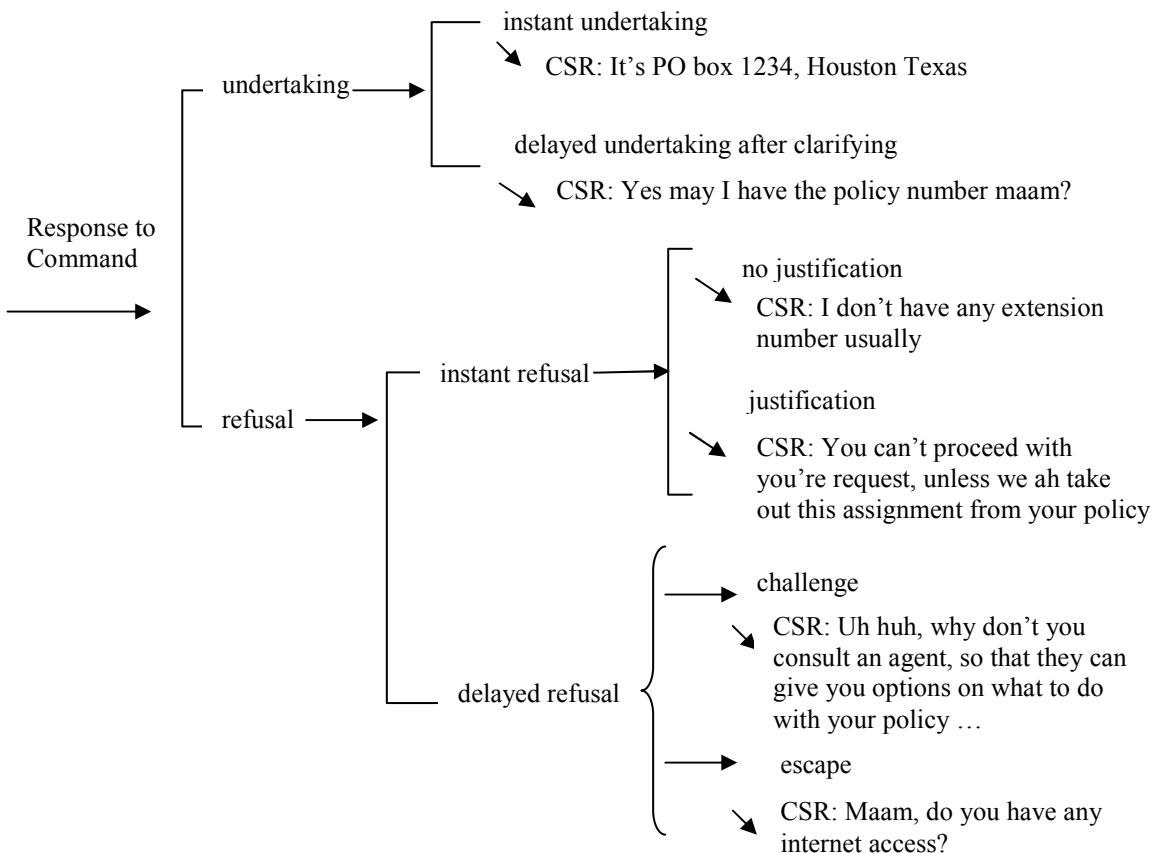


Figure 7.3 CSRs' Responses to Customer's Command

Figure 7.3 shows that two main categories of response to command (roc) are “undertaking” and “refusal” (see Section 3.6 for a detailed overview of the abbreviations used to identify the speech function). Undertaking can be further divided into “instant undertaking” and “delayed undertaking after clarifying”. Refusal includes “instant refusal” and “delayed refusal”. In this section, each category will be illustrated in detail with examples drawn from the data.

The exchanges of undertaking command by the CSR will be illustrated in Examples 4 and 5. Example 4 is an extract from Transcript 1. The customer, C1, initiates a command to R1 *what is the address I can send to?* (turn 102) which is a linguistic service. The CSR’s responds to this command (roc) by giving an instant undertaking *It's PO box 1234, Houston == Texas.*

Example 4 (Transcript 1)

1	K2		=q	= polar-inter	turn 101	R1:	And is there any further question, maam?
	K1	1	=rsq	=ell. decl.	turn 102	C1:	Ah no
	K1-Fg	=2	=c	= (imper.)			and I just want to let you know that and -
2	K2	=3		= inter.			if umm I writing a letter,
	bch			= paralg.			umm
	K2			= inter.			what is the address I can send to?
	K1		= roc	= decl.	turn 103	R1:	It's PO box 1234, Houston == Texas
	cf		= c	= ell. decl.	turn 104	C1:	== Yes
	K1		= roc	= decl.	turn 105	R1:	11234

In Example 4, R1 initiates an exchange in turn 101 by asking a question (q) *And is there any further question, maam?* C1 responds with a statement to the question (rsq) *Ah no*. The customer provides a command in the same slot *I just want to let you know that and -*. A move-fragment (Fg) appears in the K1-slot (see Ventola, 1988, p. 67). The customer decides that a reformulation of the move from an imperative to a hypotactic interrogative will be better to express her view in order to soften the tone of a command. A hypotactic relationship in a clause complex is linked by a bracketed line.

The next type of “undertaking” is “delayed undertaking after clarifying”. For example, in Example 5 the C2, says *Yea, I was not aware that I owe had to pay some money for an insurance policy that, let’s go back so you know who you’re talking to*. This turn can be divided into two parts: the former is a declarative statement which is also a fragment in the K1 slot (K1-Fg) *I was not aware that I owe had to pay some money for an insurance policy that-*. The customer reforms a command in exchange 2 *let’s go back* as an initiating unit (1). The latter part is a declarative statement *so you know who you’re talking about* (x2). This slot is an implicit command where the customer, C2, urges the CSR to go through the Identification stage and check the information. Apparently, this is not the first call made by C2; this customer is very familiar with the call centre servicing procedure. Hence C2 initiates the move in the Identification Stage. The CSR, R2, chooses to use the command of checking the insurance policy information after gathering further information, such as *may I have the policy number maam?*

Example 5 (Transcript 2)

1	K1	1	=gr	= decl.	turn 1	R2:	Customer service, this is Betty.
	K1	=2					How may I help you?
	K2		=q	= inter.	turn 2	C2:	Yea,
	Bch		= s	= paralg.			I was not aware that I owe had to pay some money for an insurance policy that -
2	K1-Fg			= decl.			let's go back
	K1	1	= c	= imper.			so you know who you're talking to?
	K1	x2	= c	= decl	turn 3	R2:	Yes
	K2f		= roc	= ell. decl.			may I have the policy number maam?
	K2			= inter.			

Compared with an expected response, a refusal consists of a more negative meaning.

In Transcript 15, turn 174, C15 requests a direct extension number from R15 *Ok can I have your extension number sir*. R15 instantly refuses with no justification *I don't have any extension number usually* in turn 175.

In turn 130, the customer asks two questions K2 ($1^{\wedge} =2$). The initial unit (1) is *Do you understand?*, followed by a continuing unit (2) which is an elaboration *Does that make sense?* The CSR responds to the question with *yes*, *I do understand what you are saying, sir*. In turn 131, R15 rejects by saying *but again, but again, ok, we can't proceed*. In turn 133, she refuses twice *You can't proceed with your request* and provides a reason for her refusal *unless we ah take out this assignment from your policy*. Compared with instant refusal, instant refusal with justification supports an explanation for the argument (Martin, 1992, p. 71).

Example 6 (Transcript 15)

1	K2	1	=q	= inter.	turn 130	C15:	Do you understand?
	K2	=2		= polar-inter			Does that make sense?
	K1	1	= s	= ell. decl.	turn 131	R15:	Yes,
	K1	=2		= decl.			I do understand what you are saying sir
	K1	+3	=o				but again, but again,
	Bch			= paralg.			ok,
	K1	+4		= decl.			we can't proceed.
	cf		= ao	= polar-inter	turn 132	C15:	You cannot proceed?
	Rcf		= o	= decl.	turn 133	R15:	You can't proceed with your request,
	K1	x5					unless we ah take out this assignment from your policy

Example 6 also demonstrates the dynamic nature of the exchange, using rich resources such as confirmation function (cf) and response to confirmation function (Ventola, 1988, p. 63). In turn 131, the move of K1 (+4) *we can't proceed* is followed by a cf from the customer *You cannot proceed?* In turn 133, R15 provides a response to a command (rcf) *You can't proceed with your request*. These slots are linked by a line on the right-hand side.

The CSR can refuse a command with a “challenge” to the customer. However, it is not very common for a CSR to refuse a command and to provide a challenge. In Example 7, turn 28, the customer makes a strong claim that *do you know what I'm paying 80 dollars a month this is ridiculous*. The CSR has a counter opinion, which she expresses in turn 29, stating *why don't you consult an agent, so that they can give you options on what to do with your policy, he can propose different policies that you can convert this to*. This indirect challenge can also be interpreted as a suggestion.

Example 7 (Transcript 17)

1	K1	1	= c	= decl.	turn 28	C17:	I'm just not gonna pay 500 dollars a month for life insurance
	K1	=2	= s	= decl.			it's ridiculous,
	K1	=3		= decl.			I got 200 and something with another company.
	K1	=4	= q	= polar-inter			Do you know what I'm paying 80 dollars a month?
	K1	=5	= s	= decl.			This is ridiculous.
2	K2f		= roc	= paralg.	turn 29	R17:	Uh huh,
	K2	1	= q	= imper.			why don't you consult an agent,
	K2	x2	= s	= decl.			so that they can give you options on what to do with your policy,
	K2	“3		= decl.			he can propose different policies that you can convert == this to

In the call centre conversation, the customer builds up their dissatisfaction through move complexes. In Example 7, the K1 slot consists of five moves ($1 \wedge 2 \wedge 3 \wedge 4 \wedge 5$). These moves are linked to describe an unfair and ridiculous policy. In this example, the CSR also uses move complexes to respond with K2 ($1 \wedge x2 \wedge “3”$). This K2-slot consists of enhancement *so that they can give you options on what to do with your policy* and locution *he can propose different policies that you can convert this to* in order to form logical relations.

In Example 8, turn 34, the customer makes a command *I really need to speak to a supervisor*. However, the CSR implicitly refuses and avoids (escapes) talking about the current issue to transfer the call. The topic of discussion is shifted to the Internet in turn 35 *Maam, do you have any internet access?* The CSR immediately suggests another remedy. In the K2-slot, there are three hypotactic clause complexes K1 (+3 ^ +4 ^=5). The CSR is eager to provide suitable solutions to the problems. The CSR's offers include fax (+3), email (+4) and (=5) post. Together with the first solution, i.e., downloading from website (=2), this CSR provides four methods to resolve the issue in one slot, as she hopes to solve the call as soon as possible without transferring it to a supervisor.

Example 8 (Transcript 18)

1	K1	1	= s	= decl.	turn 34	C18:	I don't know if she's included in that or not,
	K1	=2	= c				I really need to speak to a supervisor
	K1	=3					cos I've been going back and forth with (this) too long
2	K2	1	= o	= inter. = decl.	turn 35	R18:	Maam, do you have any internet access?
	K2	=2					Our forms are readily available in our web site
	K2	+3					and if you have a fax,
	K2						I can fax it to you.
	K2	+4					Or if you have an email,
	K2						I can email that for you.
	K2	=5					If (that's) about the form, and the policy certificate,
	K2						I'm going to send out another policy certificate to your address.

In a call centre interaction, a customer makes a command to obtain a service. The CSR responds to the command and provides an offer. Figure 7.4 systematizes customers' responses to an offer.

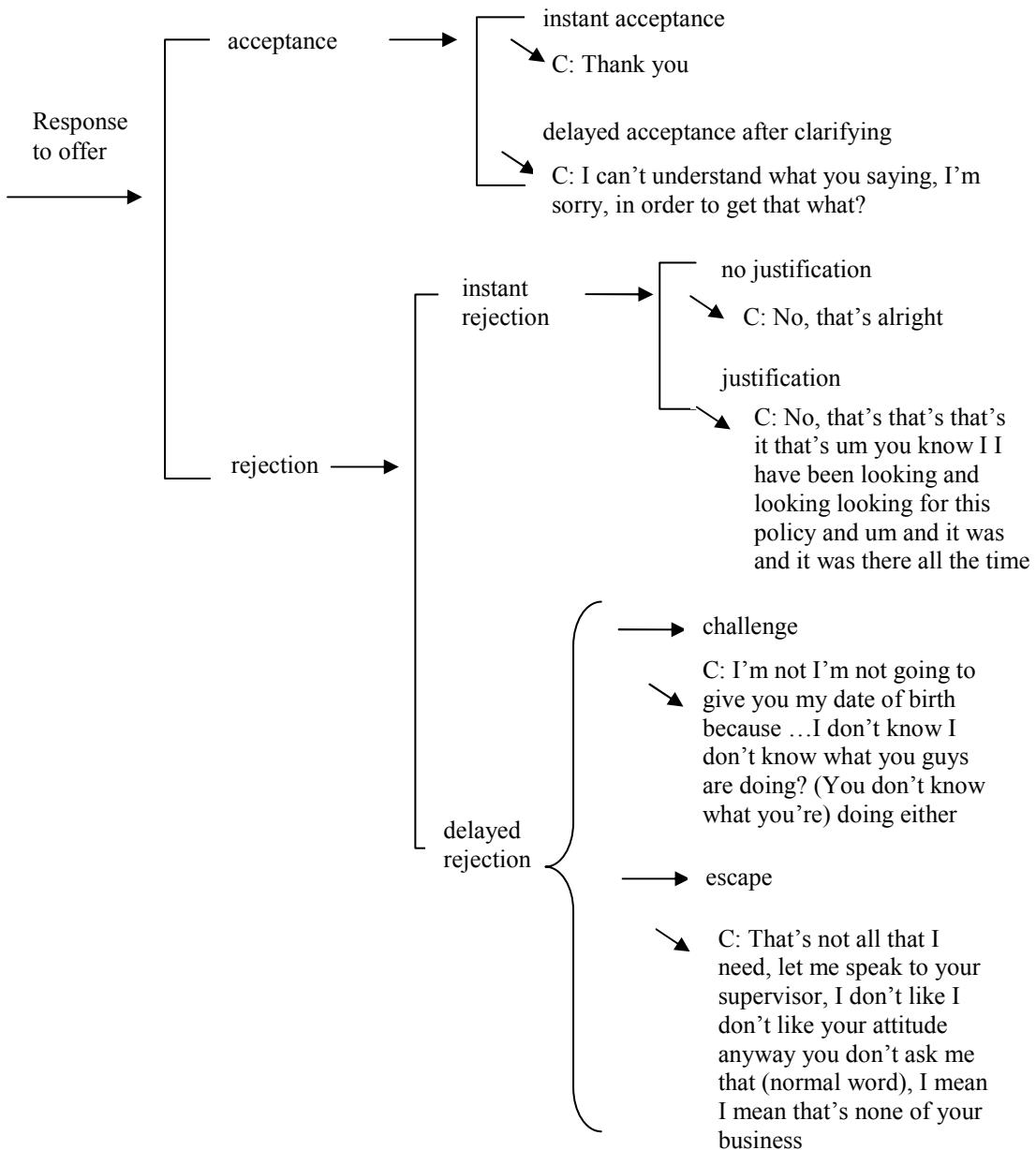


Figure 7.4 Customers' Responses to CSR's offer

Figure 7.4 shows that two main categories of response to offer are “acceptance” and “rejection”. Acceptance can be further divided into “instant acceptance” and “delayed acceptance after clarifying”. Rejection includes “instant rejection” and “delayed rejection”.

An instant acceptance is the most positive response. In general calls, customers tend to acknowledge the offer (ao) from CSRs. The move is smooth without discretionary response. In Example 9, turn 137, the CSR offers a transfer to the customer *I do have*

here a supervisor on the other line. Her name is Wendy. And then she'll be able to assist you. In turn 138, the customer, C7, instantly accepts the offer with an expression of appreciation *Thank you*. *Thank you* is a declarative clause with ellipsis of the subject *I*. Example 9 consists of a common feature found in the service encounter genre which is the DA1-slot. In the service encounter, the CSR often checks if the goods or services are desired by the customer. In turn 135, the CSR checks if Ms. Thomson is still holding on so she can transfer the call to the supervisor. This example illustrates clearly how the CSR and the customer construct their exchanges dynamically in the service encounter genre. From a synoptic point of view, the structure of exchange 1 is DA1^A2f^A1^A2f^A1f. The CSR first checks the suitability of the action (DA1), and then she carries out the action (A1). The customer acknowledges the action (A2f), and the CSR responds to the acknowledgement (A1f).

Example 9 (Transcript 7)

1	DA1		=gr	= polar-inter	turn 135	R7:	Ms Thomson?
	A2f		=rgr	=ell. decl.	turn 136	C7:	Mhm
	A1	1	= o	= decl.	turn 137	R7:	Ok I do have here a supervisor on the other line.
	A1	=2					Her name is Wendy.
	A1	+3					And then she'll be able to assist you ==
	A2f		= ao	= decl.	turn 138	C7:	== Thank you ==
	A1f		= s	= decl.	turn 139	R7:	== you're welcome
	A2f		= ao	= decl.	turn 140	C7:	== I do appreciate it

An instant acceptance can also be realised in an interrogative clause. In Example 10, turn 59, R19 offers two ways to send the certificate. One is to send it *through mail*, the other is *through fax*. In turn 60, the customer indicates that her preference is *mail*. The move complex in the A2 slot is A2[K2] (1=^2). This acceptance is realised by an interrogative clause, instead of a declarative clause, and modified with low modality *could* to show politeness. *Could you send this through the mail* is an acknowledgement to the offer.

Example 10 (Transcript 19)

1	DA1	1	= o	= inter	turn 59	R19:	Now would you like me to send it to you through mail?
	DA1	+2		= decl.			or if you have a fax
	DA1						I can fax this to you.
	A2f		= ao	= paralg.	turn 60	C19:	Um
	A2	1		= polar-inter			could you send this through the mail
	[K2]			= decl.			= = that'll be good
	A2	=2			turn 61	R19:	= = Oh sure = =
	A1f						

In Example 11, R17 offers a solution *you need to fill out*. In turn 40, the customer, C17, creates a K2-slot ($1^=2^+3$) *I can't understand what you saying, I'm sorry, in order to get that what?* Here this interrogative clause functions to clarify the request. R17 creates a K1 slot ($1^=2^+3$) to provide information. R17 (A1) then provides an offer *now that forms I can send this to you at your address*. Later in turn 42, the customer (A2) accepts the offer by presenting an imperative clause *please send that to me immediately to my home address*.

Example 11 (Transcript 17)

1	bch			= paralg.	turn 38	C17:	Umm
	K2	1	= c	= imper.			let me ask you a question,
	K2	=2		= inter.			what'll I do
	K2						If I cancel this immediately
	K2			= polar-inter.			and is my cash value still 8,034, is that correct?
2	K1	1	= o	= decl.	turn 39	R17:	Yes,
	K1	+2					but in order for you to get that money refunded or taken out on this policy,
	K1-Fg						you need to fill = = out-
	K2	1	= ao	= decl.	turn 40	C17:	= = I can't understand what you saying,
3	K2	=2					I'm sorry,
	K2	=3		= inter.			in order to get that what?
	K1	1	= o	= ell. decl.	turn 41	R17:	The cash value on a policy,
	K1	=2					you need to send us a request
	K1	+3		= decl.			and that should be on the form,
	A1						now that form I can send this to you at your = = address
	A2		= ao	= imperative	turn 42	C17:	= = Please send that to me immediately to my home address

Sometimes, the customer (K1) can refuse with no justification. In Example 12, turn 157, exchange 2, R4 (K2) asks a polar interrogative *is there anything else I can help you with today?* A simple rejection is presented in turn 157 with no justification *No*,

that's alright (1= ^2). Negative polarity helps to predict the move complex in the customer move in the K1-slot (Ventola, 1988, p. 63).

Example 12 (Transcript 4)

1	K1-Fg		(decl.)	turn 156	C4:	you gonna-
	Bch		= paralg.			um, ok
	Bch		= paralg.	turn 157	R4:	Alright
2	K2	= o	= polar-inter.			= = is there anything else I can help you with today?
	K1	1	= ao	= decl.	turn 158	C4: = = (?) No,
	K1	=2				that's alright

A rejection can be associated with justification. In Example 13, the K1-slot, the customer rejects the further offer provided by the CSR with move complexes of (1^ =2^ =3^+4 ^+5 ^+6). The initiating unit (1) of the K1-slot is negative polarity. This negative polarity predicts the development of five other moves in the slot. For example, *I have been looking and looking looking for this policy and um and it was and it was there all the time and I mean talk about (Alzheimer's huh?) Hahaha [laughter]*.

Example 13 (Transcript 19)

1	K2		= o	= inter.	turn 109	R19:	Would there be anything else?
	K1	1	= ao	= decl.			No,
	K1	=2			turn 110	C19:	that's that's that's it that's um you know
	K1	=3					I I have been looking and looking looking for this policy
	K1-Fg	+4					and um and it was -
	K1	+5	= ao				and it was there all the time
	K1	+6					and I mean talk about (Alzheimer's huh?) hahaha [laughter] = = anyway

In Example 14, turn 5 *may I have please your date of birth?* is an interrogative clause produced by K2; however, it also functions as an offer. The CSR needs to verify the identity of the customer in order to solve the problem. This is interpreted as an offer to solve the problem *a paper work on a policy I have no ideas who owns* (turn 8). C6 insists that John Smith has passed away. However, the policy indicated that John Smith is the owner. The customer rejects this offer by providing an instant rejection *I'm not going to give you my date of birth because you sent me a paper work on a policy I have no ideas who owns*, in turn 6. Later C6 provides a challenge

to the CSR via the move complexes in the K1 slot ($1^{\wedge} '2^{\wedge} ``3^{\wedge} +4^{\wedge} =5^{\wedge} =6^{\wedge} ^{+7}$
 $\wedge +8^{\wedge} +9^{\wedge} =10$). The customer recounts his family history *if it's my uncle John he died in 1988, and I'm pretty sure you he's dead, I saw him in the coffin, he looked dead and if he's not he fooled the hell out of me.* This family personal recount can be interpreted as a challenge of the rejection. See Section 7.2.3 for further discussions of recount.

Example 14 (Transcript 6)

1	K1		= s	= decl.	turn 4	C6:	My name is Neil Smith.
	K2f		= o	= paralg.		R6:	Ok
2	K2	1		= ell. decl.			just a second Mr. Smith.
	K2	=2					Just to verify,
	K2	=3		= inter.			may I have please your date of birth?
	K1		= ao	= decl.	turn 6	C6:	I'm not going to give you my date of birth
	K2-Fg			= ell. decl.	turn 7	R6:	I mean the ==
	K1	1	= ao	= decl.	turn 8	C6:	== I'm not - I'm not going to give you my date of birth
	K1						because you sent me a paper work on a policy
	K1	'2					I have no ideas who owns,
	K1	"3					it says it's under John Smith
	K1	+4					and if it's my uncle John he died in 1988,
	K1						and I'm pretty sure you he's dead,
	K1	=5					I saw him in the coffin,
	K1	=6					he looked dead
	K1	+7					and if he's not
	K1						he fooled the hell out of me.
	K1	+8					And it's for the Smith family trust.
	K1	+9					And tut... uh...I don't know I don't know what you guys are doing.
	K1	=10					(You don't know what you're) doing either [laugh, along the turn]...
3	K2		= q	= polar-inter			Are you there?

In Example 15, R18 offers her help by stating she will send a policy certificate to C18. The A1-slot has six moves: $1^{\wedge} =2^{\wedge} =3^{\wedge} =4^{\wedge} +5^{\wedge} =6$. However, the customer, C18, makes a delayed rejection in *all I need maam you know*. R18 says *yes* in the next turn. The C18 rejects this and tries to escape from the current CSR *let me speak to your supervisor* and *none of your business* in turn 74.

Example 15 (Transcript 18)

1	A1: [K2]	1	= gr	=ell. decl.	turn 69	R18:	Hello Miss Joy
	bch		=rgr	= paralg.	turn 70	C18:	Ah
	Bch			= decl.	turn 71	R18:	Yes,
	A1	=2					thank you for waiting,
	Bch			= paralg.			okay,
	A1	=3	= o	= decl.			I'll be transferring your call to my supervisor.
	A1	=4		= decl.			Her name is Venus.
	A1: [K2]	+5		= polar-inter.			But before that can I have your phone number please?
	A1	=6		= decl.			I'll be making your request to have the policy certificate send out to you
	K1	1	=ao	= decl.	turn 72	C18:	(That's not what) all I need ==
2	bch						maam you know
	Bch			=ell. decl.	turn 73	R18:	== yes
	K1	=2	= ao	= decl.	turn 74	C18:	That's not all that I need,
	K1	=3		= imper.			let me speak to your supervisor,
	[A2]						I don't like-
	K1	x4					I don't like your attitude anyway
	K1	x5					you don't ask me that (normal word),
	K1	=6					I mean
	K1	x7					I mean that's none of your business

Figures 7.3 and 7.4 present the system networks of responses to command. More interesting features of negotiation will be presented in the next section.

7.2.3 Recount in Exchange Structure

This section especially focused on analysing the exchange structure of Objection and Legitimization stages. The results indicated that customers frequently use recount. Recounts, as part of experiential meanings, are frequently located in the Objection stage and associated with delayed refusal, with a challenge in exchange structure. Two types of recounts are identified: “event recount”, which is relatively explicit and factual, and “personal recount”, which is relatively implicit and personal. These recounts can also be realised “on the lexicogrammatical stratum” with an affirmative/negative choice in the system of polarity in the mood network (Ventola, 1987, p. 91 and see Martin, 1981).

In Objection stages, the customer tells the CSR of an event/event(s) which he or she has experienced. This kind of recount is called event recount in the present study. In

the spoken data, “event recounts” are mostly related to the performance of CSRs encountered previously, i.e., of previous customer service processes and past experiences of going through the automatic telephone system. If the customer is dissatisfied with the attitude or task performed by CSRs, they complain by recounting what happened. In Example 16, transcript 10, the customer recounts the experience of talking to other CSRs *I have talked to Mable, I talked to Jennifer, I talked to Mable last week, I have talked to you before. I talked to a Peter before and they were all going to send this information to me and I had not received yet* (turn 28). C10 is a secondary actor (A2) who demands the service, however, C10 also provides information, so I consider her role as A2[K1]. However, the A2[K1]-slot is not filled by one but eight moves. This A2-slot consists of eight units ($1^+ + 2^+ = 3^+ = 4^+ = 5^+ = 6^+ = 7^+ = 8^+$) where the units are logically organized to support the development of the recount.

Example 16 (Transcript 10)

1	A2: [K1]	1	=s	= decl.	turn 28	C10:	I can fill this out
	A2: [K1]	+2					but I have talked to Mable,
	A2: [K1]	=3					I talked to Jennifer,
	A2: [K1]	=4					I talked to Mable last week,
	A2: [K1]	=5					I have talked to you before.
	A2: [K1]	=6					I talked to a Peter before
	A2: [K1]	+7					and they were all going to send this information to me
	A2: [K1]	+8					and I had not received yet == and (?)

One important lexicogrammatical feature of this recount is the use of parallel structure. C10 used parallel structure *I talked to / have talked to* for developing and showing the seriousness of the problem. The objection in this turn hits its peak when it comes to *they were all going to send this information to me and I had not received yet*. In this example, past, past perfect and past continuous tense are used to indicate the time sequence. These tenses are features typical used in construing recount.

Another common event recount is about previous service processes. Discussion or sharing of previous service process recounts tend to be negative. For example, in

Example 17, exchange 1, C15 grumbled about his prior trouble in the K1 moves ($1^{\wedge} =2^{\wedge} “3^{\wedge} =4$) *I contacted them* [here *them* refers to the bank] *many times* and *they said they don't know they don't wanna sign*. Indirect reported speech *they said that* is being used to project the scenario used to legitimize frustration and argument.

Example 17 (Transcript 15)

1	K1-Fg	1		= ell. decl.	turn 72	C15:	The bank, nobody,
	K1	=2	= s	= decl.			I I I contacted them many times,
	Bch			= paralg.			Ok?
	K1	“3	= s	= decl.			They said they don't know they don't wanna sign anybody, you know, any officers
	K1						because they don't know it,
	Bch			= paralg.			ok?
	K1-Fg	=4					I
	Bch			= paralg.			you know ==

Apart from the above examples of recounts, customers tend to recount their negative experience of the automatic telephone system. For example, in Transcript 7, turn 32, the customer complained in the K2-slot ($1^{\wedge} “2^{\wedge} x3$), *I am a little fed up with him, telling me that I keep every time I call your company I got through ten minutes of waiting*. At the end of this slot, the customer even asks to speak to a supervisor to express his dissatisfaction. Law (2007) pointed out that one of the typical difficulties callers experience is spending a long time going through an automatic call-centre telephone system, for example, callers have to go through the *Press 1 if ... Press 2...* stages in order to speak to a CSR. However, if the CSR at the end of on the phone fails to understand or tackle the problem, the customer will become very frustrated.

Example 18 (Transcript 7)

1	A1	1	= s	= decl.	turn 28	C7:	I've sent a letter accompanying that too,
	A1	=2					stating the amount,
2	K2		= c	= inter.			what's your name?
	K1		= roc	= decl.	turn 29	R7:	My name is Polly.
	K2		= c	= inter.	turn 30	C7:	And your last name
	K1		= roc	= decl.	turn 31	R7:	Kenna, K-E-N-N-A
	K2f			= paralg.	turn 32	C7:	Ok,
	K2	1	= s	= decl.			I just documenting every time I talk to somebody
	K2						cos you know I am a little fed up with him,
	K2	"2					telling me that I keep every time I call your company I got through ten minutes of waiting.
	K2	X 3	= c	= inter.			Who's the supervisor I could speak with
	K2						because I'm I'm little put out with him

Some customers may request a direct number to contact their previous CSRs. For example, in Example 19, the K2-slot, C17 urges the CSR to provide the number *is there a number where I can call so I don't have to go through all the bullshit on the on the automated phone systems to get through to you people*. The move complex of this K2-slot is (1^=2^x3).

Example 19 (Transcript 17)

1	K2	1	= c	= imper.	turn 86	C17	Now, let me ask you one other question,
	K2	=2		= polar-inter.			is there a number where I can call
	K2	X 3	= s	= decl.			so I don't have to go through all the bullshit on the on the automated phone systems to get through to you people

This example may also be a realisation of the tenor feature on the register plane. For example, C17 is a more experienced customer which is obvious by his recount. Compared with a customer who makes a first call, he/she may not know the direct number. Unfortunately, due to technical problems and limited resources, it is not easy for the call centre company to provide an individual service number for each CSR. This difficulty creates a big dilemma for the customer and the CSR. In one call from the CCCR corpus, the customer says *Am I calling the white house?*, after he had waited a long time in the queue, inferring that the security and time taken to

speak to a CSR was excessive. The CSR's response was silence, just simply ignoring this dissatisfaction expressed and started the conversation by *excuse me, how may I help you today?* The worst case would be that the CSR would have no idea about the issue raised by a caller and would start to ask the customer the same questions again. This re-sets the whole process of solving the request back to stage one. As a result, the caller may have to repeat his or her story and wait a few days until receiving an answer (Law, 2007).

Some common lexicogrammatical features of the event recount are the use of negative polarity, temporal links which follow a time sequence, past tense/prefect tense, personal pronouns, reported speech and repetition. The recount usually appears in the Objection stage. An event recount is used to recap the problem. Most importantly, at the end of the recount, the customer aims to point out a difference between expectation and reality.

Example 20 (Transcript 18)

1	K1	1	= s	= decl.	turn 28	C18:	No no,
	K1	=2					I didn't call to change my address,
	K1	=3					I called to inform them that I no that I did never get the first request,
	K1	'4					so I'm under the impression that she sent it out again,
	K1						cos the old bank costs me 10 dollars a month,
	bch			= paralg.			you know
	K1	=5	= s	= decl.			it may not be a lot,
	K1	+6	= c				but I'm I'm ready to to to cut off that bank,
	K1	=7					I'm ready to close that account,
	bch			= paralg.			ok,
	K1	=8	= c	= decl.			we're going (to another month).

In Example 20, C18 expresses her expectations of the correct action and the reality of the CSR who carried out the command incorrectly in the K1-slot (1 ^=2 ^=3 ^='4 ^=5 ^+6 ^=7 ^=8). C18 constructs her expectation in moves (1 ^=2 ^=3 ^='4), especially *so I'm under the impression that she sent it out again*. These moves imply that the customer is very confused.

Example 21 (Transcript 10)

bch			= paralg.	turn	C10:	
1	K1	1	= ao	20		Well,
	K1	+2				it was not different when I called the other day,
	K1	“3				and this is this what I am confused about,
	K1	=4				Peter, is the fact that the form I got said requested form enclosed.
	K1	=5				I did not request this.
	K1	+6				I requested the other
						and it was supposed to have been mailed.

In the call centre conversations, the customers often builds up their dissatisfaction in move complex with different moves, for instance, the K1-slot in Example 21 has six moves ($1^+2^+3^+=4^=5^+6$). An initiating unit (1) *it was not different when I called the other day*, is built up by six moves with the relations elaboration ($=4, =5$), extension ($+2, +6$) and locution (“3”). In addition, similar to Example 20, Example 21 in Transcript 10, the customer, C10, even expresses her confusion explicitly after having a divergence *this is this what I am confused about, Peter, is the fact that the form I got said requested form enclosed. I did not request this*. The divergence between the expectation and prior experience functions to establish the scale of the dissatisfaction, and an event recount contributes to build this divergence.

Family or personal recounts are about the caller’s unfortunate personal experience and/or related family background which sometimes lead to financial difficulties. The main function of these personal recounts is to seek empathy from the CSR. For example, in Example 22, Transcript 5, turn 102, C5 supplies more personal information about her son, another policy holder, to object to the company’s policy of not paying tax in the K1-slot with three moves ($1^+=2+3$). *he’s just going through a divorce* ($=2$). *And he has no money* ($+3$). Later in this example, the customer initiates an exchange K2 ($1^+=2$) *now who’s supposed to pay his taxes?* (1) *My husband or him?* ($=2$)

Example 22 (Transcript 5)

1	K1	1	= s	= decl.	turn 102	C5:	This is not right
	bch			= paralg.			hahaha
	K1	=2	= s	= decl.			he's just going through a divorce.
	K1	+3		= decl.			And he has no money,
	bch			= paralg.			em,
2	K2	1	= c	= inter.			Now who's supposed to pay his taxes?
	K2	=2		= inter.			My husband or him?

A similar example of personal recount can be found in Example 23, Transcript 9. Earlier in the conversation, C9 rejected a demand to pay for the policy of his son and describes herself as helpless *I can't help it I'm a senior citizen. I can't pay his policy any more* in turn 35. In turn 41, C9 develops the family recount with four moves: $1^=2^=3^=4$. She also criticizes the inability of her son *he can't do nothing (=2), he doesn't even know what today is (=3)* in turn 41. The description of the inability of her son implicitly reflects her heavy mental and financial burden.

Example 23 (Transcript 9)

1	bch		= ao	= paralg.	turn 41	C9:	= = Oh
	K1	1		= ell. decl.			no,
	K1	=2		= decl.			he, don't he's can't do nothing,
	K1	=3					he doesn't even know what today is.
	K1	=4					That's why his mother, me is taking over to that something paid on his, better than nothing

In Example 24, Transcript 8, C8 presents a similar personal recount with 11 moves in the K1-slot. *I can't afford that (=5), I'm disabled (=6) and I can't do that because I don't work (+7)*. However, here she also indicates a very important fact *but that's not your problem (+8). It's certainly, my problem (=9)*. C8 provides additional personal information to R8; clearly this is not a knowledge exchange of new information. In fact, it is unnecessary for the CSR to know her personal background in order to process the enquiry. Later in this turn, C8 expresses her true underlying meaning after using another concessive marker *but the, it's truly aggravating and depressing (+11)*. The present study interprets this personal recount as a way to seek alignment, understanding and empathy from the CSR.

Example 24 (Transcript 8)

1	K1	1	= s	= decl. turn 68	C8:	I have 60 000 lousy dollars worth of insurance,
	K1	"2	=			and now he says that I can't afford it.
	K1	"3	ao			He told me to pay 248 dollars on one policy and 222 on the other.
	K1	=4				It's impossible.
	K1	=5				I can't afford that
	K1	=6				I'm disabled
	K1	+7				and I can't do that
	K1					because I don't work
	K1	+8				but that's not your problem.
	K1	=9				It's certainly my problem,
	K1-Fg	+10				but the-
	K1	+11				it's truly aggravating and depressing

An event recount is more factual and explicit, focusing more on recapping the previous service process. A personal recount is relatively implicit and attitudinal. The topics being discussed in an event recount are more technical than in a personal recount. The affective involvement in a personal recount is, on the contrary, higher than in an event recount. Although the present study does not specifically investigate generic differences between recounts, some evidence in the data support the contention that women and men present personal recounts differently. The customers in Examples 22 and 23 are mothers, and quite literally, these women tend to tell their personal or family stories to the CSR through recounts. Semantically, these recounts help to establish an image of a helpless and weak person. However, the present study believes that the more helpless an image they can establish, the more powerful they may appear in order to establish the seriousness of their problem and to seek empathy and alignment from the CSR. These customers tend to use more powerful, or more affective linguistic choices to present their objections. They employ personal recounts to gain more ground, to become more persuasive, to establish more power and to seek solidarity from the CSR. They intend to seek personal empathy from the CSR that go beyond the institutional boundary.

7.2.4 Hypothetical Situation in Exchange Structure

Unlike the recount discussed in Section 7.2.3, negative hypothetical situations are offered by the customer in Objection and/or Legitimization stages. These situations are related to a possibly unreal worst case scenario. For example, in Example 25,

C11 brings up a description of the hypothetical poor condition in the K1-slot (1 ^=2 ^+3). These hypothetical conditions are often expressed via a hypotactic clause complex. Hypotactic clause complexes are joined by bracketed lines. For instance, *when I die and no one can even find me, how useful it is?* (1), *and this is obviously if I die, and if no one can figure out, then it's really an absurdity* (+3).

Example 25 (Transcript 11)

1	bch		= ao	= paralg.	turn 74	C11:	Yea
	K1	1		= inter.			and when I die and no one can even find me
	K1						how useful it is?
	K1-	=2		= ell. decl.			It can't-
	Fg						and this is obviously if I die ==
	K1	+3		= decl.			ha [laughter]
	bch			= paralg.			
	bch			= ell. decl.	turn 75	R11:	Of course
	K1		= ao	= decl.	turn 76	C11:	and if no one can figure out
	K1						then it's really an absurdity

These moves function to show the severity of the misery, to exaggerate the current poor condition to a worst case scenario, and most importantly to urge the CSR to take action to solve the situation, such as taking it to the Servicing stage. In addition, rhetorical questions pertaining to a hypothetical situation are often used. The customer raises a question and later answers it himself. For example, in Transcript 1, C1 complains *what happen what happen if next month you guys draw money again because that's unacceptable* (turn 50). The answer to this rhetorical question is *that's unacceptable* indicates there is no room for negotiation. The attitudinal lexicogrammatical choice is *unacceptable*. This choice consists of negative polarity and realises the inscribed attitude of the customer. As mentioned in Section 6.1.2, Objection and Legitimization are optional stages. In complex calls, these stages are also frequently recurring stages.

To summarise, the features of negotiation at the clause level can be realised as shown in Figure 7.3 for the system network “responses to command” and in Figure 7.4 for the system network “responses to offer”. In a general call, the CSR usually carries out the customer’s command, and the customer accepts the offer from the CSR. The CSR refuses the customer’s command, and the customer rejects the offer from the CSR. In a very complex call, customers may use personal recount, event

recount and negative hypothetical conditions to build up their objections and to urge the CSR to provide immediate service. Recount and negative hypothetical conditions are included in the system of responding to an offer in Figure 7.4 under the category of “delayed rejection with challenge”.

7.3 Appraisal Analysis

Analysing lexicogrammatical features of texts can help us to understand the attitude of speakers. The present study shares a view with Stubbs (1996) that “whenever speakers (or writers) say anything, they encode their point of view towards it” (p. 197). Research question 2b) *What Appraisal resources can be used to negotiate in call centre conversations?* studies how the CSR and the customer negotiate interpersonal meaning by using different lexicogrammatical features in complex calls. I carried out an analysis of texts in terms of a system of Appraisal (Martin & Rose, 2003; Martin & White, 2005; see Section 3.7) to explain and illustrate the use of interpersonal lexicogrammatical choices.

In the following sections, a transfer call, Transcript 7, has been selected and its lexicogrammatical features studied. As shown in Appendix 6, several categories have been used frequently, such as intensifier, number and quantity, tense, temporal adjuncts, modal finite and evaluative lexis. In the stages Objection, Legitimization and Servicing, there is more evaluative lexis than in other stages. Examples of Appraisal resources were taken from the 20 transcripts and discussed in relation to each category discussed in Sections 7.4 to 7.8.2 to explain interpersonal meaning in complex calls. The findings show that the explicit Attitude resources that were identified in the data were limited. However, wordings that carry values which can be graded up or down were frequent. As established by Hood and Forey (2008), Graduation is the main resource used to realise frustration in call centre conversations. In Sections 7.4 to 7.7, some examples of Attitude and Engagement resources are discussed, but they are rather brief due to limitations of space and the need to focus on Graduation in the data. A full discussion of these features could be undertaken in further studies.

7.4 Affect Analysis

The Appraisal, which belongs to the interpersonal metafunction, focuses on attitude (Martin, 2001; Martin & Rose, 2003). In the following tables, Appraisal resources taken from the spoken data in the stages Objection, Legitimization and Servicing which are interpreted as critical moments of negotiation were displayed. The key resources have to do with “evaluation of things, people’s character and their feelings” (Martin & Rose, 2003, p. 7). Affect is to do with positive and negative emotion in areas of “inclination/disinclination”, “happiness/unhappiness” and “security/insecurity” (Martin & Rose, 2007, p. 66).

Table 7.1 Appraisal Resources of Affect: Inclination/Disinclination (adapted from Martin & Rose, 2007, p. 66)

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Affect: disinclination	T7/T85/C7	aggravated	delayed confirmation letter
	T11/T40/C11	crazy	feeling
	T14/T143/C14	don’t like	feeling
	T18/T74/C18	don’t like	CSR’s attitude
	T9/T35/C9	don’t wanna pay	child’s policy
	T7/T32/C7	fed up	prior CSR
	T7/T85/C7	Fuss	CSR
	T7/T73/C7	hate to go through	customer telephone system
	T18/T74/C18	none of your business	handling
	T15/T134/C15	oh man	feeling
	T13/T88/C13	serious	thought
Affect: inclination	T14/T39/R14	good	handling

Table 7.1 lists lexical items such as *aggravated, crazy, don’t like, fed up, fuss, hate, none of your business* which are used to appraise the callers’ negative emotions. Occasionally words which embed a negative disinclination towards the caller’s inner feelings, the CSR’s attitude and performance, the insurance policy and delayed handling are found in the data.

**Table 7.2 Appraisal Resources of Affect:
Happiness/Unhappiness (adapted from Martin & Rose, 2007, p. 66)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Affect: unhappiness	T8/T66/C8	aggravated	prior CSR
	T8/T56/C8	aggravating	payment
	T8/T68/C8	aggravating	problem
	T11/T6/C11	bothering	feeling
	T11/T62/C11	bothers me	feeling
	T8/T68/C8	depressing	problem
	T7/T75/C7	highly upset	prior CSR
	T17/T78/C17	Jesus Christ	feeling
	T13/T88/C13	laugh	policy
	T19/T64/C19	not very good	feeling
	T9/T26/C9	oh dear God	feeling
	T8/T199/C8	oh Jesus	feeling
	T7/T32/C7	put out with	prior CSR
	T2/T41/R2	sorry	problem
Affect: happiness	T7/T81/C7	appreciated	current CSR

The feeling of unhappiness is usually expressed by the customer. Table 7.2 shows a list of words that negatively appraise the feeling of the caller towards the CSR, payment, problem and policy. Some common items include *aggravated/aggravating*, *bother*, *depressing*, *highly upset*, *sorry*, *put out with*, *Jesus Christ*, *oh dear God* and *oh Jesus*. A positive affect item, *appreciated*, is used to describe the caller's feelings towards the current CSR.

**Table 7.3 Appraisal resources of Affect: Security/Insecurity
(adapted from Martin & Rose, 2007, p. 66)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Affect: insecurity	T6/T35/C6*	are so crewed up	her situation
	T8/T96/C8	confused	cost
	T8/T109/C8	confused	feeling
	T10/T20/C10	confused	feeling
	T16/T45/R16	confused	feeling
	T12/T143/C12	confusing	feeling
	T13/T69/R13	confusing	feeling
	T15/T135/R15	confusing	feeling
	T16/T46/C16	confusing	feeling
	T6/T39/C6*	don't give, ah, me any confidence	company
	T15/T135/R15	frustrating	feeling
	T13/T40/C13	god forbid	problem
	T5/T73/R5	puzzling	customer's experience
	T6/T35/C6*	scary	her situation
	T10/T24/C10	totally lost	feeling
Affect: security	T2/T40/C2	assured	policy holder

An Appraisal analysis can also appraise the insecurity of personal feelings (Martin & Rose, 2007, p. 66). Table 7.3 shows that both the customer and the CSR use Appraisal items to show their insecure feelings towards their situations, the company, the problem and the policy. Examples include *are crewed up*, *confused/confusing*, *don't give, ah, me any confidence*, *frustrating*, *God forbid*, *puzzling*, *scary*, *totally lost*, and so on. Common lexicogrammatical features can be frequently found which are *confusing/confused* to describe the feeling of insecurity. The uncertainty of the unsolved problem makes people become insecure.

To summarise the use of affect, subcategories of disinclination (e.g., *don't like*, *don't wanna*), unhappiness (e.g. *bothers*, *aggravated*) and insecurity (e.g., *confused/confusing*) are used by the customer to project their negative feelings in the stages Objection, Legitimization and Servicing.

7.5 Judgment Analysis

Judgment refers to the lexical items that help to reflect the human behaviour and

character in terms of “the ability”, “the tenacity”, “the normality”, and “the ethical standard” (Martin & Rose, 2007, p. 68).

**Table 7.4 Appraisal Resources of Judgment: Ability/Inability
(adapted from Martin & Rose, 2007, p. 68)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Judgment: inability	T2/T40/C2	barely	make
	T2/T40/C2	nblind	health
	T7/T79/C7	could screw things up	company
	T2/T52/C2	failing	my eye sight
	T17/T90/C17	pissed me off	behaviour of CSR
	T2/T40/C2	practically	blind
Judgment: ability	T20/T149/C20*	beautiful job	performance
	T2/T52/C2	good	mind
	T7/T81/C7	helpful	current CSR

In a personal recount, the customer tends to negatively judge his/her health condition, using words such as *practically blind/blind* to evaluate *failing* eye sight which is a common signifier of aging and being powerless. These Appraisal items of Judgment (inability) function to seek empathy from the current CSR and to urge the CSR to provide further services. However, Table 7.4 also illustrates that the customer tends to use positive judgment items to appraise help from the current CSR such as *did a beautiful job and helpful*. Thus the customer is interacting interpersonally to allow for reciprocation and a smoother interaction.

**Table 7.5 Appraisal Resources of Judgment:
Normality/Abnormality (adapted from Martin & Rose, 2007, p. 68)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Judgment: abnormality	T11/T76/C11	absurdity	policy
	T5/T94/C5	confusing	explanation
	T15/T66/T15	don't want	sign a document
	T6/T8/C6	fooled the hell out of me	death
	T15/T96/C15	ridiculous	unfair treatment
	T7/T119/C7	shoot out	processing
	T11/T58/C11	strange	prior CSRs
	T11/T98/C11	unusual	occurrence
	T7/T119/C7	wrong	processing

In the complex call, the customer uses negative judgment resources to indicate an abnormal occurrence or abnormal processing, for example, *absurdity*, *confusing*, *ridiculous*, *strange*, *unusual* and *wrong* as shown in Table 7.5.

Table 7.6 Appraisal Resources of Judgment: Ethical/Unethical Standard (adapted from Martin & Rose, 2007, p. 68)

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Judgment: unethical standard	T7/T81/C7	has lied to me	a CSR who a customer has previously spoken to
	T7/T111/C7	strung me along	a CSR who a customer has previously spoken to
	T1/T50/C1	unacceptable	drawing money
	T7/T46/C7	was misled	experience

The last subcategory of Judgment to be considered is unethical standard, as shown in Table 7.6. In the call centre conversation, the customer may make strong objections to the company relating to allegedly unethical behaviour such as (a CSR who a customer has previously spoken to) *has lied to me*, *strung me along*, (I) *was misled*, and (this behaviour) *is unacceptable*. However, instances of this subcategory are few in the data, perhaps because it is a very serious allegation, and potentially exposes the customer to legal action. The customer is more careful in using this subcategory than the subcategories normality and abnormality.

To summarise, the use of Judgment in call centre spoken data, subcategories of which refer to the inability of a CSR(s) previously spoken to, the company and own health (e.g. *blind*, *pissed me off*), the abnormality of processing (e.g., *ridiculous*, *unusual*), together with reference to allegedly unethical behaviour (e.g., *lied to me*, *was misled*) are used by the customer in the stages Objection, Legitimization and Servicing to express their judgment of another's behaviour.

7.6 Appreciation Analysis

Appreciation refers to how writers evaluate the worth of things (Martin & Rose, 2007, p. 69), for example, the quality of call or service.

**Table 7.7 Appraisal Resources of Appreciation: Reaction
(adapted from Martin & Rose, 2007, p. 69)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Appreciation: reaction	T8/T215/C8	it doesn't make any sense	policy
	T20/T28/C20	oh God	different address
	T20/T28/C20	oh goodness gracious	different address
	T20/T46/C20	oh my goodness	different address
	T17/T56/C17	unbelievable	amount of time
	T17/T90/C17	unbelievable	amount of time

Appreciation (reaction) helps to indicate the positive and negative mental reaction to the things, for example, the policy in call centre data. Table 7.7 mainly shows the negative reaction of the customer to issues pertaining to their policy, address and time. For example, the customer uses *it doesn't make any sense*, *oh God*, *oh goodness gracious*, *oh my goodness*, *unbelievable* to display their negative reaction to any situation.

Table 7.8 Appraisal Resources of Appreciation: Composition (adapted from Martin & Rose, 2007, p. 69)

Category: subcategory of lexical items	Transcript/ turn / speaker	Lexical items	Appraised
Appreciation: composition	T7/T50/C7	has been messed up	Policy
	T7/T69/C7	a huge mess	a confirmation letter

Table 7.8 shows how the customer shows his Appreciation, such as the policy or a confirmation letter. The customer uses words such as *has been messed up*, *a huge mess* to negatively appraise how the different parts of policy and process are organized.

**Table 7.9 Appraisal Resources of Appreciation: Valuation
(adapted from Martin & Rose, 2007, p. 69)**

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Appreciation: valuation	T13/T23/C13	active	policy
	T14/T26/C14	correct	beneficiary information
	T20/T41/R20	correct	checking
	T11/T74/C11	useful	policy
Appreciation: negative valuation	T13/T68/C13	bad	starting of the policy
	T13/T78/C13	bad	handling
	T17/T56/C17	bad	connection
	T8/T22/C8	beans	policy
	T17/T86/C17	bullshit	automated phone system
	T17/T90/C17	crap	information
	T13/T88/C13	funny	handling
	T15/T92/C15	funny	thing
	T17/T90/C17	gimmick	handling
	T20/T92/C20	hard	reading
	T18/T42/C18	hassle	policy
	T19/T62/C19	high	shrill
	T7/T38/C7	important	legal matter
	T7/T119/C7	large	company
	T17/T28/C17	ridiculous	payment
	T4/T2/C4	serious	problem
	T2/T92/C2	surprise	policy
	T20/T92/C20	teen tiny	words
	T6/T46/C6	wrong	information
	T16/T79/R16	wrong	information

Appreciation (valuation) can be used to appraise positive and negative attitude of the speaker towards the thing (Martin & Rose, 2003, 2007). As shown in Table 7.9, positive valuations include *active* and *useful* (policy) and *correct* (information). There is a high frequency of negative valuation. There are direct and explicit valuations, such as *bad*, *bullshit*, *crap*, *wrong*, *ridiculous* and *hassle*. Metaphors are frequently used to present negative valuation, such as *funny*, *beans*, *gimmick* and *shrill*. In addition, the customer may use contrast to show negative valuation indirectly, such as *you are a big/large company* and *this is a legal matter*.

To summarise, Appreciation is a more dominant subcategory than Affect and Judgment in terms of the number of occurrences in the call centre spoken data. The customers use more Appreciation items to express their evaluations towards an event or a thing. They can sound more factual than if they only used Affect and Judgment items.

7.7 Engagement Analysis

The subcategories of Engagement include monogloss and heterogloss, and the resource of heterogloss includes projection, modality and concession (Martin & Rose, 2003, p. 54). In call centre data, the customer employs more personal pronouns of *you* and *I* to construct their confirmation, while the CSR uses more *we* (referring to the company) and *maam* when addressing customers. The CSR uses *we* instead of *I* in response to the request. This kind of indirect response of CSR may be due to the different power status. The CSR would like to form an alignment, to illustrate the difference in status between the two speakers and to seek understanding from customers (see Iedema, 2003).

Table 7.10 Appraisal Resources of Engagement: Heteroglossic (Projection) (adapted from Martin & Rose, 2003, p. 54)

Category: subcategory of lexical items	Transcript / turn / speaker	Lexical items	Appraised
Engagement: heteroglossic (projection)	T7/T113/C7	lied to me and just said ok and “I get this to you tomorrow, ok I’ll get it to you in the next two days”	prior CSR
	T13/T30/C13	“I our records... at our office”	words in the letter received
	T19/T64/C19	“I could cash it... of 65”	earlier conversation with prior CSR

Quoting other speakers or from prior conversations occurs frequently in call centre data. Some examples from customer complaints about a CSR previously spoken to are (he) *lied to me and just said ok and I get this to you tomorrow, ok I'll get it to you in the next two days, I could cash it...,* and so on. Quotation is a projection of another's voice in order to add power to the speaker's argument. Sometimes, the customer will also quote words from a letter received, such as *according to I our records...* Quotations are frequently used in event recount. The functions of recount are discussed above in Section 7.2.3, with examples given.

The next category of heterogloss to be discussed is modality. The lexicogrammatical choice of *sorry* expresses the heteroglossic nature of the Engagement category in the Appraisal and is often seen as a formulaic expression in English (see Forey, 2004).

Sorry is categorised as low modality in Engagement in Martin and White's (2005) study. A low level of modality, for example, *may* and *can*, is used in requesting information which helps to moderate, to soften the tone and to show the CSR being polite. Common examples include *how may I help you today?* (R1, turn 1). Therefore, this low modality Appraisal resource is a politeness request for repetition used by the confused party who is not able to understand the intended meaning.

Concessive usually refers to an idea that is the opposite of the original and is often signalled with *but*, *already*, *just*, *however*, and so on. The concessive functions to construe counter-expectancy and is analysed as part of the Appraisal (Hood & Forey, 2008; Martin & Rose, 2003). The concessive items found in the call centre data include *once*, *already*, *just*, *actually*, *but*, *however*, *still*, and are especially prevalent in the 20 complex calls, used by both the CSR and the customer.

Affect, judgment and appreciation are gradable resources (Martin & White, 2005). Graduation plays a “dialogistic role to enable speakers/writers to present themselves as more strongly aligned or less strongly aligned with the value position being advanced by the text and thereby to locate themselves with respect to the communities of shared value and belief associated with those positions” (Martin & White, 2005, p. 94). There are two main areas of Graduation, such as Force and Focus (Martin & White, 2005). The findings from the analysis of Graduation in the 20 complex calls is presented in Section 7.8.

7.8 Graduation Analysis

Graduation items are found frequently in call centre conversations. Drawing on Hood's (2006) networks, Hood and Forey (2008) grouped them in four classes named “Intensification (Force), Quantification (Force), Specificity (Focus) and Fulfillment (Focus)” (p. 395). These Graduation resources were found in the Phase II of 20 complex insurance calls.

In the present study, Hood's framework was applied and extended to develop the system network of Graduation to account for the instances of Graduation used by customers and CSRs as shown in Figures 7.5 and 7.6.

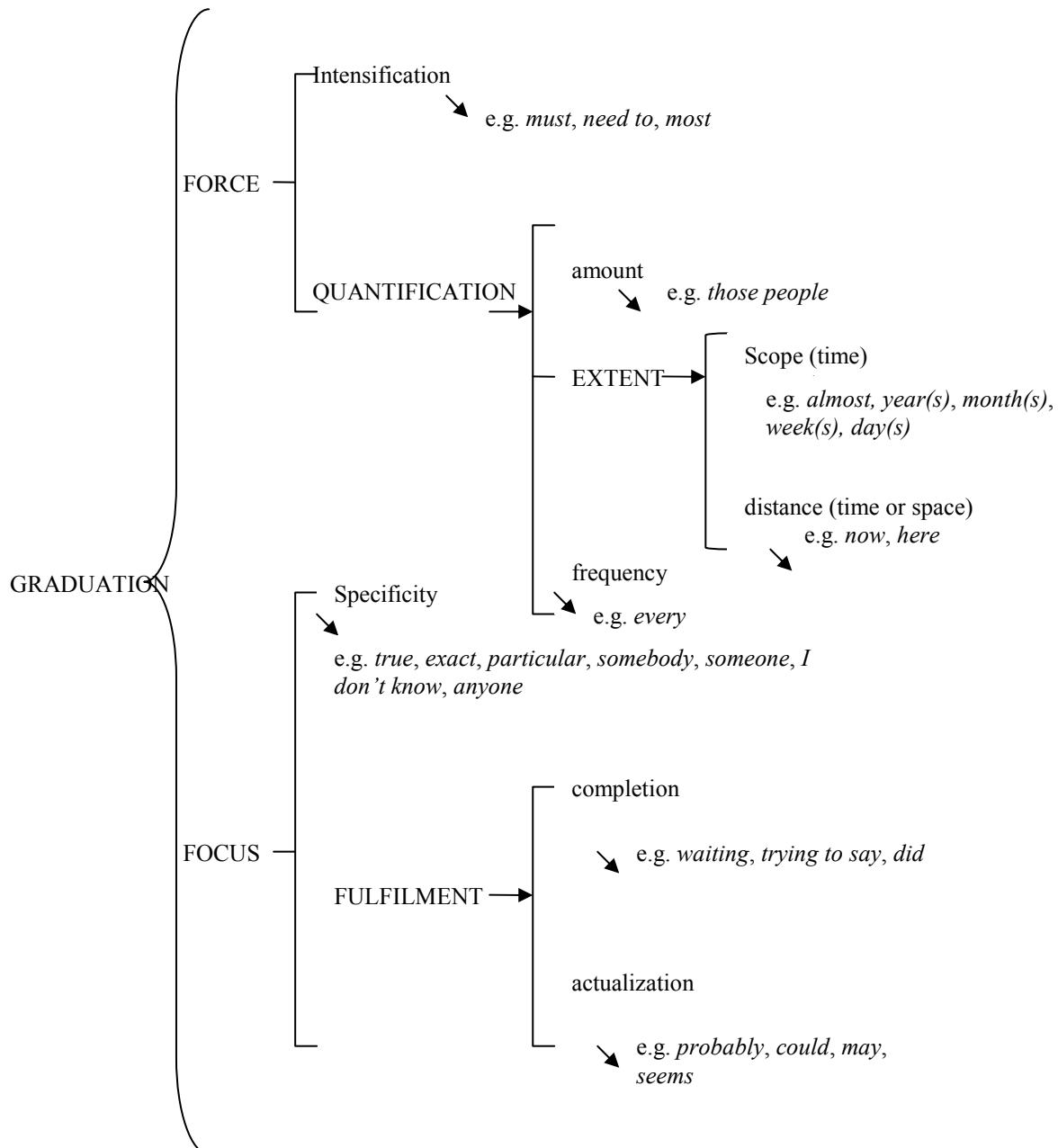


Figure 7.5 Network of Graduation used by Customers (Hood & Forey, 2008, p. 395)

As shown in Figure 7.5, all Graduation resources were distributed into two different sets of those chosen by the customer and the CSR in the present study. This comparison provides a new and revealing picture of the range of different choices used by both parties. Although the main approach of the present study is qualitative, some quantitative data will also be used to demonstrate the patterns found in the data. The 20 complex calls analysed comprise approximately 39,000 words, and although

the sample size is not as large as other corpora, it is representative as they were selected from among 2,000 calls. Figure 7.6 presents the network of Force specifically adopted from Hood and Forey (2008, p. 395) Graduation system of call centre discourse.

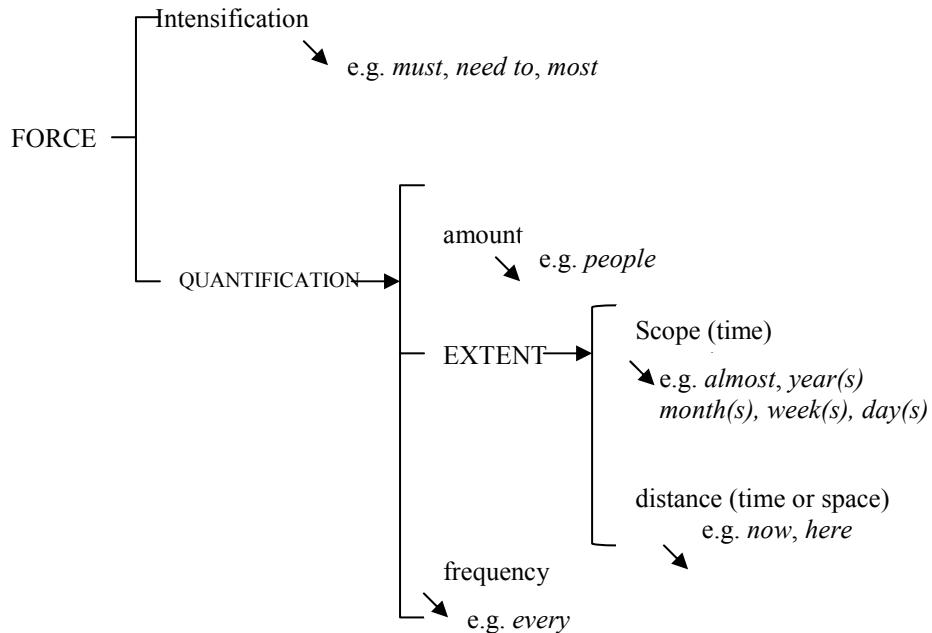


Figure 7.6 Network of Force used by Customers and CSRs (see Hood & Forey, 2008, p. 395)

As shown in Figure 7.6, the system of Force has two main subcategories, i.e., Intensification and Quantification. Intensification can be realised by lexicogrammatical items such as *must*, *need to* and *most*. The system of Quantification consists of three subsystems, i.e., amount, extent and frequency. Examples of Amount in the call centre discourse can be realised through number of people, e.g., *I have talked to 10 people in your company before* said by a customer. In this example, the customer is unhappy about having to talk to *10 people* without receiving an answer. These lexicogrammatical choices convey negative interpersonal meaning. When dissatisfaction is being made known, it will carry an ideational meaning (Hood & Forey, 2008). The customer demands responses and answers to their queries, and also waits for an apology for any inconvenience.

Extent refers to scope of time and distance of time or space (Hood & Forey, 2008). Scope of time is realised by lexicogrammatical items such as *almost*, *year(s)*, *months(s)* and *week(s)*. Distance can be expressed in terms of time or space, with examples including *now* and *here*. Scope relates to a period of time while distance measures the time or space from the present moment. The final subcategory of Quantification is Frequency realised by *every*. Each subcategory will be illustrated in the following sections.

7.8.1 Expressing Interpersonal Relation through Force

This section discusses the two main categories of Force, which are Intensification and Quantification. In the following examples, C stands for customer and R for Customer Service Representative.

According to the Force framework from Hood and Forey (2008), three lexicogrammatical items, *must*, *need to* and *most*, are chosen to study. *Must*, *need to* and *most* are classified as Force, functioning to intensify a proposal put (Hood & Forey, 2008). These lexicogrammatical choices function as intensifiers which help to grade up meaning.

Example 26 (Transcript 5)

C5: It *must* be because you have the social security number (turn 44)

Example 27 (Transcript 5)

R5: Ok ha there *must* be a way where I == can (turn 41)

The customer uses *must* more often than the CSR, which helps him to be more definite than the CSR.

Example 28 (Transcript 8)

C8: and and the and I *need to* find that one and the one is going to the one is going to lapse (turn 261)

Example 29 (Transcript 8)

R8: Yes, so if that's your decision, sir you *need to* == (turn 210)

Need to refers to giving instructions, such as the CSR using this lexicogrammatical item to offer solutions. In Example 29, sir you *need to*. When the speaker says “you need to...”, then the proposal to carry out an action is intensified and the meaning

has been graded up. The intensifier “need to” can be frequently found when the CSR intends to give an instruction to a customer during the stage Servicing. For example, (*we would need to increase the monthly bank draft in accordance to the cost of insurance* (Transcript 8, customer, turn 27).

Example 30 (Transcript 8)

C8: ... one policy that would cover till I'm *most* likely it forecast that it would cover till I am 77 right? (turn 96)

Example 31 (Transcript 7)

R7: Mhm ok maam the *most* I can do is ... (turn 86)

Most is also used in call centre data, for example, the CSR said *the most I can do is...* Most functions as an intensifier for the action that the CSR can take. The expression of *The most I can do* states the CSR's limitations and shows her effort. Also, this expression emphasises that the CSR has explored what is the most she can offer in terms of help and service.

Another example of Force, Quantification, used by the customer and the CSR will be illustrated. The three categories of Quantification are amount, extent and frequency.

Example 32 (Transcript 9)

C9: ... He can't, he is one of *those* people that can't do anything for himself. (turn 35)

Only one example of *people* can be found in the 20 calls. In Example 32, the customer uses *those people* to refer to the CSRs who served him before. The lexicogrammatical resource of *those people* in this case makes it explicit that there is more than one CSR; however, using judgment the speaker is inferring that none of them *can do anything*. The reference to *those* signifies, as Wodak (1996) and Fairclough (1989, 1992) would argue, the division of in-groups and out-groups, where the speaker differentiates her affiliation with regards to the group of people who will carry out an action vs. another group of people will not, thus creating a huge divide between ability and capability. Martin and White (2005) and Martin and Rose (2007) subcategorised judgment into different types, for example, tenacity, which means how persistent they are, and capability, which means how capable they are. In this case, the customer believes the CSR has high capability but low tenacity. The customer thinks the CSR is very capable of helping, *he can't do anything for*

himself, that he is not resolute. This is an inferred meaning which is conveyed by the token implicitly.

The second category of Quantification is extent. Extent can be further divided into two categories, scope (time) and distance (time and space). Example of scope (time) includes *year(s)*, *month(s)* and *week(s)*. *Year(s)* is Graduation choice Scope resource frequently found in the call centre discourse. The customer tends to use *year(s)* to quantify their waiting period or time of being a holder of one of the company's policies.

Example 33 (Transcript 8)

C8: Ah I I don't know, I don't understand how I can be paying on these for so many *years* and all of a sudden it's not worth beans, I just ah, I'm ignorant on insurance (I guess like a load) of == lot of (turn 22)

In Example 33, the customer says, *I don't understand how I can be paid with this for so many years...* Here, the phrase of *so many years* helps to make a significantly explicit contrast with *all of a sudden it's not worth beans*. The customer intends to emphasise her point and how shocked she is. It may or may not be years; however, a time frame for a long period of time is chosen.

Example 34 (Transcript 4)

R4: ... I mean, after several *years*, you can get whatever you paid on the policy. (turn 151)

The CSR uses *year(s)* for a neutral purpose. In Example 34, the CSR said, *after several years, you can get whatever you paid on the policy*. The *several years* also functions to extend the scope of time; however, this expression *several years* signals that *you can get whatever you paid on the policy*. *Several years* then conveys a neutral meaning for receiving the policy premium after waiting for such a long period.

The customer uses months for quantifying and emphasizing the waiting time. In Example 35, *I have been waiting on this for months*.

Example 35 (Transcript 7)

C7: ... I have been waiting on this for *months* and I have the follow up follow up and follow up. (turn 38)

Example 36 (Transcript 4)

R4: == This is this is, ok sir, this is the last time that we're going to draft twice, after this we just gonna draft once a *month* that's going to be the 25th of each month (turn 67)

In Example 36, the CSR uses *just gonna draft once a month* to close down the frequency of drafting the policy payment. Examples of *weeks* are used by the customer and the CSR in the 20 complex calls. The usage pattern is similar to *month(s)* and *year(s)*. Customers use more *weeks* in their conversations than the CSRs.

Example 37 (Transcript 7)

C7: ... I don't know if I can speak to a supervisor or what there's been a mix up of things? And he said he would get this to me and now it's been over a *week*. (turn 12)

Example 38 (Transcript 10)

R10: ... and eh the letter you will be getting that probably within this *week*. (turn 23)

In Example 37, the customer complains about the late response of the supervisor, *it's been over a week*. However, based on the findings from the Phase II the CSR tends to set a time range when using the phrase *week*, such as in Example 38 where the CSR is replying to a query and narrowing down the time for the response, such as *probably within this week*.

Perhaps such a choice of scope in time and frequent reference to *weeks*, *months* and *years* is indicative of the insurance industry which involves people investing in an insurance policy for a long period of time, and therefore more markers of this kind can be found in this particular sample set. It is possible that in other industries there might be fewer scope and time references used. This is a question which could be taken up in another study.

Figure 7.7 shows the frequency with which time scope, *year(s)*, *month(s)* and *week(s)*, were used by the CSR and the customer.

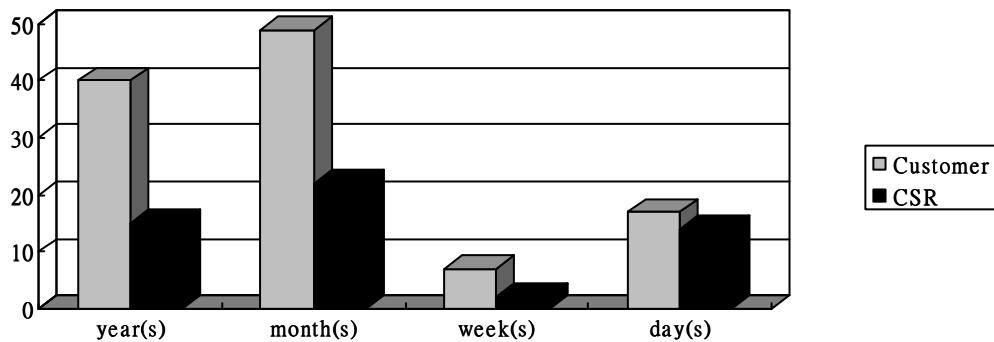


Figure 7.7 Time Scope of Graduation used by Customers and CSRs

The customers use many more Appraisal resources of time, such as *year(s)*, *month(s)*, *week(s)* and *day(s)* to establish scope of time. This is because they quantify their waiting time. For example, *Oh. It's been several years ago* (Customer 2, transcript 2, turn 48). The expression *years* helps to expand the scope of timing and to reinforce the waiting time of the customer. As described above, both the CSR and the customer used more Force than Focus resources. In addition, within the subcategories of Force, the time scope has the highest frequency. Therefore, the scope of time is very significant to the construct of interpersonal meaning in the call centre discourse, something which is frequently shown in the 20 complex calls.

Another category of Extent is distance (time and space). Two lexicogrammatical items of *now* and *here* are selected to investigate the usage pattern of CSR and customer. An example of *now* is shown as follows:

Example 39 (Transcript 19)

C19: Yes. Hi Mable I hope you can help me um *now* I guess the best thing to do is you do do handle old erm old Lime = = life (turn 2)

Example 40 (Transcript 8)

R8: ... *now* that's the amount of coverage that you have, or we cannot or we can no longer lower it down say it 11 000 dollars. (turn 134)

Both the CSR and the customer use the word *now* frequently. Another example within the category of distance (time or space) is *here*. *Here* can be referring to either space or location. For example, in Example 41, the customer tells the CSR that *I'm here in Nebraska*. *Here* functions as a location marker.

Example 41 (Transcript 2)

C2: Where where does this come from? Where is he represented? I'm *here* in the Nebraska. (turn 84)

Example 42 (Transcript 7)

R7: Ok, just ah second, maam, let me see *here* what we can do for you and the trust, hold on. (turn 63)

In Example 42, the CSR serves the customer by saying, *let me see here what we can do for you and the trust*. *Here* in this case refers to the computer system. Therefore, *here* in these examples reinforces the distance of time and physical space, for example, in front of the computer system. As shown in Figure 7.8, CSRs use more instances of *here* (81) than the customer (66), and more instances of *now* (45) than the customer (33).

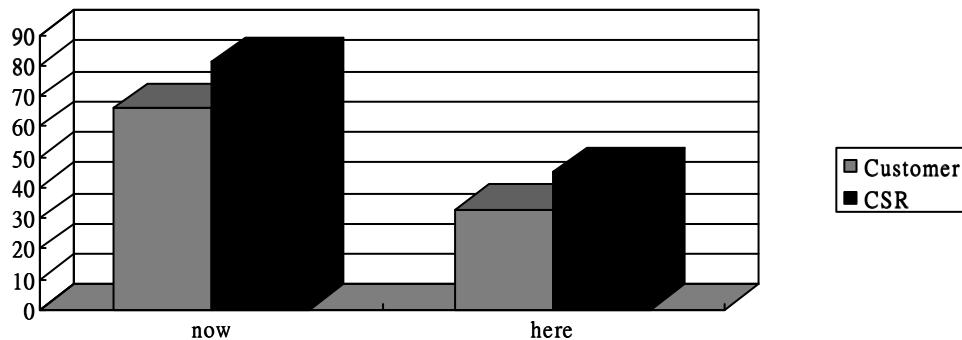


Figure 7.8 Frequency of Distance (EXTENT)

The data show that the customer tends to use a greater number of Extent of time. Time resources, such as *months*, *years* and *weeks*, can extend the scope, especially when the customer has been waiting to receive service. However, as shown in Figure 7.8, the CSR intends to reduce the extent by using more lexicogrammatical items, such as *now* and *here*.

The third category of Quantification is frequency. The lexicogrammatical item *every* is an example of this category. In the complex call centre conversations, both the customer and the CSR use *every* to reinforce the quantification of their actions. In Example 43, the customer complains that *I hate to go to this conversation with, my every time I get somebody different*. *Every time* emphasises the seriousness of dissatisfaction faced by the customer.

Example 43 (Transcript 7)

C7: ... I hate to go through this conversation with, my *every* time I get somebody different. (turn 73)

Example 44 (Transcript 8)

R8: ok that's why we're giving you *every every* year the annual report so that you'll know as to how the policy working how much more money you would need to pay (turn 43)

In Example 44, the CSR explains the payment that has been specified in the *every every year the annual report* sent. She implies that the customer should know the amount to be paid as the *annual report* has been mailed to her *every year*. *Every every year* in this case also reinforces the customer's responsibility for understanding how much she needs to pay. Attention needs to be paid to the voice quality here. When the CSR says this *every every* year, her voice is higher and louder. The repetition of *every* signifies the level of increased emphasis given to the amount of time.

To conclude, the Force patterns produced by the CSR and the customer in the 20 complex calls apparently demonstrate that the customer grades up the meaning expressed and CSR tries to grade down the meaning as shown in Figure 7.9. They act differently by using different Intensification and Quantification resources to negotiate and to construe interpersonal meaning in complex calls.

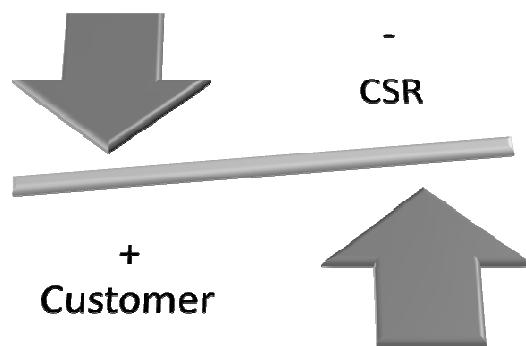


Figure 7.9 Force (Intensification & QUANTIFICATION)

For example, the customer tends to use a large amount of Quantification resources, such as time scope (*years, months* and *weeks*) to extend expressions that relate to the intensity and quantity of their waiting time. In contrast, the CSR uses more

intensification resources such as *need to* in order to demonstrate the immediacy of the instruction that they are discussing. In addition, the CSR uses the frequent distance (time or space) items *now* and *here* to counteract the graded intensification constructed by the customer and to bring the discussion back to the present and back to a closer time frame. This time frame applies not only to insurance calls, but is also indicative of the CCCR data and other calls that I have listened to. The pattern shown in Figure 7.9 exists across different industry types. The intentions of the customer are twofold: 1) they need the CSR to understand the inconvenience, and 2) they infer an apology from the trouble created. In the next section, an analysis of the Focus items produced in the 20 complex calls will be presented. Examples are provided to demonstrate the Focus pattern produced by the CSR and the customer.

7.8.2 Expressing Interpersonal Relation through Focus

The second category of Graduation is Focus. As shown in Figure 7.10, in the present study the category of Focus can be further divided into two major categories, i.e., Specificity and Fulfilment. There are completion and actualization resources in the category of Fulfilment (Hood & Forey, 2008).

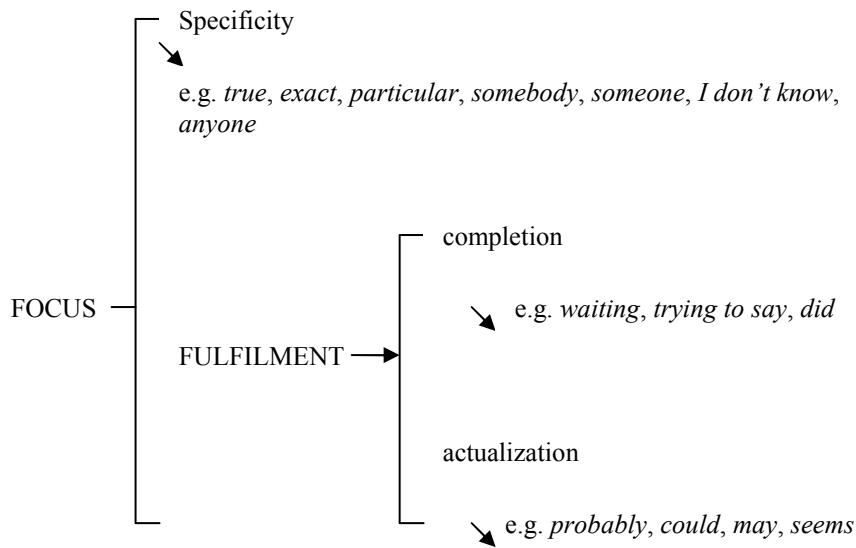


Figure 7.10 Network of Focus used by Customers and CSRs (Hood & Forey, 2008, p. 395)

The data showed that specificity can be further divided into positive specificity and negative specificity. Positive specificity sharpens the focus, such as *that's true*, *the exact amount* and *the particular policy*. Negative specificity blurs the focus, with examples including *I don't know*, *someone or somebody* and *anyone*. Examples are taken from the transcript to illustrate how the CSR and the customer use these resources, and some interpretations of the meanings made with these choices for negotiation at the lexicogrammatical level are outlined below.

In Example 45, the customer said, *every time I talk to somebody*. *Somebody* refers to CSRs in the call centre. The customer is confused, perhaps saying, *I am a little fed up with him*. This customer blurs the specificity by using *somebody* to increase the level of frustration that he is feeling in the message. The reason for including such choices is that the customer seeks to persuade the CSR to provide the service.

Example 45 (Transcript 7)

C7: Ok, I just documenting every time I talk to somebody cos you know I am a little fed up with him, ... (turn 32)

Example 46 (Transcript 20)

R20: There's no floor it's just 700 North 5th Street only there's somebody there who's going to receive and == sign (turn 104)

However, the CSR uses *somebody* in a different way. In Example 46, the CSR says *there's somebody there who's going to receive and sign?* The use of *somebody* here is more factual, without projecting sarcasm.

In Example 47, the customer can not find a CSR who can tell her who her insurance beneficiary is. She has been calling for a year, but she cannot reach the right CSR. She says *trying to get someone to send me in writing showing who the beneficiary is on my policy*. The customer blurs the position of the CSR by using the vague term *somebody*. The customer thinks that it should not be that difficult to receive that information, and that *someone* should be able to tell her. However, she has been waiting for a year. The negative specificity of *someone* grades up the level of frustration and dissatisfaction. She perhaps chooses to use the word *someone* to avoid being personal because the customer does not care who is responsible for this task as long as *someone* does it. This shows a lack of personal attention in a large

company. Both the CSR and the customer feel alienated from the service provider and do not have a specific agent they deal with.

Example 47 (Transcript 10)

C10: Peter I have been calling for almost a year now, trying to get *someone* to send me in writing showing who the beneficiary is on my policy. (turn 10)

Example 48 (Transcript 11)

R11: and we'll have *someone* to research that for you == ok (turn 89)

The CSR uses a smaller number of *someone* than the customer. In Example 48, the CSR states, *we'll have someone to research that (information) for you. Someone* in this case refers to person who is able to help the customer. Again the use of *someone* by the CSR is more positive and factual when considering the background. The CSR could have said *our Claims Department*, named a particular team or even given an individual's name; however, the CSR did not choose this option. Instead, she chooses *someone*. This lexicogrammatical choice demonstrates the professional capacity of their organization and institutionalizes the work conducted in the faceless call centre in that the conversation and responsibility will be passed to *someone else*. *I don't know* is a very frequently used item for constructing negative specificity. In Example 49, the customer says *it's kind of complicated and I don't know I have my social security number*. Apparently, the customer is facing a very difficult situation. She totally blurs the specificity by using *I don't know*. The expression *I don't know* emphasises the customer's lack of clarity which refers to an unclear mind and frustration level.

Example 49 (Transcript 12)

C12: Eh it's kind of complicated and *I don't know I don't know I have my social security number ==* (turn 2)

Example 50 (Transcript 18)

R18: (Ok) how can I request that if *I don't know* the policy number? Let's see um == just (turn 41)

The only use of *I don't know* by the CSR is in Example 50, *how can I request that (account information) if I don't know the policy number?* In this case, *I don't know* does not signify any inadequate knowledge or uncertainty. On the contrary, it means that the CSR knows that only if they have the policy number can a CSR request the

account information. This use of *I don't know* is completely different between CSR and customer.

In Example 51, the customer says *I'm not employed by anyone* to increase the severity of the problem.

Example 51 (Transcript 11)

C11: == I'm not employed by *anyone*, and I have not been. I'm always paid this myself (turn 36)

Example 52 (Transcript 15)

R15: *Anyone anyone can sign it sir, any officer of the bank, ok? So what == would* (turn 61)

However, in Example 52 the CSR uses *anyone* in a more positive way than the customer in Example 51. The CSR says *Anyone anyone can sign it sir, any officer of the bank, ok? Anyone* here blurs the specificity but at the same time it signifies that the officers in the bank have many options and choices for helping.

Figure 7.11 graphically represents the result of the frequency count of the specificity resources used by the CSR and the customer.

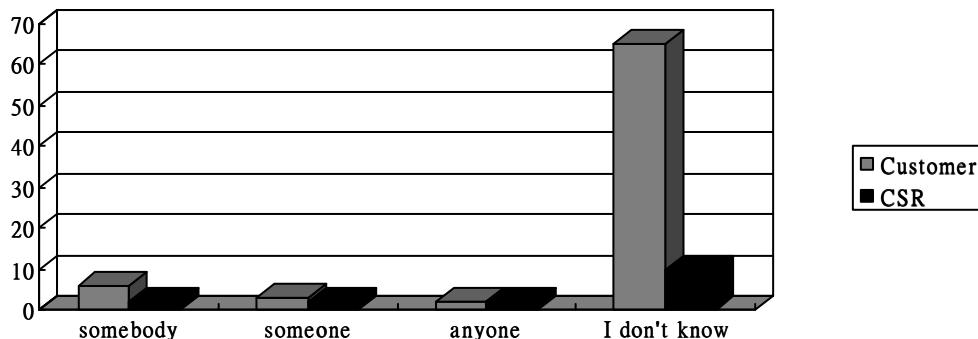


Figure 7.11 Frequency of Specificity I

As shown in Figure 7.11, it is clear that the customer uses more specificity items than the CSR, in particular *I don't know*. Hood and Forey (2008) suggested that these items function to grade the degree of specificity around an entity. In a complex call, the customer tends to exaggerate their levels of confusion. To achieve this purpose, the customer uses many negative specificity resources in order to construe a strong level of disappointment. These negative specificity resources are in contrast with the other positive specificity resources, such as *true*, *exact* and *particular*,

which belong to the two ends of a continuum of specificity. In order to offset the negative specificity that signifies the problem, the CSR uses much more positive specificity to strike a balance. The patterns of positive specificity used by the CSR and the customer in the 20 complex calls will be illustrated:

Positive specificity sharpens the focus. The positive specificity resources found in the 20 complex calls include *true*, *exact(ly)* and *particular*. The results show that the CSR and the customer have totally different patterns of using positive specificity. In Example 53, the CSR said *that is (the) true*. *True* helps to sharpen the specificity and the focus, which is the accurate amount of 63 dollars and 69 cents.

Example 53 (Transcript 12)

C12: because you would taking out 2 hundreds and 53 dollars 2 hundred I mean 63 dollars a month, 63 dollars something a month (turn 113)

R12: 63 dollars and 69 cents, that is (the) *true* (turn 114)

In addition, the phrase *exact* emphasises an entity which is completely correct and accurate. In Example 54, the customer replies *exactly* to the information provided by the CSR. *Exactly* in this case means the customer totally agrees with the information provided by the CSR.

Example 54 (Transcript 7)

R7: Ok now ok ah okay and 10 per cent of the policy proceeds should only be assigned to your ex spouse. (turn 19)

C7: *Exactly*. (turn 20)

Example 55 (Transcript 2)

R2: It will indicate on the letter together with the form. I don't have the *exact* figure now, maam. (turn 39)

In Example 55, the CSR suggests that in order to receive further assistance *the exact figure* is needed. The CSR uses *exact* to project an accuracy which helps to sharpen the specificity.

Particular is the third example of this subcategory of positive specificity. In Example 56, the CSR uses *on the particular* policy to explain the cause of the problem.

Example 56 (Transcript 15)

R15: The assignment on the *particular* policy was released already. That's why we were able to process the 20 45 request (turn 117)

Particular in such a case helps to suggest the major reason for the failure to process the request. The analysis shows that three lexicogrammatical items are used by the CSR and the customer in the 20 complex calls, i.e., *true*, *exact(ly)* and *particular*. Therefore, it becomes apparent that the CSR uses many more positive specificity resources than the customer to outweigh the Graduation level construed, such as negative specificity as shown in Figure 7.12.

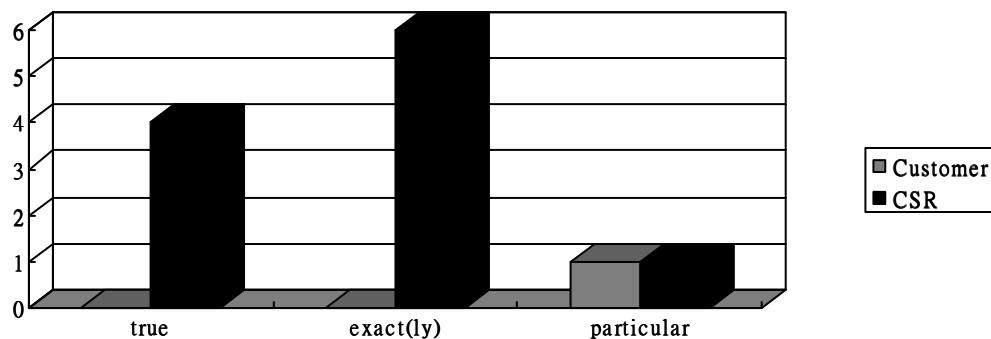


Figure 7.12 Frequency of Specificity II

The CSR uses more specificity items such as *true*, *exact(ly)* and *particular* than the customer does. It is essential for the CSR to be specific because the customer tends to emphasise the problems by expanding the level. Figure 7.11 shows that the customer blurs the focus by using more instances of *somebody*, *someone* and so on. The CSR here sharpens the focus by using more *true*, *exact(ly)* and *particular* in order to be specific when giving instructions and solving the problems.

Another major category of Focus is Fulfilment. Fulfilment refers to a process of doing something for which there is a prior expectation and promise (Hood & Forey, 2008). Within the category of Focus, there are two subcategories of completion and actualization.

Examples of completion used by the customer and the CSR in the 20 calls include *waiting*, *trying to say* and *did*. *Waiting* relates to time, which is one of the major causes of complex negotiations.

Example 57 (Transcript 3)

R3: ...because probably the person owning the policy is *waiting* for a bill and he doesn't know we are not aware of where that person moved or what place he is now and == he (turn 89)

In Example 57, the customer says he is not the policy holder, but the company keeps sending him some letters which belong to another policy holder. The CSR believes that the company has mailed the letter to the wrong person. The CSR explains to the customer that *the person owning the policy is waiting for a bill*. The meaning of *waiting* is more factual without much personal attitude embedded, and emphasises the scope in time along with carrying negative attitude.

Trying to say is another example of the category of completion, referring to the incompletion of a process but at the same time trying to solve the incompleteness. The customer and the CSR use *trying to say* with similar frequency. In Example 58, the customer argues with the CSR, saying *what you are trying to say, listen*.

Example 58 (Transcript 4)

C4: But what you're *trying to say*, listen... (turn 50)

Example 59 (Transcript 12)

R12: That's why I'm *trying to confirm* maam hold on for a second err. Ms Camble hold on ok ok, er Ms Camble? (turn 27)

In Example 59, the CSR explains to the customer *that's why I'm trying to confirm maam*. *I'm trying to confirm* refers to the confirmation process in progress.

Did refers to an action completed. The customer tends to use more instances of *did* than the customer. In Example 60, the customer says *I did, I did already*. *Did* in this case intensifies the completion of the fulfilment.

Example 60 (Transcript 9)

C9: I *did*, I *did* already. (turn 47)

Example 61 (Transcript 5)

R5: Ok, hold on just a second. [pause - 10 secs] ok maam I *did verify* that one in and since Carl is the owner Central he is the owner ... (turn 103)

The CSR also uses the lexicogrammatical item *did*; however, in fewer cases. In Example 61, she said *ok maam I did verify* to signify her previous verification.

Figure 7.13 presents the usage pattern of completion as one of the categories of Fulfilment Focus.

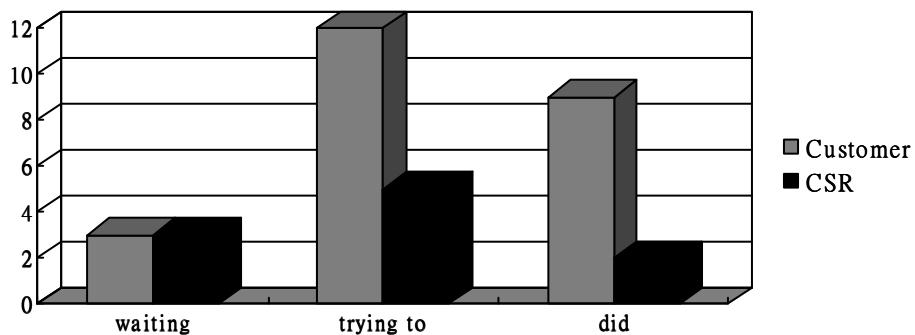


Figure 7.13 Frequency of Completion (Focus)

Waiting and *trying to* refer to being in progress towards the completion, while *did* is interpreted as already completed. As shown in Figure 7.13, the customer signifies the progress towards completion more frequently than the CSR. This is because in a complex call the customer has usually called the company before, or taken some action before reaching the current CSR. In order to show their effort in solving the problem and to present their frustration levels, customers emphasise what they *did* or were *waiting to*. The customer may think that it is a continuous waste of their efforts in dealing with the problem, and often reiterates these features throughout the text to construe negative prosody and to enhance their argument.

In addition, misusing Fulfilment resources can create problems and construe complex negotiation. The following example illustrates the problem of fulfilment and, at the same time, the importance of the appropriate indication of completion.

Example 62 (Transcript 6)

C6: ...I don't know I don't know what you guys are doing? (You don't know what you're doing either [laugh, along the clause]... Are you there? (turn 8)

R6: I'm still here sir. I'm *trying to listen* (and) everything that you are *trying to say*. (turn 9)

C6: I'm not *trying to say*, I'm *saying it*. You *sent this to us*. (turn 10)

In Example 62, the R6 states, *I'm trying to listen (and) everything that you are trying to say*. However, the customer (C6) replies, *I'm not trying to say, I'm saying it. You sent this to us*. In the above case, the problem is not simply created by low or high modality; instead, the problem is related to fulfilment and realisation. In turn 9, the

CSR says, *trying to listen...*, which refers to the description of her process. It is acceptable for her to describe her own status and ability to handle the problem. However, when the conversation continues, she says, ... *what you are trying to say*. The realisation of *trying to say* refers to something that is incomplete. *Trying to* expresses a degree of incompleteness of a process through intention (Hood, 2004). It is equal to a critique of another's ability. For the customer it sounds as if the CSR is playing down the customer's ability. As a result, the customer interprets it as a critique of his (the customer's) lack of fulfilment and responds in a sarcastic manner. Hence the customer (C6) immediately replies, *I'm not trying to say* in order to repair this critique of lack of fulfilment. The conversation expands on this, and with the customer saying, *I'm saying it. You sent this to us*, the customer seems to compare *trying to say* and *I'm saying* for the degree of completion.

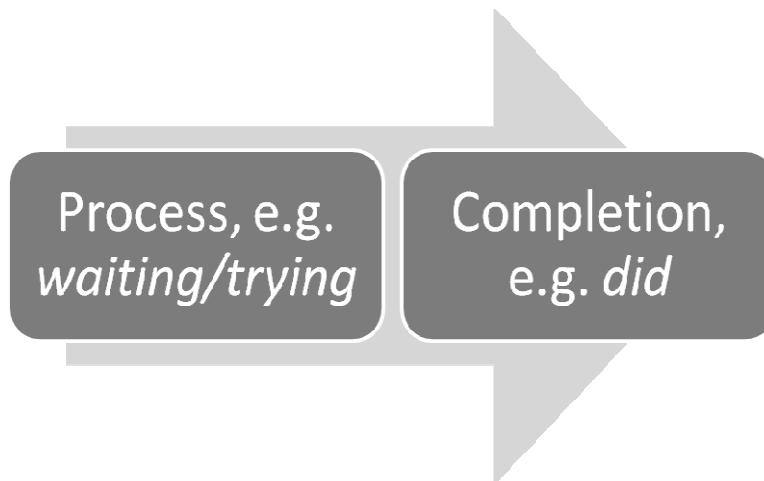


Figure 7.14 Completion (FULFILMENT)

As shown in Figure 7.14, *trying/waiting* refers to progress that is less completed, such as *did*. In Example 62, *I'm saying* refers to a higher degree of completion. As a result, the customer neglects the modality and provides a definite monologic statement in order to make a stronger statement.

Another category of Fulfilment is actualization. Actualization refers to the degree of actualization of a proposition (Hood & Forey, 2008). From the 20 calls, four examples of actualization were selected to study their frequency pattern, such as *probably*, *could*, *may* and *seems*. These items blur the focus of an entity.

In Example 63, the customer says, *I guess so and then probably he didn't tell you that*. In this case, the customer *guesses* the situation, thus she uses *probably* to indicate the degree of actualization.

Example 63 (Transcript 3)

C3: I guess I guess so and then *probably* he didn't tell you that he was moving or I don't know and then you sent letters to him or == something (turn 66)

Example 64 (Transcript 12)

R12: That was true maam that was back to 2004 ok and *probably* that's the reason why you are requested for the audit == ok (turn 126)

A similar use is found in the conversation of the CSR. In Example 64, the CSR uses *probably* to explain the degree of actualization.

In Example 65, the customer is really frustrated, saying *I was crazy because I could (go mad) for the 197 dollars*. The lexicogrammatical item *could* here expresses the degree of actualization of *go mad*. The choice of *could* helps to develop the prosody or the feeling of seeming *crazy*.

Example 65 (Transcript 4)

C4: Yea, I have one for myself, I thought I was crazy because I *could* (go mad) for the 197 dollars (turn 130)

Example 66 (Transcript 8)

R8: OK, um, sir, this policy that ends in 01010G, if you're not going to increase the payment based on the cash value that *could* possibly run for another more year (turn 170)

In Example 66, the CSR warns the customer that *if you're not going to increase the payment based on the cash value that could possibly run for another more year*. *Could* in this case refers to the possible degree of actualization.

In Example 67, the customer says, *so that if in case you need to be assisted by an agent, you may call the agent*. *May* indicates a lower degree of actualization compared to the above examples of *probably*.

Example 67 (Transcript 2)

R2: No maam. We would just have to give you this number, so that if in case you need to be assisted by an agent, you *may* call the agent (turn 57)

The CSR also uses *may* to indicate uncertainty which construes a lesser degree of actualization.

In Example 68, the customer calls to enquire about an unknown payment. The CSR refers to the data system and explains that *it seems like it was set up before the policy anniversary. It's like you are paying in advance.*

Example 68 (Transcript 4)

R4: ... It *seems* like it was set up before the policy anniversary. It's like you are paying in advance. (turn 77)

Moralization defines a proposition that is constructed as less than fulfilled and less than realised (Halliday & Matthiessen, 2004; Hood, 2006). Modalisation (*probably*; *can*; *may*, and so on) is classified as Focus (Hood & Forey, 2008). In the data, low modality is usually associated with a certain level of uncertainty.

The use of *just* and *still* counters the grading of force, referring to the occurrence of a situation as sooner than expected. *Actually we did...* is countering a grading of Focus as the expectation lacked fulfilment. There are recognizable Graduation patterns used by the customer. When employing Force resources, the customer tends to use a large amount of Quantification resources, such as time scope (*years*, *months* and *weeks*) to extend their waiting time or emphasise the time delay. When employing Focus resources, the customer uses more negative specificity items such as *I don't know*, *someone*, *somebody*, and *anyone*. In addition, the customer signifies the progress made towards completion instead of completion fulfilment by using the expressions *waiting*, *trying to say* and *did*.

It is apparent that the customer frequently uses Graduation as Force to express meanings of Intensity (for example, *must*, *need to*) and Quantity (for example, *years* and *months*), and as Focus to express meanings of Specificity (for example *someone*, *somebody*, *I don't know* and *anyone*) and Fulfilment (for example, *waiting*, *trying to*, *probably* and *could*) when they describe a situation or complain about a problem. The customer, when complaining, tends to overstate the degree and seriousness of the problem. However, the findings show that a range of different choices are made by the CSR, who frequently uses Graduation items to minimize the heightened intensity (for example, *seems*, *can*, *may*, *probably*, *particular*), quantity (for example, *need to*, *now* and *here*), completion and actualization created by the customer.

The contrasting roles taken up by caller and CSR could be expected to generate different linguistic choices. The resources of Graduation taken up by each speaker in the negotiation process are different as shown in Figure 7.15. The arrow on the left-hand side shows the customer trying to extend the Graduation level, while the arrow on the right-hand side shows the CSR's attempts to close up the Graduation level. The two double-headed arrows in the middle linking the two sides signify the push and pull negotiation process of Graduation, representing the Graduation level created by customer and CSR.

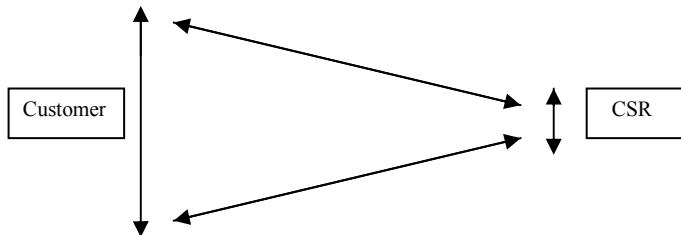


Figure 7.15 Use of Graduation Resources Force and Focus in Call Centre Discourse between Customers and CSRs

Figure 7.15 demonstrates how the customer tends to construe a higher Graduation level or to exaggerate the degree of their disappointment as shown with the larger arrow on the left-hand side. The lexicogrammatical choices of the CSR, however, work in the opposite way (shown by the smaller double-headed arrows). The CSR tries to reduce the intensity of the problem and minimize it. This phenomenon is the result of the diverse underlining goals and motivations of the speakers (Wan, 2010). As the work by the CSR is highly restricted by the target of meeting or even reducing Average Handling Time (AHT) for each call (Deery et al., 2002; Taylor, 1998; Taylor & Bain, 1999, 2007), he has no choice but to scale down the Graduation level created by the customer in the complex call in order to meet the expected target. This motivation of the CSR is clearly realised in their Graduation choices at the lexicogrammatical level.

In the 100 calls of the CCCR (Call Centre Communication Research) corpus, I also found that Graduation resources were frequently used by the speakers. Inappropriate use of Graduation resources may lead to the conversation becoming a complex negotiation. It is useful to extend the analysis beyond the lexicogrammatical features to examine the interpersonal features of the call and the emotional profile of conversations. I suggest that the paralinguistic features of voice quality play a key role in the construction of interpersonal meaning. For an analysis of different aspects of voice quality which can be used to identify resources used by the different speakers, as well as how voice quality works in the interaction, the discourse will be explored further in the next chapter.

7.9 Concluding Remarks

To summarise, this chapter has mainly examined meanings in terms of speech functions, exchange structure and Appraisal resources in the call centre conversation. These resources jointly contribute to the negotiation process in a complex call. The role of Graduation is very important in making meaning in these calls. Voice quality is also identified as a key resource to construct interpersonal meaning during the negotiation between customer and CSR. The findings regarding research question 3), focusing on paralinguistic voice quality features, will be presented in Chapter 8, Findings and Discussions III.

Chapter 8: Findings and Discussions III

As discussed in Chapter 2, the CSR must maintain a positive attitude at work (Lee, 2006). Apart from positive lexicogrammatical choices, good interpersonal meaning cannot be achieved without the contribution of voice quality. However, in the literature the meaning-making process of voice quality is often interpreted as less systematic. On my field visits I found that some call centre trainers often ask the CSR to sound “positive and sincere” and to avoid annoying and offensive expressions. However, voice quality features that result in creating interpersonal meaning of “positive and sincere” have yet to be defined and remain unexplored. Often in such training or communication, voice quality terms are used with little or no definition. A common sense interpretation is left for the CSR to understand and act upon, which in a second language might be very difficult. Thus there is a strong need to seek a reliable and systematic analytical method for analysing voice quality.

Drawing on SFL, van Leeuwen (1999) has developed a System Network of voice quality, a systematically theorized Sound Quality framework to model this meaning-making system. Van Leeuwen’s (1999) framework was used as a starting point in the current study to look at human voice quality in the call centre discourse. The last research question of the present study is 3) *What is the role of voice quality in call centre conversations?* This question will be discussed in detail in the present chapter. In particular, this chapter focuses on 3a) *What relative changes in voice quality features can be identified as key resources for construing negotiation in call centre conversations?* The core data examined in Phase II of the study comprises original sound tracks (see Chapter 4 for data selection process). In this chapter, I identify voice quality realisations in the text and then discuss how these function in the data. All voice quality features identified in this analysis refer to the relative shift of voice quality features in the conversation (see Section 3.9.4 for a more detailed discussion of the relative shift of voice quality features). The phonological software, *Praat*, will be used for part of the data analysis in this chapter (see Section 5.6 for an overview of *Praat*).

8.1 Voice Quality Analysis

“Sound quality affects us and is able to create meaning potentials” (van Leeuwen 1999, p. 127). Voice quality is a part of the semiotic resources of sound, thus it creates different meaning potentials in different contexts (van Leeuwen, 1999; see Section 3.9.5 for the theoretical framework used in the study of voice quality). In his sound quality framework, van Leeuwen (1999) has included a discussion of a wide range of types of sound quality, such as music from movies and songs, the human voice, and even sound from musical instruments and bare hands. The key features of Sound Quality include tension, loudness, pitch register (High/Low), roughness, breathiness, vibrato and nasality. After listening and analysing the transcribed texts of 20 complex calls, I identified several key examples as being important points in the text where voice quality seems to clearly flag interpersonal meaning. Four voice quality features, namely volume (Loud/Soft), tension from the muscle of the throat (Tense/Lax), pitch (High/Low) and rhythm (Slow/Fast) emerged in the call centre data; see Figure 8.1.

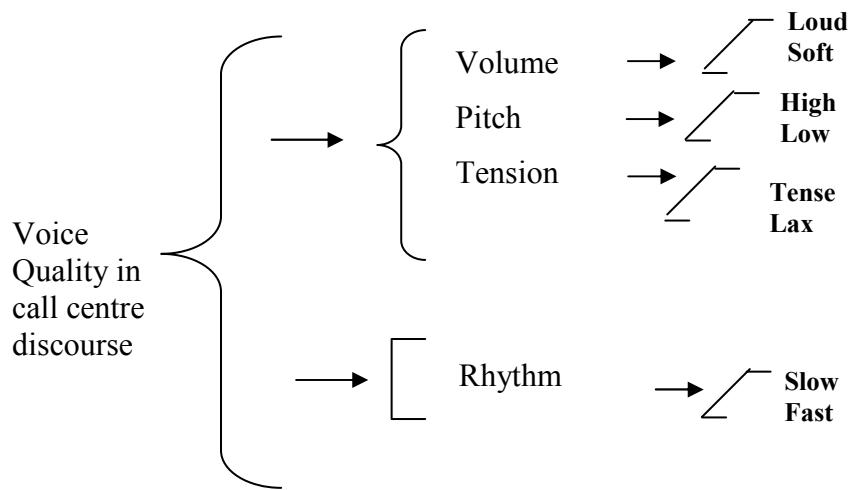


Figure 8.1 System Network of Voice Quality in Call Centre Discourse

In Figure 8.1, Volume, Tension, Pitch and Rhythm are shown as simultaneous systems, indicated by the curly bracket in the system network. A speaker can choose Volume, Tension and/or Pitch and combine these with different Rhythm patterns simultaneously.

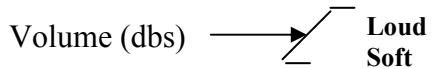


Figure 8.2 System of Volume

As shown in Figure 8.2, each subsystem, for example Loud and Soft as two polarities, forms a cline as illustrated by the angled square bracket. Speakers can choose different levels of volume along a continuum.

A rating exercise has been conducted to increase the validity of identifying voice quality by different raters in the present study (see Section 5.5 for further discussion). The findings of this rating exercise are consistent with a psychological experiment by Allen (1975) which found that listeners are able to identify different intensities of sound.

Instances of the categories Loud, Soft, High, Low, Tense, Lax, Fast and Slow are frequently found in the 20 complex calls. The customer tends to use a High, Loud and or Tense voice at points of negotiation in complex calls. On the other hand, the CSR uses Soft and Low voices for providing further information, or sometimes to comfort an angry customer. However, the CSR will also use High and Loud voice features for some professional explanations across a few turns. I believe that when the CSR is very confident about his/her product or service knowledge, a higher and louder voice is projected, for example, in transcript 16, turn 121, R12 uses a High and Loud voice to offer essential information to the customer.

In order to investigate whether and how the choice of particular voice quality features differ between general and complex calls, I selected three general calls in the CCCR corpus to investigate and illustrate the significance of choices when there is a change in voice quality, if any. Although a comparison of general and complex calls was not the primary focus of the present study, by including a brief synopsis of a representative sample of general calls I hope to illustrate the importance of paying attention to voice quality in complex calls. Table 8.1 shows the change in voice quality features in general calls taken from the CCCR corpus.

**Table 8.1 Voice Quality Features of Three General Calls in
CCCR Corpus**

CCCR corpus Transcript(s)	Volume		Pitch		Tension		Rhythm	
	Loud	Soft	High	Low	Tense	Lax	Slow	Fast
Transcript 14		✓		✓				✓
Transcript 97	✓	✓	✓	✓			✓	✓
Transcript 98	✓	✓		✓				✓

The participants of the above three calls are Filipino CSRs and American customers. Call 14 is an insurance related call. Calls 97 and 98 are finance related calls. The duration of calls is 2 minutes 15 seconds (350 words), 3 minutes 08 seconds (395 words) and 4 minutes 51 seconds (724 words). A common feature of the general call is that it is generally shorter than the complex call. As shown in Table 8.1, common voice quality features are Soft, Low and Fast. These calls take less time probably because there many of the responses and acceptances are expected. More time is needed when dealing with discretionary responses.

As in my initial screening of 2,000 calls, these three calls illustrate that a lack of tension can be found in the voice quality level. Tension must be associated with the High and Loud features to signify “hot anger” (see Section 8.2 for further discussion). In the three sample calls presented here, and on average in my initial screening of the 2,000 calls, High pitch and Loud volume were also infrequently found in general calls. However, as shown above in the sample of 20 complex calls extracted from the wider data set and used as the focus of the study in Phase II, High pitch and Loud volume were seen as almost obligatory elements in a complex call. This brief comparison of general and complex calls illustrates and confirms retrospectively the initial selection process that lead to the selection of the 20 complex calls for the study in Phase II. In the following sections, each category of voice quality will be illustrated and supported with examples from the 20 complex calls.

8.2 Voice Quality Feature – Volume

Volume refers to loudness and softness in the voice of the CSR or the customer. Volume is measured by decibel (db). Figures 8.3 and 8.4 illustrate examples of Loud and Soft as shown by *Praat*; see Section 5.6 for a description of *Praat* and how it is

used in this study. *Praat* measures the db level of the speaker by importing the sound track. The db level can be referenced by measuring the intensity, indicated by the circled areas in Figures 8.3 and 8.4 for the intensity (green line) for the dbs. The black arrow indicates the highest dbs along this sound track.

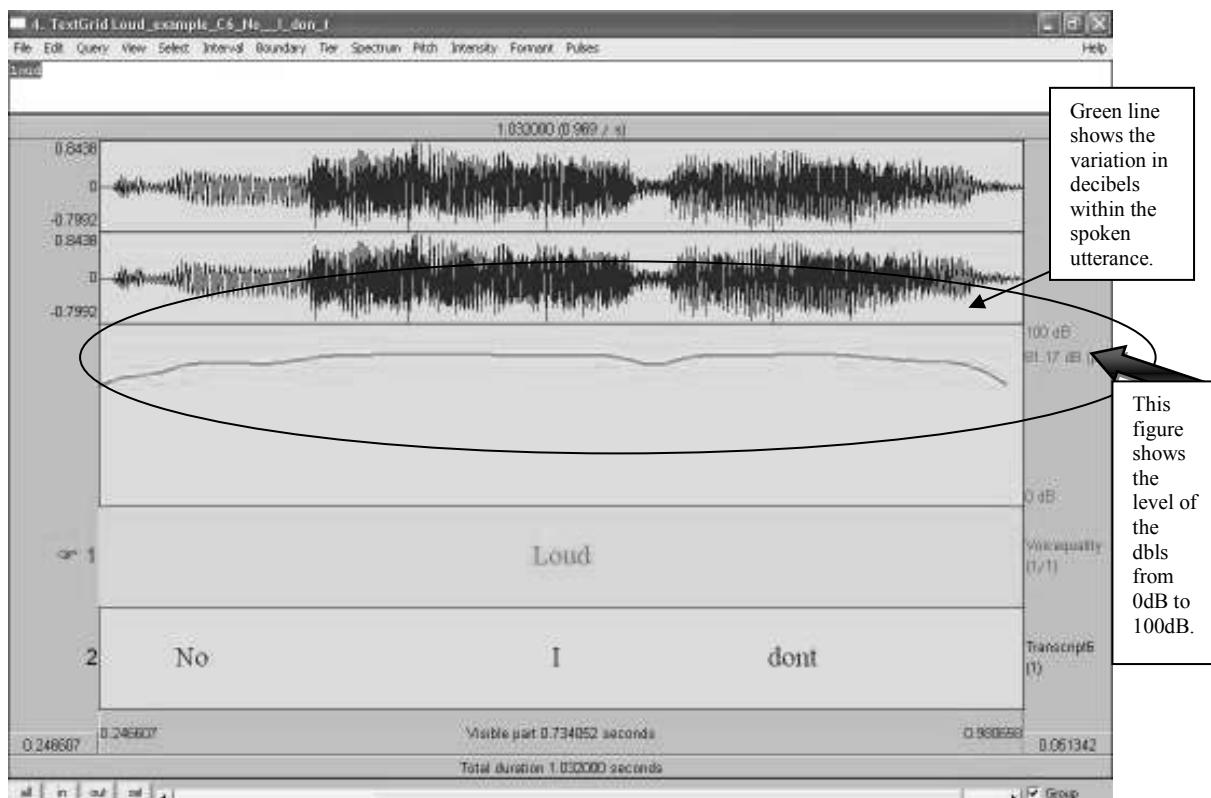


Figure 8.3 Example of Loud, as displayed by *Praat*

The green line refers to the intensity, shown in the circled area, and variants in the green line illustrate the relative change in the loudness. This example is of an explicit change in loudness in the call centre conversation. The range of the dB is indicated by the numbers on the side, where 0dB indicates absence of loudness, such as silence, and 100 dB being very loud. Figure 8.3 shows that the customer says *No, I don't* (Transcript 6, turn 29), and her corresponding db is 81.17.

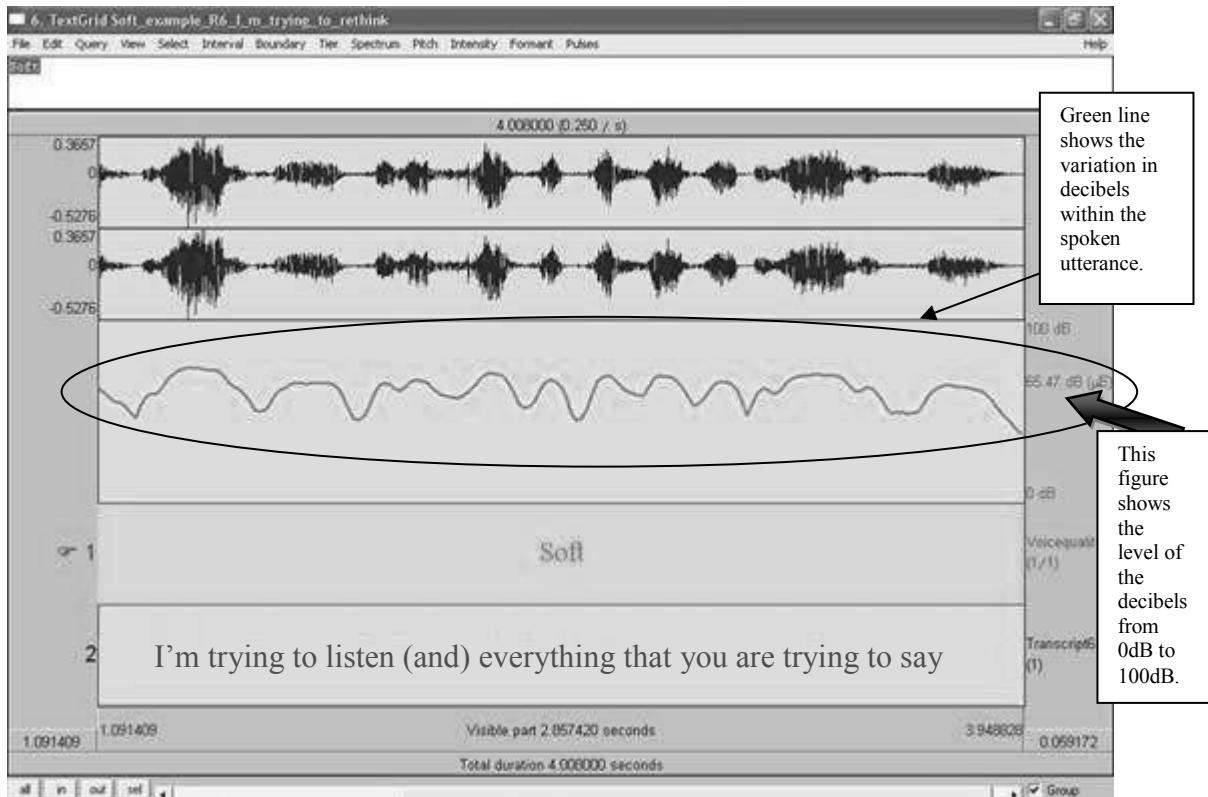


Figure 8.4 Example of Soft, as displayed by Praat

The sound track Soft was also imported in *Praat*. The CSR says *I'm trying to listen (and) everything that you are trying to say* (Transcript 6, turn 9). As shown in Figure 8.4, the highest dbs in this sound track is 65.47, indicated by the black arrow. The green line varies in a wavy way which means the speaker varies the decibels along the utterances.

Volume has a link with social distance (van Leeuwen, 1999). Loudness is a factor essential for transmitting message (Möller, 2000). A loud voice can expand the territory (van Leeuwen, 1999). As shown in Example 1, turns 46-51 provide examples of higher levels of loudness and faster speeds found in the data. Transcription conventions used to describe voice quality and related features are as follows:

Volume (Loud / Soft, dbs)

°word° a passage of talk that is softer than surrounding talk

WORD a passage of talk that is louder than surrounding talk

Pitch Register (Low / High)

↓marked falling shifts in pitch that is lower than surrounding talk

↑marked rising shifts in pitch that is higher than surrounding talk

Rhythm (Slow / Fast)

- > word < talk is faster than surrounding talk (fast rhythm)
- < word > talk is slower than surrounding talk (slow rhythm)
- :: an extension of a sound or syllable

Tension (Tense / Lax)

- ~ word ~ talk is laxer than surrounding talk by relaxing the muscle of your throat
- + word + talk is tenser than surrounding talk by relaxing the muscle of your throat

[pause – x secs] timed intervals in seconds show length of silence

As shown in Example 1, turns 46-51 provide examples of higher levels of loudness and faster speeds found in the data.

Example 1 Voice quality analysis: Faster speed and Loudness

(Audio file: Call 1_4:17-4:48)

R = Female CSR

C = Female Customer

[Generic stages: Servicing and Objection]

- 46 C1: because I +ASKED+ “do I +NEED+ to sign the form, do I NEED to+ write the letter” and the lady I >+SPOKE+< with, her name is Kelt.
47 R1: ↓°Mhm°↓
48 C1: SAID “NO” she would do it for me and THAT’S ALL
49 R1: That’s right all you need to do == is
50 C1: == >WHAT HAPPEN WHAT HAPPEN IF NEXT MONTH YOU GUYS DRAW MONEY< again because that’s unacceptable
51 R1: We +WON’T DRAW+ any money out, maam, now that your request is already placed on the system

As shown in turn 49, when the CSR (R1) is describing the action which the customer (C1) needs to take, the customer (C1) interrupts in turn 50, by saying *what happen what happen if next month you guys draw money again* in a louder voice at a faster speed than the surrounding discourse. The pace here is faster than in previous turns, and C1's voice also becomes louder. In the call centre discourse, rhythm differences are frequently noted between the CSR and the customer. I observed that a faster rhythmical voice is often associated with loudness. Sacks et al. (1974) indicated in their seminal study that the combination of faster rhythm and loudness functions to obtain speakership and that sometimes these result in self-selection at the time of turn taking. In Example 1, when the customer speaks Fast and Loud, the CSR immediately gives up speakership in turn 49. The customer is very keen to occupy

speakership which sounds more powerful. It is also an Engagement resource in Appraisal analysis that expands the space by closing down the other voice and taking the speakership (see Section 3.7.2 for discussion of Engagement).

Loudness can be associated with repetition to form hot anger. Hot anger refers to the overheated conversation in which a speaker dominates with active emotion (Scherer 1986; Wallbott, 1998; Wehrle, Kaiser, Schmidt, & Scherer, 2000). Hot anger realised in voice quality features of high pitch, tension and loudness can be identified in arguments in the 20 complex calls, as shown in the Objection stage in turns 44 to 48, in Example 2.

Example 2 Graduation and voice quality analysis: hot anger

(Audio file: Call 8_5:50-6:14)

R = Female CSR

C = Male Customer

[Generic stage: Objection]

- 44 C8: what happens to insurance that you pay the same amount every month for
the rest of your life. +I DON'T UNDERSTAND WHY DON'T HAVE
THAT KIND OF == [POLICY+
45 R8: == Ok, sir
46 C8: and this has +GONE UP SEVERAL TIMES+ == already
47 R8: == uh huh
48 C8: and it I've been I've been paying +THOUSANDS OF THOUSANDS OF
THOUSANDS OF DOLLARS+ of this thing and all of a sudden I'm not
gonna have a dimes' worth of insurance

The customer (C8) in this call is very frustrated and angry about his insurance payment. In turn 44, he uses loudness and tension which are reinforced and realised through negative polarity, *I don't understand why don't have that kind of policy*. He also chooses to use Loud and Tense voice in turn 46, *gone up several times* and in turn 48, *thousands of thousands of thousands of dollars* which *several times*, and *thousands of thousands of thousands of dollars* can be categorised as Force (Quantity) within a system of Appraisal. Repetition itself is already a quantification item building up prosody of force. In this example, together with the change in loudness and tension, voice quality force is added to the repetition of lexicogrammatical items, all combining to construe a clear realisation of frustration. This kind of combination doubly graded up Force, and I have termed this occurrence “hot anger” in the present study.

In the data, repetition examples are frequently found. Through using repetition of complete phrases, clauses or clause complexes, the speaker aims to generate longer turns and to reinforce the negative attitude being constructed. In Example 3, C6* referring to the customer's (C6) wife, says in turn 39, *years years years and years ago* in a raised tone which forms a prosodic pattern. The lexicogrammatical feature *years years years and years ago* can be categorised as repetition which is used to grade up the Force of Graduation resources. *Years years years and years ago* is a quantification resource where the repeated prosody grades up the intensity.

Example 3 Graduation and voice quality analysis: repetition

(Audio file: Call 6_3:46-4:15)

R = Female CSR

C = Female Customer

[Generic stage: Servicing]

38 C6: under EIC ==

39 C6*: == Wait ma'am. Here I'm gonna let you speak to my husband ah again. But I don't know John Smith and I that I'm certainly would like, eh, I mean that the person in the family whose name was John Smith guys, ah ↑YEARS YEARS YEARS AND YEARS AGO↑ when he was closed 100 years old. So I don't know what you are doing there. But I'm going to let you speak to my husband, but you certainly don't give, ah, me any confidence in your company.

Another example of repetition can be found in Example 4, Transcript 6 in turns 27 and 29, *No, I don't*. This short expression, *No, I don't*, closes up the space for modality, and no space is available for negotiation. The customer shuts down the opportunity of prolonging the conversation following the two questions asked, *do you know John Smith?* and *You don't have any recollection with Mr. Smith?* *No I don't* is a monoglossic emphatic answer. A monoglossic answer is interpreted as a single voice which leaves no room or opportunity for further negotiation, and increases the intensity. The inscribed meaning potential of *No, I don't* refers to *Let's move on to the next topic*. That is also a positive intensity resource related to Graduation in Appraisal analysis.

Example 4 Voice quality analysis: Loudness

(Audio file: Call 6_2:22-2:35)

R = Female CSR

C = Female Customer

[Generic stage: Servicing]

26 R6: to know John Smith?

27 C6*: ↑NO, I DON'T↑.

28 R6: You don't have any recollection of Mr. Smith?

29 C6*: ↑NO, I DON'T↑.

On the field visits, I found that the call centre trainers were often labouring under a misconception, believing that the customer tends to shout and use foul language to express their dissatisfaction in a complex call. However, this is not always the case. The data show that the customer may use other resources, such as using voice quality of Softness, to express their frustration. If the conversation becomes overheated, hot anger is created (Scherer, 1986; Wehrle et al., 2000), with the speaker dominating by what is interpreted as an “active emotion” (Wallbott, 1998, p. 887).

It is possible to identify softness features in the argument in Example 5. In Example 5, turn 33, the CSR (R1) raises the volume of the voice to create a counter expectancy, such as *but you already, was informed you*. At this particular moment, the customer (C1) gives up Loudness but chooses to use softness in her turn to continue to express her anger. This different way of expressing anger is termed cold anger. Cold anger is marked as a contrast to the active negotiation (Banse & Scherer, 1996; Scherer, 1986). Sometimes when a speaker, for example C1, is disappointed or angry, a soft voice may be chosen. This can be interpreted as cold anger which can sound more threatening than if they were expressing their emotion directly through loudness and shouting. This is because when a speaker expresses cold anger, s/he may be seen as having a greater negotiation power due to prior careful consideration and having corresponding solutions. Cold anger is a marked choice as the customer is inferring, for example, “I know I can shout. You know I am angry, but I’m keeping myself cool, stating this clearly. So that you cannot say that I am an irrational customer. I am in control of my emotions well.” By selecting cold anger, customers aim to enhance the persuasive nature of their arguments.

Example 5 Voice quality analysis: Soft voice graded by repetition

(Audio file: Call 1_2:42-3:00)

R = Female CSR

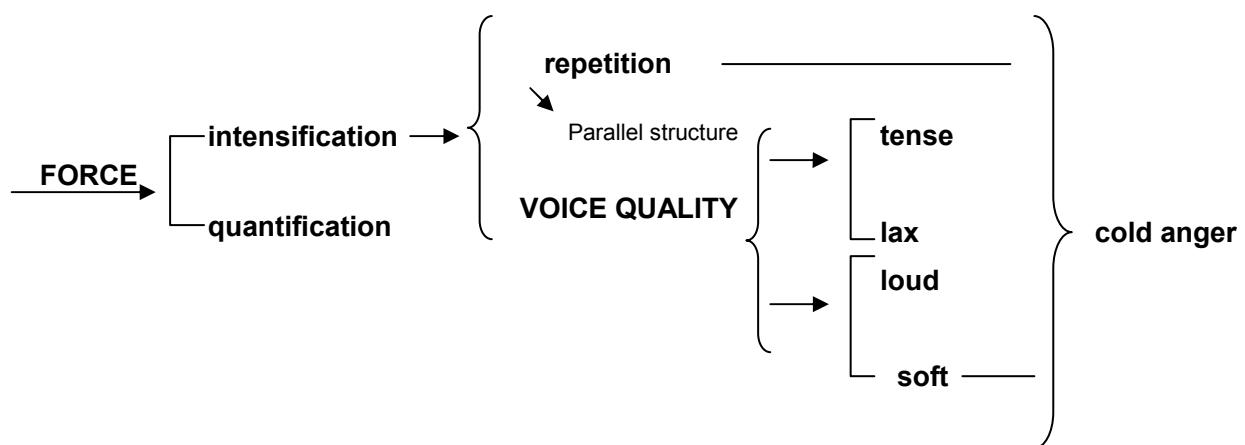
C = Female Customer

[Generic stage: Objection]

33 R1: == BUT YOU already was informed you were informed about the premium renewal last == (November)

34 C1: == No, °I haven't signed anything, no I haven't signed anything, I haven't said anything° ah except I received that letter.

Martin and White (2005) suggested that intensification (Force) can be realised via repeating the same lexicogrammatical item, or via lexicogrammatical items with similar meaning. In Example 5, turn 34, the customer (C1) repeats, *No, I haven't signed anything, no I haven't signed anything, I haven't said anything*. The speaker uses parallel structure to show the same pattern of words. Lexically these repetitions illustrate a lack of distinct attitude of Judgment of her behaviour. However, the CSR recognizes the implicit attitude which is conveyed through the voice quality level. The CSR understands that the customer holds the turn for a longer time which makes her argument sound emphatic and non-negotiable. In the above case, stronger levels are created and accumulated, and larger turns have been generated.



cf. Hood (2006), Martin & Rose (2007)

Figure 8.5 Cold Anger (Soft Voice Graded by Repetition)

Figure 8.5 shows that when softness is combined with repetition and lengthening of words, it creates a particular kind of interpersonal meaning, a negative passive-aggressive cold anger. The combination upgrades the level of inscribed attitude for the speaker.

However, the customer can use a soft voice to express cold anger for only a few seconds. It is the contrast of relative pace, or a high loud voice that impacts the importance of the realisation of the message. It would be almost impossible for the customer to use a soft voice to express dissatisfaction throughout the whole call from the beginning till the end. On the contrary, the CSR can adopt softness for a longer period of time in the call because he or she is trained to maintain a professional image and to calm the angry customer as part of her/his work. The CSR will become frustrated too. However, the CSR cannot show this frustration explicitly as it would impact his/her work, especially if it occurred on a regular basis. The emotion of the CSR may also be realised via changes in the voice quality level, such as volume, tension, higher pitch or even through audible breaths. Audible breaths, only air voices, are frequently produced by CSRs in the conversation. The function of the audible breaths is to express their frustration and pressure implicitly.

The constant interplay between volume (Loud and Soft) indicates that the interaction between the CSR and the customer is not simply seen as an individual or single expression but the text unfolds as an interactive and dynamic process. Frigial (2007, 2010) suggests that studying prosodic development can enable the CSR to improve the clients' perception of the service encounter and to enhance competence to handle the conversation. Example 6 shows how the use of loud and soft voice quality features can result in actualization.

Example 6 Voice quality analysis: interaction between Loud and Soft
 (Audio file: Call 6_0:59-1:19)

R = Female CSR

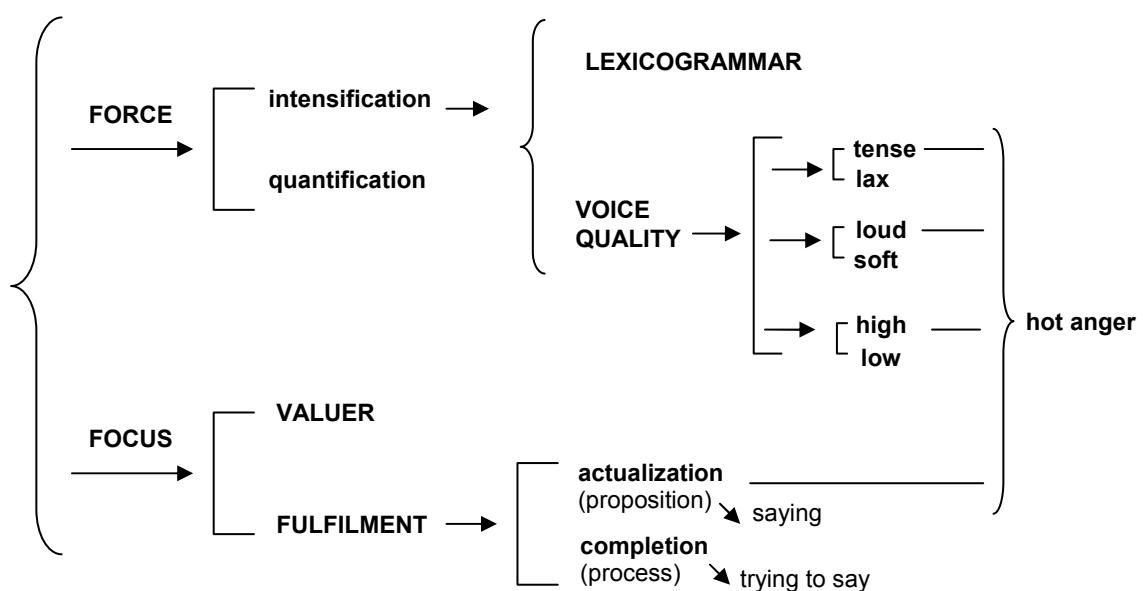
C = Female Customer

[Generic stage: Legitimization and Clarification]

-
- 8 C6: ... And tut... uh...I don't know I don't know what you guys are doing?
 (You don't know what you're) doing either [laugh, along the clause]...
 Are you THERE?
- 9 R6: I'm <^o↓still↓^o> here sir. I'm <^o↓trying to↓^o> listen (and)
 <^o↓everything↓^o> that you are <^o↓trying to↓^o> say.
- 10 C6: I'm +↑NOT TRYING↑+ to say, I'm +↑SAYING↑+ it. You sent this to
 +↑US↑+.

As shown in Example 6, in turn 9 the CSR (R6) says, *I'm trying to listen (and everything that you are trying to say*. However, the customer (C6) replies in turn 10, *I'm not trying to say, I'm saying it. You sent this to us*. In the above case, this is not simply a problem created by low or high modality. This is a problem related to

fulfilment and realisation. In turn 9, the CSR says *trying to listen to...* which refers to the description of her mental process. It is acceptable for her to describe her own ability of handling the problem. However, when the conversation continues, she says ... *what you are trying to say* indicating a problem. The expression *trying to say* refers to the customer saying something in an incomplete manner. This phrase is equal to a critique of the other's ability. The CSR is downplaying the customer's ability. As a result, it is a critique of the customer's lack of fulfilment. However, it could also be possible that the CSR here simply makes an error and does not fully understand the meaning she has made. Hence the customer (C6) immediately replies in turn 10, *I'm not trying to say* in order to repair this critique of lack of fulfilment. When the conversation continues, the customer says, *I'm saying it. You sent this to us*. The voice used in the sentence is Loud, High and Tense. The customer neglects the modality and voice quality features to make it definite, and to become more monoglossic for closing down further space of negotiation.



cf. Hood (2006), Martin & Rose (2007)

Figure 8.6 Actualization (Interaction between Loud and Soft)

Figure 8.6 shows that Tense, High and Loud voice quality features help C6 to emphasise his meaning and to reinforce the degree of dissatisfaction when responding to this lack of fulfilment, such as *trying to say*. In this case, tense, Loud and High voice quality features realise the customer's hot anger. These features

grade up the level of attitude for the speaker in relation to Force (intensification) in the Graduation system. A complex call has rich resources of High and Loud while a general call has rich resource of Low and Soft.

8.3 Voice Quality Feature – Pitch

Pitch refers to High and Low voice quality features in the present study. Generally, humans' audible frequency range is within $20\text{Hz} < f < 20000\text{ Hz}$. The upper and lower frequency preset in *Praat* is 50Hz to 500Hz. Figures 8.7 and 8.8 are examples of High and Low pitch as displayed by *Praat* (see Section 5.6 for the introduction of the phonological software *Praat*). The Hertz (blue line) represents the frequency of the pitch.

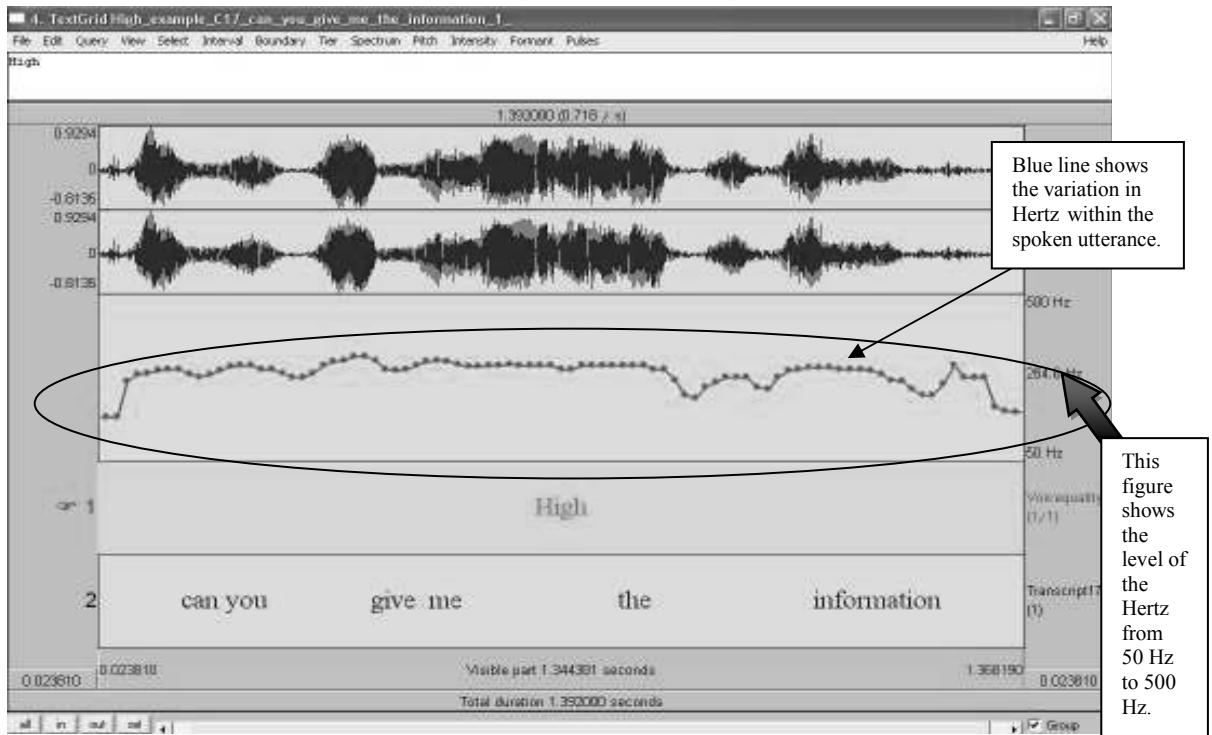


Figure 8.7 Example of High Pitch, as displayed by *Praat*

The level of Hertz is circled, and the black arrow indicates the highest Hertz on this sound track. Figure 8.7 shows that the High voice is of 284.6Hz. The Hertz line is also the pitch of the corresponding syllable. The two black lines represent the sound track of the audio file.

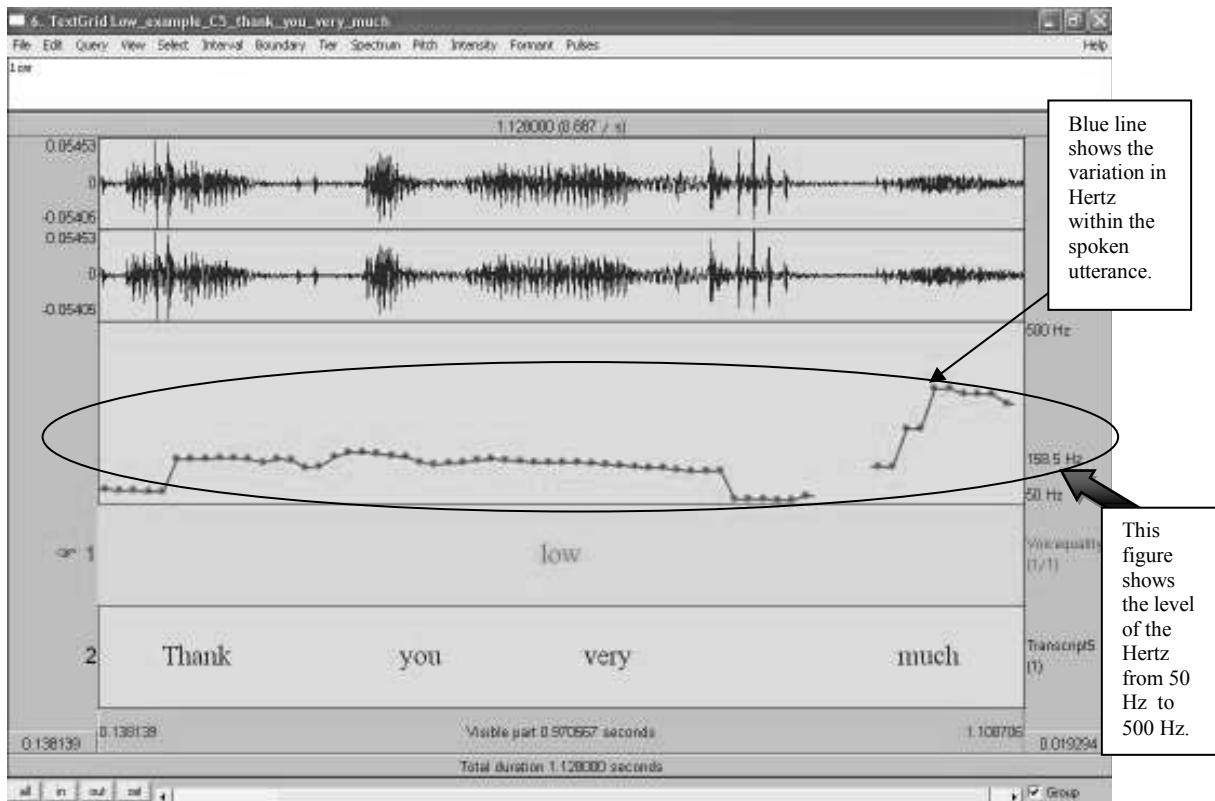


Figure 8.8 Example of Low, as displayed by *Praat*

In Example 7, a Low voice of 158.5Hz is indicated by the black arrow in Figure 8.8. Example 7 shows a male customer mimicking another's voice through changing his pitch to hide his self-identity and masquerade as his wife in the conversation. The flow of the interaction in Example 7 is related to the customer's disclosure of sensitive information of the registered client to provide identification for the CSR. The husband is pretending to be the registered client, i.e. his wife. The CSR (R17) insists that she can only provide the information to the wife of the customer (C17), such as in turn 77, *yes, but I am not allowed to give out any policy value other than to your wife*. However, the caller's wife is not with him at that moment. The caller feels extremely frustrated and inconvenienced, and this frustration is realised through several choices, such as the use of Judgment, Attitude and Graduation.

Example 7 Voice quality analysis: High and Lax voice to mimic
(Audio file: Call 17_6:38-7:25)

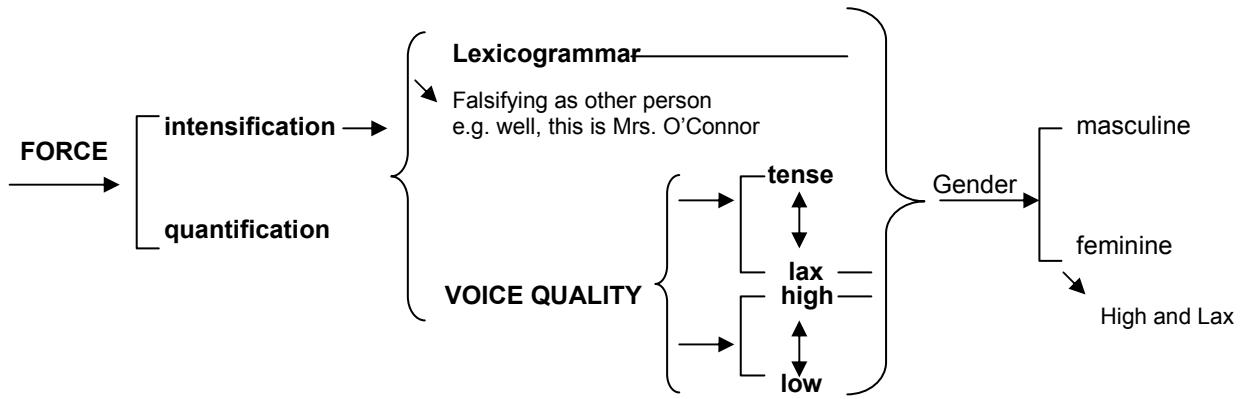
R = Female CSR

C = Male Customer

[Generic stage: Servicing and Objection]

- 77 R17: yes, but I am not allowed to give out any policy value other than to your wife
- 78 C17: ↓Jesus Christ↓
- 79 R17: You need to understand we have this laws == passed cannot
- 80 C17: == hang on == hang on just a second [C17 mimics a female voice.]
~↑yes, this is Mrs. O'Connor, can you give me that information↑~
[pause – 7 secs] ~↑Are you going to give me the information~↑?
- 81 R17: No, I'm sorry
[C17 changes to his normal voice.]
- 82 C17: Would you do me a favour? Would you mail forms for both policies to == me
- 83 R17: == Yes, don't worry. I will, I'll send out the forms to your == address
- 84 C17: == for both policies. That's all I need to know.

In turn 77, the CSR (C17) states that disclosing sensitive policy information to a third party, i.e., someone other than the policy holder, is not permissible in her line of work. She closes down the space of modality and stresses that the only person from whom he can receive the information is his wife. In turn 78, the caller (C17) expresses his disappointment. He uses a direct explicit marker expressing anger *Jesus Christ*. The CSR emphasises the policy again and tries to seek alignment from the customer through choices of high modality *need* and capacity *understand we have this laws passed cannot* in turn 79. However, the customer immediately closes down her intention, and reduces any possibility for discussion *Hang on just a second*. The customer totally refuses to listen to the explanation. Instead, the customer completely disregards the policy in the next turn. He tries to lie to the CSR by mimicking a female voice in a very obvious manner (High and Lax voice quality features), *yes, this is Mrs. O'Connor, can you give me that information, are you going to give me the information?* (turn 80).



cf. Hood (2006), Martin & Rose (2007)

Figure 8.9 Falsifying (Mimicking)

The customer tries to falsify his identity by mimicking a female voice, but in a rather obvious manner (a High and Lax voice quality feature shown in Figure 8.9). This creates a serious level of dissatisfaction which can be classified as Force, intensification. Generally, male voices have a lower pitch than female voices. To mimic the voice of the opposite sex, men tend to use a higher and more lax voice feature. The male customer, C7, disregards the law and shows complete disrespect to the listener. As discussed above, the CSR uses the short expression, *No, I'm sorry* in turn 81 to reject the request firmly by closing down the space of modality. This implies high obligation and stresses that the only person who can receive the information is his wife.

After seven seconds of silence, the customer gives up by using an interpersonal metaphor *would you do me a favour?* There is also a change from a high mimicking voice back to his normal pitch. To interpret his meaning from lexicogrammatical and voice quality features, *would you do me a favour?*, is not an optional request but a command which carries a sarcastic meaning. This is a phrase one usually asks of a close friend. Indeed the situation as well as the way it is said in this call suggests that the customer has relented and can no longer insist; instead he requests *a favour* from the CSR. *Do me a favour* hints at sarcasm. Both the lexicogrammatical and voice quality features of the customer (C17) are consistent in constructing a strong negative emotion signifying dissatisfaction.

A low voice can be used to show despondency such as when a customer uses a low voice, without much positive emotion, to say *thank you* in a monotonous manner. Such an utterance is devoid of intonation and is seen to construe irony in call centre conversations. It is a marked choice used to downgrade the satisfaction level. As shown in Example 8, the customer uses a monotonous low voice to say *thank you very much* to the CSR in turn 104 at the end of the whole conversation. The voice totally offsets the gratitude that is usually carried by the expression *thank you*.

Example 8 Voice quality analysis: Low voice

(Audio file: Call 5_12:44-13:43)

R = Female CSR

C = Female Customer

[Generic stages: Objection, Servicing and Closing]

- 102 C5: This is not right hahaha he's just going through a divorce. And he has no money, erm, now >who's supposed to pay his taxes< My husband or him?
- 103 R5: (audible breaths) Ok, hold on just a second. [pause - 10 secs] ok maam I did verify that one in and since Carl is the owner Central he is the owner I mean <↓he will be the one who's going to shoulder the taxes. Carl Carl is the owner so he should be the who's one going↓> to pay for the taxes [pause – 9 secs]
- 104 C5: (audible breaths) ↓Thank you very much↓
- 105 R5: You are welcome, maam.

Generally, a normal and fruitful *thank you* with a raise in tone and pitch is categorised as positive interpersonal meaning. However, in Example 8, the meaning potential of this monotone expression of gratitude is superficial. This realises sarcasm, and what the speaker really means is that the CSR or the company has not provided “real” help at all. The customer is not sure if the CSR deserves to be thanked. In the data, I found that when the customer feels that there is no possible further action that can possibly be carried out, they will close the conversation by using a low voice to indicate they are not satisfied and are basically ready to give up. The low pitch of *thank you* actually means “I’m despondent”. Therefore, *thank you very much* in a low voice, theoretically presents the Intensity of negative Force in Graduation system. This analysis reveals that when a Low voice combines with Appreciation, the level of positive inscribed attitude between speakers will be graded negatively.

A similar case can be found in Example 9. The CSR (R8) provides information to the customer that 35, 000 dollars will be the minimum price set for his policy. In turn 105, the customer (C8) immediately discovers a very difficult fact that he may need to give up one policy if he cannot afford it. C8 says *oh boy* in a Low, Slow, and Lax voice in order to show his despair. He continues by saying, *so I guess if I can't afford both I'm gonna drop one of them, right?*

Example 9 Voice quality analysis: Low and soft voice

(Audio file: Call 8_11:50-12:19)

R = Female CSR

C = Male Customer

[Generic stage: Servicing]

- 104 R8: >Thank you< thank you for staying on the line. My apologies to inform you this BUT 35 dollars that is the minimum that >I mean< 35 000 dollars that is now the <MINIMUM> that we can give you. <WE can no longer LOWER that death benefit>...
- 105 C8: <~↓Oh boy↓~> so I guess if I can't afford both I'm gonna ↓drop one of them↓, right?
- 106 R8: (audible breaths) Well, ↓that would be your decision sir↓.

In the next turn, R8 produces audible breaths and picks up a Low voice to say *that would be your decision sir*. In this case, it is apparently reflected in their voice quality features, Low voices, that both the CSR and the customer are forced into a bad decision or situation that they are not happy about.

8.4 Voice Quality Feature – Tension

The voice quality feature tension is created when one tenses the muscles of one's throat during speaking (van Leeuwen, 1999). Figures 8.10 and 8.11 give examples of Tense and Low as displayed by *Praat*. The spectrum (black area) displays the energy level, representing tension. The more energy that is released from the vocal band, the darker the colour shown. Different levels of spectrum form black lines, and more lines means stronger tension.

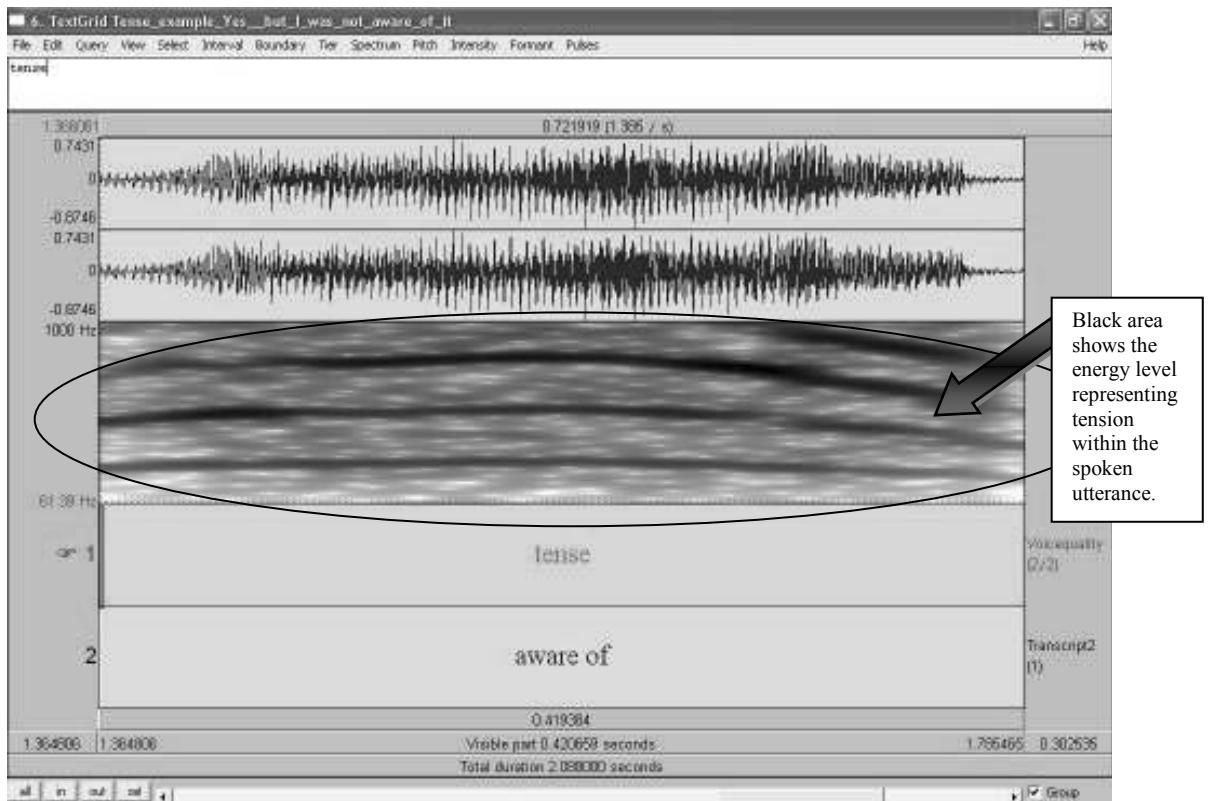


Figure 8.10 Example of Tense, as displayed by *Praat*

As shown in Figure 8.10, in the circled area of this example of Tense there are black four lines formed. Within this spoken utterance of *aware of*, several layers are formed. These layers mean the tension existed at different Hz.

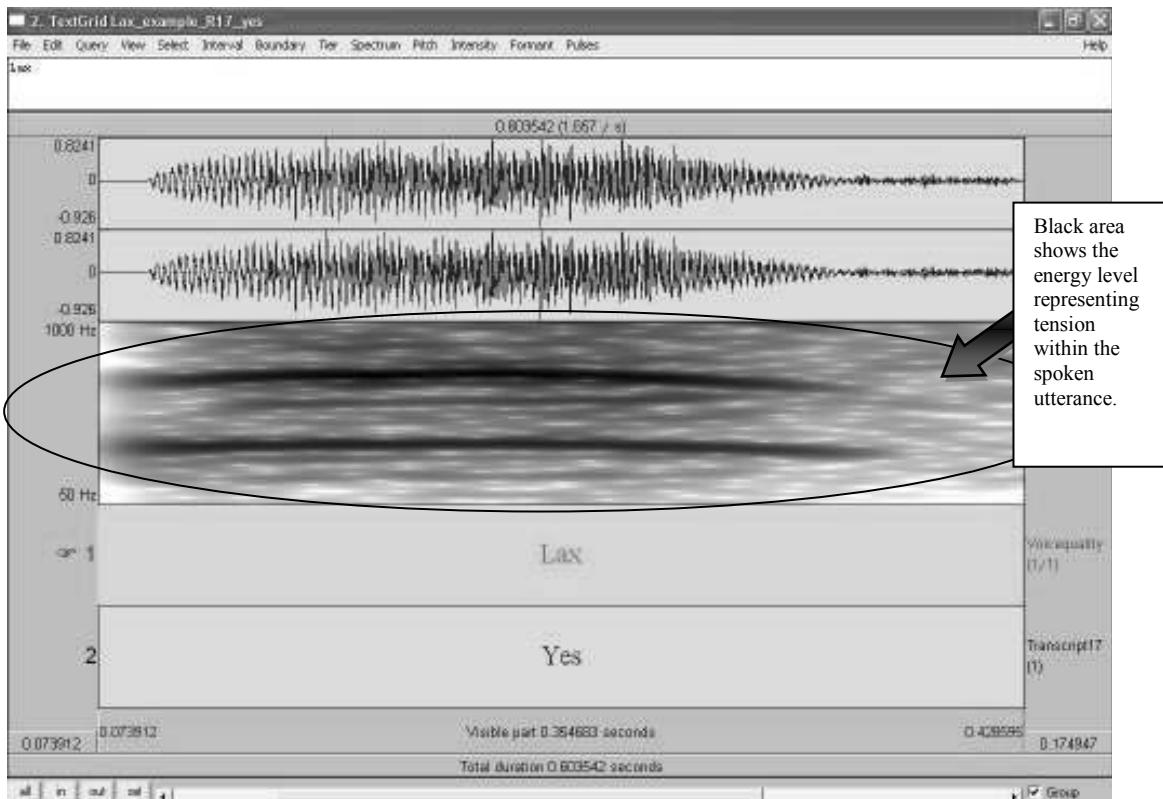


Figure 8.11 Example of Lax, as displayed by *Praat*

In Figure 8.11, two lines are formed in the circled area. The grey and black areas represent the energy level of tension released from the vocal band along the Hertz scale.

The tense voice can create tension for the listener and make the listener become nervous, fearful and angry (van Leeuwen, 1999). Example 10, turns 15 to 16, illustrate Slow rhythm and tension found in the data. Generally, the customer and the CSR may speak slower to achieve clearer transmission of information in telephone communication due to the absence of visual cues. However, when a customer intends to emphasise a particular piece of information, he may also use a Slow voice; sometimes he even expands the syllables or words. The pronunciation of particular syllables and words is more elongated than usual, such as *I was not aware of it* in turn 16. In this turn, C2 pronounces each word very clearly and as an independent unit, with each unit being extended beyond the normal word length found in previous turns by the speakers.

Example 10 Voice quality analysis: Rhythm and Tension

(Audio file: Call 2_1:03-1:28)

R = Female CSR

C = Female Customer

[Generic stages: Servicing and Legitimization]

15 R2: The policy ↑HAS LAPSED↑, Elle?

16 C2: Yes, but I <+was not aware+> of it. And I <+got this notice+> yesterday and is <+there anyway+> I can, what is that I have to do? I I had this a long time and <+I was not aware +> I had to pay any more money on it.

In fact, the lexicogrammatical phrase of *I was not aware that* only includes negative polarity. If realisations are only investigated at the lexicogrammatical level, we are limited to seeing a distinct attitude embedded in this choice. However, when I listened to the sound file, I found an explicit tension associated with this phrase. This can be coloured to create a negative affect such as a defensive and self-protective retort to the CSR. The customer emphasises that she was not to blame. As a result, slow rhythm and tension of the speaker's voice quality level grades up the negative affect of this particular turn, and together both grade up Force in relation to Graduation resources.

Lax voice in call centre conversations carries a significant function, namely, to seek empathy. Example 11 is an example of the interplay of Lax and tension to form alignment in the negotiation process. In turn 40, C2 tells the CSR about her undesirable health *I am practically blind number one*. She uses a Low voice to say *and I can just barely make out these numbers so then*, and she continues to remove the tension in her voice by using a very Soft and Lax voice *I don't read everything*. These voice qualities are frequently used by the customer when providing an emotional and negative personal recount. This aims to seek understanding and solidarity from the CSR.

Example 11 Voice quality analysis: Lax

(Audio file: Call 2_03:03-03:24)

R = Female CSR

C = Female Customer

[Generic stage: Objection]

-
- 40 C2: <Okay>, ah I I am practically blind number one ↓and I can just barely make out these numbers so then ~°I don't read everything°~↓.
+↑WHEN I BOUGHT THIS↑+ I was +ASSURED+ it was going to be
+↑FOREVER↑+. I had paid up policy.

However, when the conversation continues, the customer changes her voice by using a Loud, High and Tense voice to say *when I bought this I was assured it was going to be forever*. She makes some key terms such as *assured* (a Tense and Loud voice) and *forever* (a High, Loud and Tense voice) become prominent. This particular turn begins with a Low, Soft and Lax voice and grows into a Loud, High and Tense voice in the latter part. I believe the earlier part, the Soft and Lax voice, is a prelude to build up the focus at the end. As a result, the latter part, which is under focus, has become powerful, and carries stronger objections. The use of a range of voice quality features is clearly manipulated by the customer in Example 11.

8.5 Voice Quality Feature – Rhythm

Rhythm is the study of the unit foot which is realised in patterns of syllables (see Halliday, 1989, 1994). In this section, feet in the utterances of CSR and customer in the negotiation are studied, and *Praat* is used to facilitate the analysis. The following figures are the examples of fast and slow rhythm as visualized by *Praat*. The intensity and rhythmic patterns are shown in the blue line (bigger circle) and the separate blue lines correspond to syllables uttered. The blue line represents the changing pitch. The smaller circle near the bottom of Figure 8.12 indicates the duration of the sound track analysed, so the sound track for this image is 3.248866 seconds (visible part) and 3.288 seconds (total duration). The shorter duration of 3.248866 seconds is the selected area that corresponds to each syllable uttered.

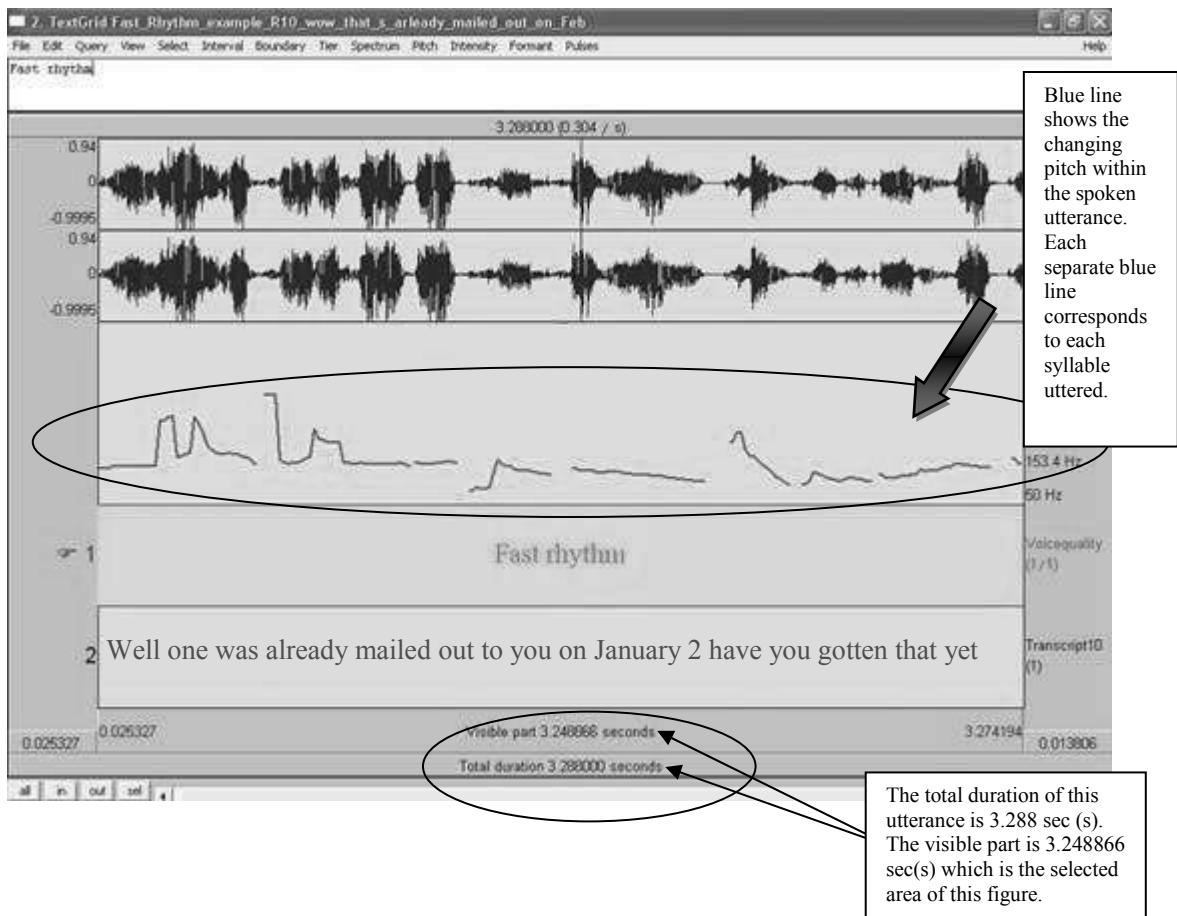


Figure 8.12 Example of Fast Rhythm, as displayed by *Praat*

The duration of the sound track which can be found in the smaller circle in Figure 8.12 is 3.248866 seconds (visible part). The present study suggested that the rhythmic patterns can be calculated as syllables per second. The duration of the sound track (in seconds) will be divided by the number of syllables. The maximum duration for *Praat* to process is 15 seconds each time. In Figure 8.12, the CSR in Transcript 10 says *well one was already mailed out on January 2 have you gotten that yet* in 3.288 seconds. There are 22 syllables in this utterance, and the speaker speaks about 6.7 syllables per second.

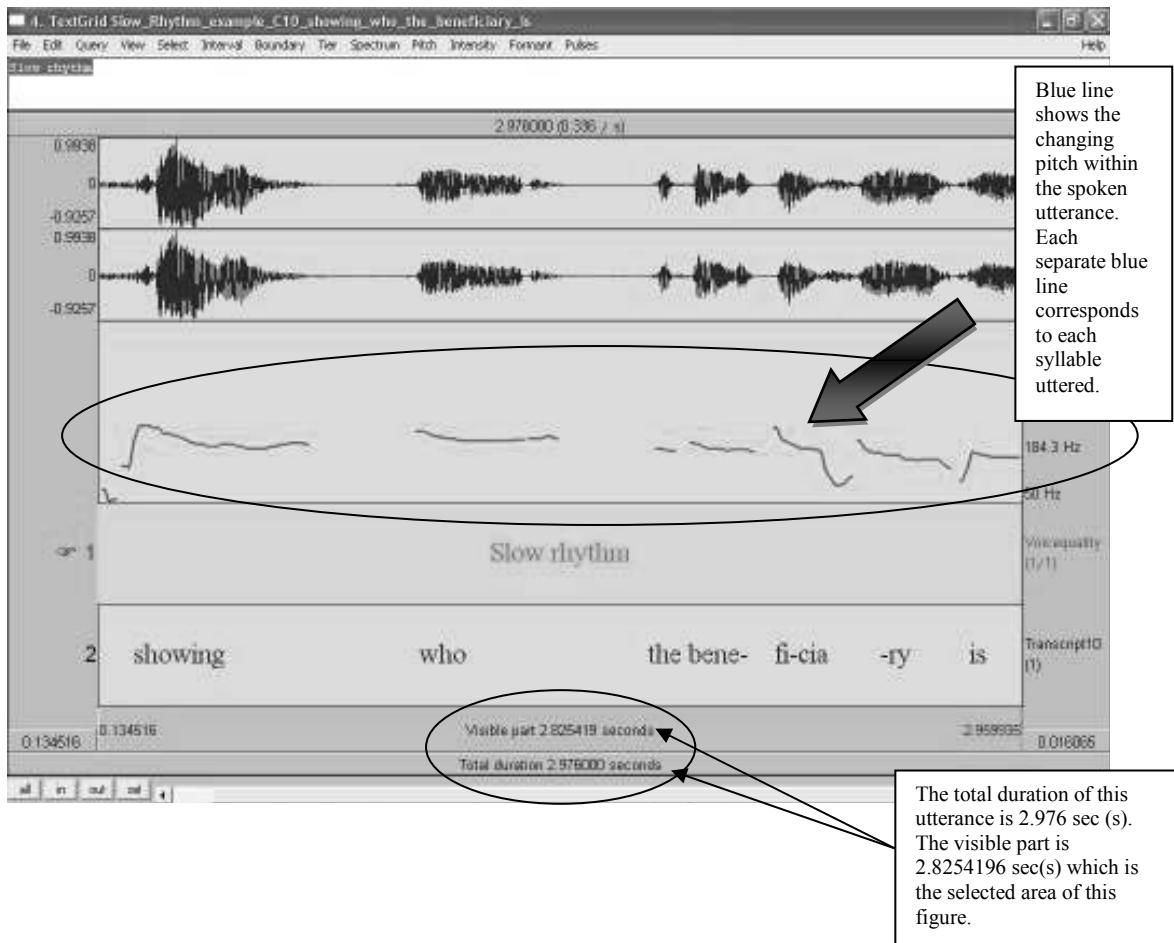


Figure 8.13 Example of Slow Rhythm, as displayed by *Praat*

However, in Figure 8.13, the customer in Transcript 10 says *showing who the beneficiary is* in 2.976 seconds. There are 10 syllables, and this customer speaks more slowly than the CSR in Transcript 10, at a rate of only 3.4 syllables per second.

Rhythm measures the flow of time in the conversation (van Leeuwen, 2005). The scope of rhythm can apply to syllables and feet. Changes in loudness, pitch and tension combined in different rhythmic patterns can result in a more notable voice in the conversation. Different rhythmic patterns are frequently used in call centre conversations to express various meanings. For example, the consumer and the CSR believe that it is possible to communicate with patience by using slow rhythm in speech (Dalton, 2006). CSRs often resort to asking customers to repeat their unclear utterance as slowly as possible. In the opening stage of a call, the CSR may request the caller to repeat the name of the policy holder slowly or to spell out their social security number. In a complex call, slow rhythm may be used by the caller to express anger. Example 12 is a good example to illustrate how the CSR and the customer

speed up or slow down the utterance in a complex call. Turn 10 is an event recount made by a customer who is grumbling to the CSR about a piece of delayed written information that was requested some time ago.

Example 12 Rhythm example in Transcript 10

(Audio file: Call 10_00:37- 01:16)

R = Male CSR

C = Female Customer

[Generic stages: Purpose and Servicing]

-
- 9 R10: How may I help you today?
- 10 C10: Peter I have been calling for almost a year now, trying to get someone to send me in writing < ::showing:: who the beneficiary is > on my policy. It had me as the owner and also the beneficiary. And that supposedly has been changed in your record. But I want something in writing to put with my um < ::information:: not policy > == that
- 11 R10: == > well one was already mailed out to you on January 2 have you gotten that yet? <
- 12 C10: No, it has not been == so
- 13 R10: == > perhaps it's already on its way to you maam <

The customer varies her rhythmic pattern in saying *showing who the beneficiary is* in turn 10 and *information not policy*. She speaks in a very slow voice. Each word or syllable is almost separated. The number of syllables in the foot are:

... / in writing / showing / who / the beneficiary is / ...

(no. of syllables)	3	2	1	8
(proportionate duration)	1.4	1.2	1	2.6

The foot, marked with a slash /, begins with a strong syllable *in*, *show* (in *showing*), *who* and *the*. However, in ordinary conversation, the proportion duration of the feet are calculated as “a two-syllable foot will be about one fifth longer than the one-syllable foot; a three-syllable foot will be longer again by a little bit less than a fifth” (Halliday, 1994, p. 293). However, the actual duration of this utterance is as follows:

...in writing / showing / who / the beneficiary is / ...

(seconds)	1	2	0.7	1.3
-----------	---	---	-----	-----

The customer expands the foot, making it longer than the surrounding feet. A similar example is found where the speaker slows down the word *information*:

... / to put with my / um information / not policy/ ...

(no. of syllables)	4	5	4
(proportionate duration)	1.6	1.9	1.6
(seconds)	1	2.1	1.3

“Information” is interpreted as the focus of her claim. As discussed above, commonly a caller will prolong their utterances to voice requests and to exaggerate the seriousness of the matter. However, the strategy of the CSR may well be just the opposite. The CSR in this example repairs the slow rhythm exaggeration by using a quick voice. In turn 11, *well one was already mailed out to you on January 2 have you gotten that yet?* and in turn 13 *perhaps it's already on its way to you maam*, The voice quality features of these turns have a fast rhythm with some shortening. These are typical voice quality features in the call centre conversation at points of negotiation. The syllable patterns of these examples were analysed and showed the number of syllables in feet and their proportionate duration to be as follows:

/ *well one was / already mailed out / to you on January 2 / have you / gotten that / yet*

3	5	8	2	3	1
1.4	1.9	2.6	1.2	1.4	1

The actual duration of the CSR’s utterance is much faster than its proportionate duration. The actual timing in seconds of his utterance is as follows:

/ *well one was / already mailed out / to you on January 2 / have you / gotten that / yet*

0.6	0.7	1.1	0.2	0.5	1
-----	-----	-----	-----	-----	---

In addition, there are no pauses between the words. This shows the eagerness of the CSR to provide an explanation. One more example of a fast rhythmic pattern is the following:

	/ perhaps it's / already on its way / to you maam/		
(no. of syllables)	3	6	3
(proportionate duration)	1.4	2.2	1.4
(seconds)	0.2	0.8	0.5

The resources available for slow and fast work are frequently used in every call. Generally, fast rhythm will be used in a general call because the flow of information goes smoothly and fast with plenty of expected responses. In addition, fast rhythm can also be found in a complex call when the customer and the CSR are both eager to explain. Sometimes, these two parties will compete for the speakership. Cold anger of speaking softly and slowly is found in a small proportion of calls. This is because the speaker cannot speak slowly for too many turns.

8.6 Voice Quality Negotiation in Call Centre Discourse

When a CSR or a customer construes their attitudinal standpoint, they not only express their attitudes, but also dynamically negotiate and share their views and feelings. As demonstrated in the examples above, the interaction between the CSR and the customer is dynamic in terms of both lexicogrammatical and voice quality features, which are co-developed throughout.

Lexicogrammar and voice quality play essential roles in construing interpersonal meaning in the call centre conversation. The CSR usually starts the call to construe positive interpersonal meaning. For example, *how may I help you today, maam?* This opening greeting utilizes a soft voice of lower volume and positive lexicogrammatical resources. However, during the stages where a complex negotiation is lodged, a customer may contradict and challenge the CSR's positive meanings by using negative lexicogrammatical resources and a range of voice quality features such as softness (cold anger), loudness, high pitch (hot anger) and so on. The customer tends to form a higher Graduation level or to stretch their disappointments by using Intensity and Quantity resources (see Section 7.8). The CSR works to counter such realisations, a phenomenon that may be due to the nature of the transaction and work.

The work done by the CSR is always controlled by the limit imposed by the handling time of each call. The call is also restricted by the required professional and positive response. This affects the CSR's interaction with the customer. In most telephone call centres, there is a constant effort to increase the number of calls taken per CSR by shortening the average handling time (AHT) and by diminishing the customer waiting time (Taylor, 1998; Taylor & Bain, 1999). However, in opposition to these efforts, customers may increase the severity of their problems and thus prolong AHT (see Hood & Forey, 2008). The CSR copes with the increased severity of a complex call by closing down the Graduation level to accomplish the task and to meet the expected target AHT for the call. In this way a dynamic negotiation process is created. A complex call with many discretionary responses results in construing a negative interpersonal meaning with negative voice quality and lexicogrammatical choices. The CSR aims to be successful in construing positive interpersonal meaning with positive voice quality and lexicogrammatical choices. This dynamic negotiation process is applicable to call centre conversations and also to other customer service conversations where complex negotiations occur.

8.7 Concluding Remarks

In this chapter, I have attempted to demonstrate the ways in which I study how meaning unfolds and that interpersonal meaning patterns exist in voice quality. I have identified how lexicogrammar and voice quality features interact to construe the attitudinal and emotional flow of the call centre discourse between speakers throughout the complete text as it unfolds. The findings based on the data collected provide evidence that interpersonal meaning is made not only through choices in lexicogrammar but also through choices in voice quality. This chapter thus showed that meaning-making resources used in the call centre include lexicogrammar, in particular Graduation resources and voice quality features.

Chapter 9: Conclusion and Implications

In this last chapter, I briefly revisit the main objectives, summarise the approach of this study (see Section 9.1) and assess the extent to which the main objectives were achieved by reviewing the answers to the three specific research questions which have guided the present study (see Sections 9.2 to 9.4). In Sections 9.5 to 9.6, I then critically evaluate some limitations and suggest directions for further research. In light of these findings, in Sections 9.7 to 9.8, I conclude the chapter by discussing the theoretical significance of the present study and its unique contribution to the field of applied linguistics and more practically the implications of the findings for the call centre industry. Therefore, the present study may be seen to have an epistemological as well as practical benefit.

9.1 Summary of the Approach Embraced by the Study

The present study was motivated by concerns and questions from the call centre industry relating to the complex call, in light of the gaps identified in the literature regarding language problems in call centre conversations. The aim of the present study was to investigate typical interpersonal resources in order to:

- Understand the interface between the context of the call centre interaction and the lexicogrammar realised in conversations in terms of generic stages and register variables;
- Identify the exchange structure of the exchange and the types of Appraisal resources through which negotiation is realised at the level of semantics; and
- Interpret key interpersonal meanings by conducting a voice quality analysis.

Call centre conversations are conducted via telephone lines without visual support, and voice is the dominant meaning-making resource. If we do not pay attention to voice quality, interpersonal meaning exchanged between the customer and the CSR will not be comprehended. In the present study, I looked at the contextual variables and semantics in the call centre conversations. In particular, I investigated how lexicogrammar and voice quality features relate to the attitudinal profile of the discourse semantics (see van Leeuwen, 1999, 2005). The present study also

illustrated how these features function in construing attitude and further interpreted their meaning potentials with reference to Graduation resources.

The present study is also supported by the background information gathered in field visits and in interviews in Hong Kong, Guangzhou and the Philippines during 2006 to 2008. Interviews and insightful discussions were conducted with the Head of Client Relations, Call Centre Operations Manager, Sales and Service Manager, Vice President of Product & Marketing Management, General Manager, Off-shore Business Department Manager, Team Supervisor of English specialists, English specialists and CSRs. During these field visits, non-participant observations, semi-structured interviews and focus group discussions were also conducted to study negotiation in complex call centre calls.

The study began with Phase I which was based on empirical spoken data drawn from the Call Centre Communication Research (CCCR) undertaken by a research team based in the Department of English at The Hong Kong Polytechnic University. The audio data for the CCCR were collected from English-language call centres servicing financial consultation, technological and insurance companies in the Philippines. The total number of words transcribed in the 100 English-language calls collected was 56,632 or about seven hours spoken data. The average duration of each call was 4 minutes and 7 seconds, consisting of 567 words. However, this only illustrates the limited number of calls transcribed. In addition, there were also 2,000 sound files which were part of data and which were yet to be transcribed. When refining and planning the study, I drew on the CCCR 100 transcribed calls as well as the larger data set of audio recordings. Results from Phase I helped me to visualize the emerging direction for Phase II of the study. Initial findings revealed a need to understand both lexicogrammar and voice quality because when listening to many of the calls, it became clear that interpersonal meaning was realised by both lexicogrammar and voice quality, for example, the CSR and the customer chose linguistic options and changed their voices to express and construe different interpersonal meaning. The spoken data from Phase II of the study were also collected from an English call centre in the Philippines. From about 2,000 call centre conversations, 20 longer calls representative of calls that were found to have elements of negotiation features were selected as the main spoken data. These 20

conversations consist of approximately four hours of talk and 3,9000 transcribed words. The average handling time (AHT) for the 20 calls was 12 minutes. The conversations involved 45 participants, of whom 20 were Filipino CSRs, three were Filipino supervisors, and 22 were American customers.

After reviewing a range of possible analytical approaches in Chapter 3, I selected Systemic Functional Linguistics (SFL) and used it for a detailed analysis of the data. SFL was selected because it provides a systematic framework to understand and to deconstruct meaning at several different language strata. In the present study SFL enabled me to demonstrate and discuss the relationship between contextual resources, semantics, and lexicogrammatical and paralinguistic features. Call centre conversations involved many attitudinal realisations. As reviewed in Section 2.10, Cameron (2003), among others, argued that the applied linguist should not only concentrate on grammar and pronunciation of the text, but also needs to understand the text as a whole. Serious attention should be paid to understand the interpersonal function of an interaction. For example, when a customer makes a difficult call (termed “complex call” in the present study), it is essential to deconstruct how the Customer Service Representative (CSR) deals with the problem in the text and therefore the focus adopted was related to interpersonal meaning of negotiation. In particular, based on the analysis of the choices made in call centre data, Graduation and voice quality feature emerged as areas of salience.

In order to increase the validity of identifying voice quality features in the present study, about 30 per cent of the spoken data in Phase II of the study were selected and used to conduct systematic validity tests through seeking inter-rater agreement, as discussed in Section 5.5. Three experienced raters, prior CCCR team members, helped to conduct the rating exercise. They were very familiar with the call centre industry and specific language features of the call centre conversation which was beneficial to conduct such inter-rater validation. I found similarity between the three raters in the identification of voice quality on two different levels. The first level concerned generic analysis (see Section 5.5 for detailed findings) where there was 80 per cent agreement among three raters (32 out of 40 examples). The second level concerned the raters identification of voice quality features, where there was 65 per cent agreement, which was acceptable by the researchers. Given the higher level of

discourse analysis, the raters required more sophisticated knowledge and judgment of voice quality features. Fortunately, the three raters had a good linguistics background which helped them achieve a high rate of similarity when assessing the calls for voice quality features, thus reinforcing the credibility of the established framework for the analysis.

In accordance with the objectives and the SFL approach, the present study is situated within the naturalistic inquiry for data collection and methods of data analysis (Guba & Lincoln, 1981) (see Sections 4.1 and 4.2 for discussion of the naturalistic paradigm). The data consist of call centre conversations, observational data, interviews and discussions with call centre professionals. These data were analysed guided by the following general research question:

What are the key features that construe interpersonal meaning in call centre conversations?

As discussed above, in order to answer this general question by identifying specific features, several more specific questions were formulated to supplement this general question:

- 1) What are the contextual features in call centre conversations?
 - 1a) What generic stages are found in call centre conversations?
 - 1b) What register variables are found in customer service encounters?
- 2) How is semantics construed in call centre conversations?
 - 2a) What exchange structure can be identified at points of negotiation in call centre conversations?
 - 2b) What Appraisal resources can be used to negotiate in call centre conversations?
- 3) What is the role of voice quality in call centre conversations?
 - 3a) What relative changes in voice quality features can be identified as key resources for construing negotiation in call centre conversations?

9.2 Summarizing Findings of Research Question 1)

In this subsection, I respond to and summarise the findings which are related to research questions 1a) and 1b). Research question 1a) *what generic stages are found in call centre conversations?* refers to the analyses of generic stages and register variables in call centre telephone conversations. The theoretical discussion of what constitutes a generic stage was presented in Section 6.1.2. Understanding contextual features such as generic stages can help the reader to understand how texts are constructed (Halliday, 1994). The findings from the generic analysis verified and extended an existing pattern of generic analysis reported in Forey and Lockwood (2007). The staging or so called schematic structure of the call and the corresponding social purposes of the core data are as follows:

Opening ^ {Identification} ^ {Purpose} ^ (Clarification) ^ [(Objection) ^ (Legitimization)] ^ {Servicing} ^ (Transfer ^ Transfer-Opening ^ Transfer-Identification ^ Transfer-Purpose ^ Transfer-Closing) ^ (Closing)

The stages listed here are more refined than the simplistic generic stages proposed by Forey and Lockwood (2007) and *Customer Interaction Process* used in C1 call centre (see Section 6.1.1 for discussion). The generic structure outlined in the present study is considered to be a new contribution to genre studies related to call centre conversations, in particular the discussion of transfer process (Transfer ^ Transfer-Opening ^ Transfer-Identification ^ Transfer-Purpose ^ Transfer-Closing) in complex calls which has not so far been discussed, either in published linguistic studies or in call centre training materials. In addition, a detailed flowchart representation of the call centre conversation is included in Section 6.1.3 to demonstrate the dynamic interaction between the CSR and the customer in the call centre conversations. These findings may prove beneficial to linguists who are interested in business conversation interaction and also to call centre trainers.

Research question 1b) *what register variables are found in customer service encounters?* refers to the analyses of register variables of field, mode and tenor. The theoretical discussion of register was presented in Section 6.2. In the present study, register was studied in relation to the hierarchy of stratification (Halliday, 2002/2005). Register variables were analysed in relation to different language strata,

for example, Section 6.2.1 discusses how a change in genre impacts the register variables in customer service encounters; Section 6.2.2 discusses the relationship between register and interpersonal meaning in terms of power and affective involvement in both general calls and complex calls; and Section 6.2.3 investigates the realisation of register choices at the lexicogrammatical level. The discussion in Section 6.2.4 shows that register is realised by paralinguistic features in the customer service encounters. This discussion illustrated the specific register variables chosen in the call centre customer service conversations, i.e., field choices such as topics and degree of specialization; tenor choices such as power and affective involvement; and mode choices such as degree of interactivity.

9.3 Summarizing Findings of Research Question 2)

Research question 2) *How is semantics construed in call centre conversations?* refers to the semantic analyses of exchange structure and Appraisal resources in call centre telephone conversations. The theoretical discussions of what constitutes exchange structure and attitudinal meanings were presented in Chapter 7. This question aims an understanding interpersonal meaning construed at the level of semantics. In order to understand the interaction taking place during a call, two more specific research questions were formulated, one focusing on exchange structure and the other on Appraisal resources. The exchange structure research question was 2a) *What exchange structure can be identified at points of negotiation in call centre conversations?* and the Appraisal resources research question was 2b) *What Appraisal resources can be used to negotiate in call centre conversations?* The responses to these questions were discussed in Sections 7.2 to 7.8. In Chapter 7 I first categorised the general call vs. the complex call. Figure 7.2 represents a system network of expected and discretionary responses made in call centre conversations. General calls have many expected responses, whereas the responses in complex calls are typically discretionary ones. A problem or enquiry in a general call can be resolved within a few exchanges, while a problem or enquiry in a complex call is linguistically more multifaceted, with the complex call often needing to be transferred to a third party for further help.

The present study believes that generally in a call centre telephone interaction, a customer makes a command to obtain a service. The CSR responds to the command and provides an offer. I systematized the CSRs' responses to such commands. Two main categories of response to a command (roc) were "undertaking" and "refusal" (see Figure 7.3). In general calls, the CSR usually undertakes and immediately resolves commands from the customer. However, in complex calls, the CSR often refuses or is unable to resolve/take the order from the customer. Two main categories of response to an offer are "acceptance" and "rejection" (see Figure 7.4). In general calls, customers accept the offers from CSRs. However, in complex calls, they may reject the CSR's offer. In addition, we find recounts in exchange structure and some negative hypothetical conditions that help the customer build up interpersonal meaning, making the call more linguistically complex.

Based on the findings reported in Sections 7.3 to 7.8.2, the CSR and the customer use a limited number of emotional or personal expressions, such as Attitude and Engagement, in complex calls. However, lexicogrammatical items such as numbers, time and figures (which I categorise as Graduation) are frequently found to show the seriousness of the problem in the complex calls. The caller frequently grades up expressions of amount, amplifying this meaning in both specific instances (e.g. *5 people*) and in the accumulation of prosodic intensity in the text. In the analysis of interpersonal meaning of the call, the Appraisal framework (Martin & Rose, 2003; Martin & White, 2005), in particular the Graduation framework (Hood & Forey, 2008; Hood, 2004, 2006) and voice quality theory (van Leeuwen, 1999) were drawn on in relation to research question 2b). In the data, I found that the Graduation resources used by the customer and CSR were different in a number of ways.

The customer tends to construe a higher Graduation level or to exaggerate the degree of their disappointment. The lexicogrammatical choices of the CSR work in an opposite manner, reducing the dimensions of intensity, quantity, completion and actualization created by the customer. The choices of Focus (Graduation) used by the CSR are, for example, *seems*, *can*, *may*, *probably* and *particular*. The CSR also uses more quantity (Force) including *need to*, *now* and *here* in order to diminish the Graduation level and to heighten the amplification created by the customer. This phenomenon is due to different underlying motivations and goals of the two

interlocutors, the CSR's goal being to resolve the call and achieve resolution in one call, while the customer's goal is to persuade, ensure and succeed in pushing their point or complaint forward. This dichotomised focus on varying goals is significant and helps us to understand how the CSR and the customer construe their meanings at a semantic level which in turn is realised by exchange structure and lexicogrammatical features.

9.4 Summarizing Findings of Research Question 3)

Research question 3 is *What is the role of voice quality in call centre conversations?* Sub-research question is *What relative changes in voice quality features can be identified as key resources for construing negotiation in call centre conversations?* These research questions have been useful to extend the analysis to examine the interpersonal features of the call and the emotional profile of conversations. In the present study, I have suggested that the paralinguistic features of voice quality play a key role in the realisation of interpersonal meaning. An analysis of different voice quality features can show how voice quality features work in the interaction and create meaning potentials, for example, "hot anger" and "cold anger". Following an SFL approach, van Leeuwen (1999) investigated – and proposed a model for – the analysis of sound quality and timbre as a starting point. The present study specifically placed the focus on voice quality and its role in construing interpersonal meaning. Several key extracts were identified as being important points in the text where voice quality features clearly flag interpersonal meaning as shown in Figure 8.1.

Four voice quality categories such as volume, pitch, tension and rhythm emerged as areas worthy of in-depth investigation. These voice quality analyses were supplemented with background information from field visits and results from the rating exercise to enrich the interpretation and to increase its credibility. The informants in the field visits clearly stated the importance of attitude and voice quality in call centre operations. The results from the rating exercise demonstrated objectivity when identifying the voice quality feature. In addition, I observed that inter-rater agreement can be increased when the raters practised more. Such findings demonstrate not only methodological tools substantiating SFL analysis and data

interpretation but also that voice quality is identifiable and teachable, and therefore CSRs can be trainable, which is a valuable contribution to industry and training in general.

The dynamic interaction in terms of lexicogrammatical and voice quality features co-developed throughout each call. For example, the CSR usually starts with positive interpersonal meaning by saying *how may I help you today, maam?* in a Soft and Low voice. However, when a complex negotiation ensues, the customer may challenge the CSR's positive meaning by using negative lexicogrammatical resources, for example, a higher Graduation level (see Section 7.8), and a range of voice quality features such as softness to form "cold anger", loudness and high pitch to form "hot anger". The CSR has to counter such realisations. Listeners are sensitive to the change in voice quality (see Section 3.9.4) since such a change leads to a change in the interpersonal meaning construed. Paralinguistic voice quality feature is one of the essential features in the construal of interpersonal meaning in the call centre conversations.

9.5 Limitations

Every study is subject to limitations, and the present study is no exception. Some limitations faced in the present study are related to industry type, its English language focus, its qualitative focus and the generalizability of the study.

The first limitation concerns the lack of diversity in the industries handled by the call centres examined. The present study only investigated telephone conversations concerning the insurance industry which is only one of many industries which have offshored or outsourced their inquiry calls to the Philippines. Call centre calls handled on behalf of these industries, such as information technology, finance and banking, await detailed linguistic investigation. Furthermore, the focus of the present study is English-language call centres. The Business Processing Outsourcing (BPO) industry consists of a range of business processes in a range of languages located in many different destinations, and their range and number continue to grow. A comparison with calls made on behalf of another industry might have strengthened my findings. Finally, the small number of calls selected from the Philippine call

centre could be a problem. However, taking a qualitative approach allowed me to focus on some very discrete yet very important features implicated in making interpersonal meaning. The qualitative approach and focus on voice quality, especially Appraisal, may raise further questions and provide a blueprint for further, similar studies focusing on other industry types and other languages in the future. For all these reasons, there may be limitations regarding the generalizability of the findings to call centres fielding calls on behalf of other industries. However, it was not the original purpose of the present study to uncover findings that are generalizable to CSRs and customers at large. Rather, the objective was to study specific points of negotiation in complex calls in terms of generic stages, register variables, exchange structure, Appraisal resources and paralinguistic voice quality features. Such findings and information should be transferable, and useful for CSRs who are involved with customer service and the insurance business and who find that they encounter difficult situations similar to the complexity of customer service conversations as described in the present study.

9.6 Recommendations for further studies in Call Centre Communication Research

The present study provides initial insights in relation to interpersonal meaning in call centre communication. However, there are still many areas that could be further investigated. The first step to extend the present study would be to develop an integrative analytical framework of generic stages, register variables, exchange structure, Appraisal analysis and voice quality features to look at call centre discourse.

A second area which needs further attention is the link between voice and gesture. For example, some call centre trainers suggest CSRs should use certain gestures or postures when they answer the phone call such as sitting up straight or even standing up when the CSR needs to sound more authoritative or powerful. This will increase the degree of persuasion realised in their voice (Rogen International, 2005). In the present study, knowledge of the advantage of body language for CSRs in the CCCR corpus and 20 complex calls is absent. Hence, future studies could interpret the video conferencing of the call centre discourse to associate image with voice quality

analysis. These multimodal features could include the manipulation of voice quality features when having different customers' accounts opened on the CSR's computer screen while responding to customers.

The present study took an initial step to validate the identification of voice quality features. The next research direction would be to develop a method for the validation of the analysis of voice quality features. Such validation would help to reduce the subjectivity involved in identifying such features and increase the credibility of the research. Findings from such research could contribute to updating CSR training materials and to supporting the services offered by the call centre industry.

Further work such as linking up voice quality analysis with the study of intonation, including changes in voice quality features identified in the transcripts; examining cultural differences in the conversation; using different approaches to examine the data such as pragmatics and corpus analysis; and merging voice quality with the system of Appraisal approach could be carried out to provide a more robust theoretical framework. Finally, research should also focus on gender and education to improve clients' perceptions of the service encounter. These factors all affect the CSR's performance in answering calls. Further research in these areas could contribute to CSRs be more confident in their ability to manage the call centre conversation successfully.

9.7 Contribution of the Present Study to Theory

The initial development of the system of Appraisal centred around written data. This dissertation extends the system of Appraisal by including paralinguistic features which is considered to be an innovative contribution to the field. I have started to combine and to develop Appraisal analysis (Martin & White, 2005), Graduation as outlined by Hood (2006) and Hood and Forey (2008), and voice quality as introduced by van Leeuwen (1999). In addition, I also extended the theory of exchange structure by systematizing the CSR's responses to commands and the customer's responses to offers. Creating patterns of recount and hypothetical

situations were viewed as typical exchange patterns for angry customers to present serious objections and negative meanings (see Section 7.2.3 and 7.2.4).

In Sections 7.2 to 7.8.2, factual complaints made during complex calls were considered to clear up misconceptions about how “complaint” are made, i.e., by shouting and using foul language. I found that most complex calls contained factual complaints. A factual complaint is realised by different Appraisal items. The frequently used Appraisal items are Graduation resources, which are used to create different levels. However, Appraisal items of Attitude and Engagement cannot be found frequently as they represent explicit attitudinal meanings. One reason for this is that both the CSR and the customer want to maintain professional and rational discourse strategies to achieve their respective goals.

In Section 8.1, a call centre voice quality framework was established. Reviewing previous research into the call centre industry showed that voice quality has been ignored. Moreover, few other studies into call centre language have been based on authentic customer service conversational data. Currently within the field of applied linguistics there are no studies that include a systematic study of voice quality. Hence the voice quality framework and its association with the system of Appraisal are extremely useful for both academic researchers and for the call centre industry.

9.8 Contribution of the Present Study to Call Centre Industry

The present study calls for a successful interplay of the range of skills and knowledge which inform what is commonly known within the industry as soft skills and language skills. The findings of the present study provide evidence that linguistic features found in call centre conversations can be modelled and incorporated into training programmes:

1. The concept of genre and generic stages could be used to reveal the basic structure of a call in training sessions for CSRs. The generic stages are validated from real-world data, CSRs will already be familiar with the stages that are likely to appear in a complex call. Making this explicit should enhance a CSR’s understanding of the typical call and develop their confidence in handling “difficult” calls.

2. The concept of register variables could be used to help the CSR understand the field, tenor and mode choices typically made, for example, the degree of specificity necessary, power status and affective involvement, degree of interactivity, and so on. These factors should be taken into consideration as having an explicit understanding of register variables would enable the CSR to predict the most likely language choices made in a call. Also, when switching from one product or industry to another, the CSR would have transferable skills, something which is invaluable.
3. Studying the exchange structure of calls at points of negotiation could help CSRs deconstruct the process of interactivity of complex calls. The interplay of making a command and accepting an offer is the cornerstone of constructing negotiation. The choices made by the customer to make commands and how CSRs provide offers are crucial to the success of handling a customer's request.
4. Having an understanding of Appraisal resources, in particular, of Graduation items, helped clear up the misconception that foul language is habitually used in complex calls. The study revealed that legitimising and supporting a complaint was achieved through lexicogrammatical choices which construe factual representation of the argument, for example, through the frequent use of Graduation and Appreciation items when construing objections (see Section 7.6), and this something that can be taught in training sessions.
5. Voice quality features are an innovative area which could be systematically taught in call centre language training sessions. Voice quality is similar to phonology in several ways; however, they are not identical. Traditionally, call centre trainers make a serious effort to improve CSRs' pronunciation. However, it is clear that a successful call consists of a range of meaning-making features and is not dependent solely on what is commonly seen as knowledge about grammar and accent. Instead, voice quality should be incorporated into recruitment, training and quality assurance measures within the industry.
6. Lastly, CSR trainers need to consider meaning in call centre discourse in a holistic manner. This means that call centre trainers and CSRs should consider calls in their entirety, instead of aiming to handle single features and discrete items such as accent

or grammar. Every language stratum interacts with every other stratum to construe meanings. The concepts of realisation raised by the present study and other SFL linguists should be taken into consideration.

9.9 Concluding Remarks

The findings of the present study extend the body of knowledge relevant considered in applied linguistics, work place training and business studies. The study represents innovative linguistic research into the communication patterns found in the Information Technology Enabled Service (ITES) industry in global contexts, and thus contributes to our understanding of the use of English in professional second language contexts and its continuing role in the rapid process of globalization. As such, offshore call centres and similar operations in the customer service industry in the Philippines and elsewhere would benefit from updating their training by incorporating the insights gained in research to improve CSR's overall performance, which will ultimately benefit both the industry and the CSR as both want to achieve a good reputation for the call centre industry.

As the number of call centres increases, graduates will inevitably be involved in the operation of the call centre and customer service industry, providing technical support and services to finance, banking, tourism and retailing. If the findings of the present study can inform the development and support offered within the industry, perhaps then customers will experience a more positive customer service encounter during their call centre conversation. But first, people need to know more about this new emerging discourse, drawing on newly found knowledge to empower stakeholders at all levels.

Appendices

Appendix 1 Summary Record of the 100 English Calls in CCCR Corpus

Transcript	Industry	Duration	Words	Transcript	Industry	Duration	Words
1	Travel service	5 min 46 sec	632	51	Mobile	56 sec	155
2	Travel service	2 min 26 sec	345	52	Mobile	1 min 18 sec	208
3	Travel service	3 min 38 sec	473	53	Mobile	1 min 22 sec	211
4	Computer	4 min 42 sec	558	54	Mobile	1 min 31 sec	205
5	Finance	2 min 37 sec	355	55	Mobile	1 min 15 sec	180
6	Finance	2 min 59 sec	423	56	Mobile	1 min 44 sec	199
7	Finance	3 min 42 sec	515	57	Mobile	1 min 24 sec	210
8	Finance	4 min 30 sec	565	58	Insurance	4 min 40 sec	586
9	Supermarket	4 min 6 sec	697	59	Insurance	1 min 34 sec	128
10	Insurance	4 min 44 sec	274	60	Insurance	7 min 19 sec	891
11	Photography	6 sec 46 sec	924	61	Insurance	1 min 38 sec	176
12	Photography	6 min 57 sec	993	62	Insurance	2 min 18 sec	335
13	Commodities	3 min 35 sec	430	63	Insurance	2 min 8 sec	226
14	Insurance	2 min 15 sec	350	64	Insurance	3 min 35 sec	467
15	Insurance	4 min 03 sec	611	65	Insurance	2 min 33 sec	307
16	Insurance	2 min 24 sec	407	66	Insurance	2 min 40 sec	396
17	Internet service provider	8 min 42 sec	773	67	Insurance	40 sec	261
18	Internet service provider	3 min 32 sec	441	68	Insurance	2 min 58 sec	336
19	Insurance	4 min 44 sec	503	69	Insurance	7 min 37 sec	884
20	Internet service provider	3 min 02 sec	465	70	Insurance	1 min 30 sec	132
21	Internet service provider	4 min 01 sec	565	71	Insurance	4 min 4 sec	371
22	Internet Technology	7 min 36 sec	937	72	Insurance	2 min 45 sec	317
23	Internet Technology	8 min 50 sec	1118	73	Insurance	3 min 35 sec	623
24	Internet Technology	5 min 03 sec	760	74	Telecom	3 min 20 sec	512
25	Internet Technology	23 min 33 sec	2880	75	Telecom	4 min 36 sec	618
26	Banking	5 min 15 sec	990	76	Telecom	3 min	432
27	Banking	2 min 12 sec	335	77	Telecom	3 min 18	559
28	Banking	5 min 01 sec	816	78	Telecom	3 min 21 sec	415
29	Banking	6 min 06 sec	540	79	Telecom	2 min 48 sec	521
30	Insurance	6 min 53 sec	1241	80	IT	4 min 10 sec	578
31	Insurance	1 min	148	81	Insurance	1 min 55 sec	237
32	Insurance	1 min 39 sec	298	82	Insurance	1 min 25 sec	249
33	Insurance	4 min 20 sec	578	83	Insurance	1 min	149
34	Insurance	5 in 50 sec	1070	84	Insurance	5 min 10 sec	779
35	Insurance	3min 30 sec	446	85	Insurance	1 min 40 sec	124
36	Insurance	6 min 28 sec	898	86	Insurance	2 min 20 sec	370
37	Insurance	8 min 56 sec	1077	87	Insurance	2 min 35 sec	375
38	Insurance	5 min 36 sec	1131	88	Insurance	2 min 30 sec	418
39	Insurance	5 min 08 sec	865	89	Insurance	4 min 45 sec	692
40	Insurance	11 min 47 sec	1657	90	Insurance	2 min 20 sec	256
41	Insurance	8 min 34 sec	1299	91	Insurance	1 min 30 sec	226
42	Insurance	18 min 01 sec	2616	92	Insurance	4 min	558
43	Photography	2 min 43 sec	478	93	Insurance	1 min 25 sec	263
44	Photography	2 min 09 sec	267	94	Finance	11 min 39 sec	1036
45	Photography	1 min 39 sec	208	95	Finance	9 min 04 sec	1162
46	Photography	52 sec	107	96	Finance	8 min 32 sec	1129
47	Insurance	49 sec	249	97	Finance	4 min 51 sec	724
48	Insurance	21 sec	338	98	Finance	3 min 08 sec	395
49	Mobile	53 sec	156	99	Insurance	2 min 15 sec	281
50	Mobile	1 min 53 sec	261	100	IT	8 min 30 sec	734
Total	56632 (words)	6 hr 51min 41sec		Average (per call) 567(words) 4 min 7 sec			

Appendix 2 Consent Form

Dear _____,

Date

Consent Form: Call Centre Communication Research

Thank you for your support in the research we have undertaken on call centre communication at PolyU. Your support, input and advice have enabled us develop and understand features of the ITES industry. We strongly believe that collaboration is highly beneficial for both sides. The findings from our study will provide a better understanding of communication issues in the customer service context. This can be used for training and quality assurance processes.

In order to develop a better understanding of the communication within a call, we would need access to authentic data. We are writing to seek your permission to have access to data, such as the transcription of authentic calls. A detailed description of the process undertaken in transcribing and using the data is attached in Appendix I.

The data will be used for 2 purposes:

1. The data will be investigated by the Call Centre Communication Research Team at PolyU.
2. A specific set of data, with your permission, may be used for the data as part of a Master of Philosophy and Doctor of Philosophy degree. However, the details of any postgraduate study using such data will be discussed in detail and agreed before any such study is undertaken.

We really appreciate the opportunity to collect the data from your organization.

All information will remain confidential and will be totally anonymous. We also guarantee that the data will only be used for the academic and research purpose. With your help we will be able to build knowledge about communication, recruitment and training in the call centre industry.

The details of consent are presented in detail, in Appendix II, if you are ready to collaborate please sign the consent form and return it to the address below. If you wish to discuss the project further please contact me at 2766 7577 or by email at the above address.

Thank you for your help and support.

Yours sincerely,

Jenny Wan
PhD Candidate

Department of English
The Hong Kong Polytechnic University
CCCR website: http://www.engl.polyu.edu.hk/call_centre/default.html

CCCR Appendix 1

What happens to your data: Transcription procedure and process

1. *Transcribing*

Our research team members take care of the transcription. Only members of the team will have access to the data and it will be kept in a secure place.

2. *Cleaning up*

Your data will be kept strictly confidential. All sensitive information listed below will be made anonymous or fictitious:

- a. company name
- b. names of clients and customer service representatives
- c. product information
- d. personal details
- e. all other possible sensitive information

3. *Approving the transcripts*

We will send you copies of the cleaned transcript for your approval and your reference. At this point, you can notify us of any further action you wish us to take with respect to the transcripts and the data.

4. *Destroy*

We will not hold any copies of the original data. The original audio file will be destroyed once a copy of the transcript is sent to you. Unless requested otherwise.

5. *Right to withdraw*

At anytime in the collaborative process you have the right to withdraw your collaboration and your data.

6. *Feedback*

Once we have the data we will continue to investigate the data and carry out further applied linguistic research. Upon request, we can offer feedback in the form of recommendations, written reports, presentations, workshops, etc.

7. *Output*

We will send you a copy of any publication, report or other related material written as part of our research in call centre communication.

CCCR Appendix II
Consent Form: Call Centre Communication Research (CCCR)

Please complete and sight both copies of the consent form (1 copy should be returned to us at the above address and the other is for your reference):

I _____ (Full name) _____ (on behalf
of state organizations name if appropriate)

1. The above has agreed to provide PolyU with the data. The data could be whatever the above named person deems appropriate.
2. The above named person has the right to decide on the number of calls given to PolyU.
3. The above named person has the right to withdraw its data or any of information from the project at any time.
4. All data given by the above named person will remain highly confidential and will be totally anonymous. All sensitive information will be deleted or changed, no numbers, figures, dates, or personal identification will remain in the transcriptions. All identifying information will be totally removed.
5. A copy of the transcriptions will be sent to the above named person for approval.
6. All original copies will be destroyed.
7. PolyU agrees to use the data for the CCCR only.
8. The terms, as stipulated in this letter of agreement, are open to negotiation from either party and the collaboration between the two parties may be cancelled at either parties request.
9. This collaboration will not cost the above named person any money.

Signature

Date

Appendix 3 Poster of the Invited Talk

 FuturePerfect Business English Specialists
and
Talking Across the World 2008
present

“TRAINING EXCELLENCE”

This week, a special double bill in our FREE seminar series aimed at improving Call Center and BPO training for the Philippines

“You Can’t Beat Reality” - Using Authentic Calls in Training

with

Dr. Gail Forey
Assistant Professor and Associate Director for The Research Centre for Professional Communication at the Hong Kong Polytechnic University.
Team leader for the Call Centre Communication Research Department (HK Polytechnic University)

How can we develop effective CSRs who can deal with the stress, cultural differences and linguistic demands of the job, if the materials used to train them is completely unrelated? This seminar, will contrast training material based on authentic call data with material based on contrived data in order to illustrate the differences in quality and efficacy. It will focus on how research and development of authentic and effective training material should be an essential aspect of the ITES industry.

Followed by

“Making Good Calls Great” - The Importance of Voice Quality

with

Ms. Jenny Wan
Completing her PhD thesis entitled “Interpersonal language in Call Centre Discourse”

The use of voice is a major resource for managing successful negotiation and forming alignment between two parties. Interpersonal interactions between CSRs and customers rely heavily on features of voice quality such as tension, loudness, pitch register, vibrato and breathiness. In this seminar, Jenny will lead a discussion on how voice quality affects calls and how research into it can afford practical support for the training and services of the BPO industry.

Venue: The Tower Club, Philamlife Building, Makati
Time: Friday 22nd February, 3:30-6:00pm
Dress Code: Business Attire

Refreshments Provided

FuturePerfect
BUSINESS ENGLISH SPECIALISTS

To register for this seminar please email:
Hayley McCarthy
Corporate Communications Director
hayley.mccarthy@futureperfect.com.ph

www.futureperfect.com.ph

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Appendix 4 Voice Quality Examples for Conducting Rating Exercise

E.g.1 T1T25 (Transcript 1/Turn 25)		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓		✓						
Rater 2			✓						
Rater 3			✓						

E.g. 2 T1T31		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓								
Rater 2			✓						
Rater 3	✓		✓						

E.g.3 T1T35		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓		✓						
Rater 2			✓						█
Rater 3	✓		✓						

E.g.4 T1T43		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1			✓						
Rater 2			✓						
Rater 3	█		✓						

E.g.5 T1T47		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1			✓				✓		
Rater 2	█		✓						
Rater 3			✓					✓	

E.g.6 T1T49		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1			✓						
Rater 2			✓						
Rater 3			✓						

E. g.7 T1T52		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓				█				✓
Rater 2	✓		✓						✓
Rater 3	✓		✓						

E.g.8 T1T60		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓				█				✓
Rater 2	✓								✓
Rater 3	✓			█					

E. g. 9 T2T16		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	█		✓						✓
Rater 2									✓
Rater 3			✓						✓

E. g. 10 T2T22		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
Rater 1	✓				✓				
Rater 2					✓				█
Rater 3	✓								

E.g. 11 T2T24		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1					✓			
	Rater 2	█							
	Rater 3					✓			

E.g. 12 T2T32		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█		✓					✓
	Rater 2								✓
	Rater 3			✓					

E.g. 13 T2T34		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓				█			
	Rater 2	✓							
	Rater 3	✓							

E.g. 14 T2T36		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█				✓			
	Rater 2					✓			
	Rater 3					✓			

E.g. 15 T2T38		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓				✓			
	Rater 2	✓							
	Rater 3	✓				✓			

E.g. 16 T2T40		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		█					
	Rater 2	✓				✓			
	Rater 3	✓				✓			

E.g. 17 T2T52		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓		✓			
	Rater 2	✓		✓					
	Rater 3	✓				✓			

E.g. 18 T2T54		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓				✓			
	Rater 2	✓							
	Rater 3					✓			

E.g. 19 T2T60		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					
	Rater 2	✓							
	Rater 3			✓					

E.g. 20 T2T98		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2		█						
	Rater 3			✓					

E.g. 21 T2T100		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█		✓					
	Rater 2			✓			█		
	Rater 3			✓					

E.g. 22 T3T13		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3			✓					

E.g. 23 T3T46		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3			✓					

E.g. 24 T3T48		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3	█		✓					

E.g. 25 T3T50		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3			✓					

E.g. 26 T3T56		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓							
	Rater 2	✓							
	Rater 3	✓							

E.g. 27 T3T62		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			█					
	Rater 2					█			
	Rater 3	█							

E.g. 28 T3T78		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█							
	Rater 2							█	
	Rater 3			█					

E.g. 29 T3T88		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1						✓		
	Rater 2						✓		
	Rater 3		█						

E.g. 30 T3T89		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					
	Rater 2			✓					
	Rater 3	✓		✓					

E.g.31 T4T20		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█							
	Rater 2			✓					
	Rater 3			✓					

E.g.32 T4T34		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1							✓	
	Rater 2							✓	
	Rater 3							✓	

E.g.33 T4T46		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3	█		✓				█	

E.g.34 T4T50		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓		✓		✓	
	Rater 2			✓		✓		✓	
	Rater 3	✓		✓		✓		✓	

E.g.35 T4T52		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					
	Rater 2	✓							
	Rater 3			✓					

E.g.36 T4T54		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1					█			
	Rater 2	✓							
	Rater 3	✓							

E.g.37 T4T59		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		█					✓
	Rater 2								✓
	Rater 3	✓							

E.g.38 T4T60		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓				✓	
	Rater 2	█		✓				✓	
	Rater 3			✓				✓	

E.g.39 T4T62		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1					█		✓	
	Rater 2	█		✓				✓	
	Rater 3			✓				✓	

E.g.40 T4T66		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓				✓	
	Rater 2	█		✓				✓	
	Rater 3			✓				✓	

E.g.41 T4T68		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓						✓	
	Rater 2	✓				█		✓	
	Rater 3	✓		█				✓	

E.g.42 T4T70		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1		█		✓				
	Rater 2				✓				
	Rater 3				✓				

E.g.43 T4T70		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1					✓			✓
	Rater 2					✓			✓
	Rater 3	█				✓			✓

E.g.44 T4T73		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1								█
	Rater 2	✓				█			
	Rater 3	✓		█					

E.g.45 T4T74		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓				✓	
	Rater 2	✓				█		✓	
	Rater 3	✓		✓				✓	

E.g.46 T4T77		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					✓
	Rater 2	✓		✓					✓
	Rater 3	✓		✓					✓

E.g.47 T4TT77		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓				✓			
	Rater 2					✓			
	Rater 3	✓		█					

E.g.48 T4T78		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█						✓	
	Rater 2					█		✓	
	Rater 3								

E.g.49 T4T81		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1					█			✓
	Rater 2								✓
	Rater 3	█		█					

E.g.50 T4T82		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1		✓		✓				
	Rater 2		✓						
	Rater 3				✓				

E.g.51 T4T88		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓				✓	
	Rater 2	✓		✓				✓	
	Rater 3	✓		✓				✓	

E.g.52 T4T96		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓						✓	
	Rater 2	✓		✓				✓	
	Rater 3			✓				✓	

E.g.53 T4T99		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1							✓	
	Rater 2	■						✓	
	Rater 3			✓				✓	

E.g.54 T4T104		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓				✓	
	Rater 2	■						✓	
	Rater 3			✓				✓	

E.g.55 T4T106		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	■		✓					
	Rater 2			✓				✓	
	Rater 3			✓				✓	

E.g.56 T4T108		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2	■		✓				✓	
	Rater 3			✓				✓	

E.g.57 T4T126		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1							✓	
	Rater 2	■		✓					
	Rater 3			✓				✓	

E.g.58 T4T130		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1		✓						
	Rater 2		✓						
	Rater 3		✓	■					

E.g.59 T4T139		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓				✓	
	Rater 2	■							
	Rater 3			✓				✓	

E.g.60 T4T148		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2						■		
	Rater 3			✓					

E.g.61 T4T24		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					
	Rater 2	✓							
	Rater 3			✓					

E.g.62 T5T42		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3			✓					

E.g.63 T5T56		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓						█	
	Rater 2	✓			✓				
	Rater 3			✓					

E.g.64 T5T62		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓		✓					
	Rater 2	✓							
	Rater 3			✓					

E.g.65 T5T74		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1							✓	
	Rater 2							✓	
	Rater 3							✓	

E.g.66 T5T90		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3	█		✓					

E.g.67 T5T96		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2	█		✓					
	Rater 3			✓					

E.g.68 T5T100		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	✓				█			
	Rater 2	✓							
	Rater 3	✓			█				

E.g.69 T5T166		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓		✓			
	Rater 2			✓					
	Rater 3	█		✓		✓			

E.g.70 T5T10		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1		█				█		
	Rater 2								
	Rater 3				█				

E.g.71 T10T11		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█							✓
	Rater 2			█					
	Rater 3								✓

E.g.72 T10T16		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█						✓	
	Rater 2			█				✓	
	Rater 3							✓	

E.g.73 T10T18		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1	█		✓					
	Rater 2			✓					
	Rater 3								█

E.g.74 T10T28		Loud	Soft	High	Low	Tense	Lax	Fast	Slow
	Rater 1			✓					
	Rater 2			✓					
	Rater 3			✓					

Appendix 5 Call Monitoring Form of Call Centre C1

CALL MONITORING FORM

Representative :
 Date of Call :
 Time of Call :
 Name of Caller :
 Company Name :
 Plan / Product :
 Observer :

	N/A	Perfect Score	Actual Score	Comments
SERVICE SKILLS				
Standard Greeting (2)		2		
Establish Rapport / Appropriate Use of Caller's Name (2)		2		
Verify Account Information (3)		3		
Repeat and Confirm Transaction Information (2)		2		
Proper Hold / Transfer Procedures (2)		2		
Initiate Research / Send Appropriate Materials (2)		2		
Efficient Use of Time and Problem Solving (2)		2		
Offer Additional Assistance (2)		2		
Appropriate Closing (2)		2		
System Skill (2)		2		
Call Satisfaction (2)		2		
Exceed Expectation (2)		2		
<i>Subtotal</i>		25	0	
PRODUCT SKILLS				
Scheme Knowledge (5)		5		
Product Knowledge (5)		5		
Procedure Knowledge (5)		5		
Investment Knowledge (5)		5		
Market Knowledge (5)		5		
Information Accuracy and Completeness (5)		5		
<i>Subtotal</i>		30	0	

	N/A	Perfect Score	Actual Score	Comments
PRESENTATION SKILLS				
Sound Confident (3)		3		
Exhibit Professional & Courteous Manner (4)		4		
Speak Clearly / Use Appropriate Tone & Pace (3)		3		
Avoid Use of Jargon (2)		2		
Avoid to be Too Technical (3)		3		
Avoid Verbal Tics (2)		2		
Adhere to Listening Skills (4)		4		
No Interruption (3)		3		
Use of Headlining Technique (3)		3		
Use of Probing Skill (3)		3		
Use of Paraphrases to Confirm Understanding (3)		3		
Handling of Caller's Emotion by Use of Emphatic or High Impact Language (4)		4		
Well Organized Presentation / Avoid Distraction (4)		4		
Clear and Agreed Upon Solution / Manage Expectation (4)		4		
<i>Subtotal</i>		45	0	
Grand Total		100	0	0%

Comments:	Action Plan:
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Signed by: Observer	Representative
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Date:

Appendix 6 Lexicogrammatical Features in Transcript 7
 (adapted from Coffin, Donohue and North, 2009, p. 260)

Staging/ Schematic structure	Lexicogrammatical features	Examples in Transcript 7 (turn/speaker)
Opening	interrogative mood	may I have your policy number please? (T1/R7) how may I help you today? (T9/R7) how can I assist you? (T128/S7)
	modal finites	may (T1/R7)
	name of the CSR	Polly speaking (T1/R7)
	name of the department	customer service (T1/R7)
	tense: present	this is (T128/S7) may I have (T1/R7) how may I (T9/R7)
Identification	date of birth	1 1 64 (T6/C7)
	interrogative mood	may I have your policy number? (T1/R7) what's your name? (T28/C7) and your last name? (T30/C7)
	minimal response	alright (T7/R7)
	polarity	yes (T8/C7)
	policy and social reference number	01234567 (T6/C7)
	possessive pronoun	your (T28/C7)
	tense: present	verify (T5/R7)
	tense: present perfect	I've sent (T28/C7)
Purpose	adjuncts of place	here (T17/R7)
	concession	but (T18/C7)
	evaluative lexis	upset (T18/C7) important (T18/C7)
	intensifier	a little bit (T18/C7) very (T18/C7)
	minimal response	umm (T10/C7) mhm (T11/R7)
	modal finites	can (T12/C7) would (T12/C7) need to (T12/C7)
	negative polarity	I don't know (T12/C7) have not forgotten (T12/C7)
	number	twice (T10/C7) both policies (T18/C7)
	personal pronoun	me (T12/C7) it (T18/C7) I (T12/C7) they (T18/C7)
	possessive pronoun	his name (T10/C7) my file (T12/C7) my account (T12/C7)
	temporal adjuncts	now (T12/C7) immediately (T12/C7) over a week (T12/C7) still (T12/C7) the end of the day (T18/C7)

		tomorrow (T18/C7) by the end of tomorrow (T18/C7)
	tense: continuous	I'm getting (T18/C7)
	tense: future	will have it (T18/C7)
	tense: past	said (T12/C7)
	tense: present	there's (T18/C7)
	tense: present perfect	I've spoken with (T10/C7) have messed (T18/C7) I've sent (T18/C7) hasn't happened (T18/C7) it's been (T12/C7)
	interrogative mood: yes/no question	assigning the policy? (T13/R7) you want a confirmation letter faxed to you? (T15/R7)
Clarification	minimal response	ok (T13 and T15/R7)
	positive polarity	yes (T16/C7)
	concession	but (T73/C7)
Objections	conditional clause	if y'all could just do (T71/C7)
	declarative mood	I talk to somebody (T32/C7)
	evaluative lexis	fed up (T32/C7) rushed (T71/C7) peace of mind (T71/C7) hate (T73/C7) different (T73/C7) upset (T75/C7) corrected (T77/C7) frustrating (T79/C7) screw things up (T79/C7) a law suit (T79/C7) have been misled (T79/C7) lie (T81/C7) helpful (T81/C7) appreciated (T81/C7) fuss (T85/C7) aggravated (T85/C7) I thought he had just strung me along (T111/C7) you are a large company (T119/C7) wrong (T119/C7)
	intensifier	a little (T32/C7) highly (T75/C7) I do need to (T79/C7) so (T85/C7)
	interrogative mood: yes/no question	can I put your name on it? (T73/C7)
	minimal response	ok (T74 & T76/R7) um (T78/R7) oh (T72/R7)
	modal finites	can (T69/C7) need (T71/C7) should (T66/R7) have to (T69/C7) would (T70/C7) could (T69/C7)

	negative polarity	not you but him (T34/C7) don't have it right here (T73/C7) nothing (T75/C7) never (T79/C7) don't know (T83/C7) don't do (T115/C7)
	number	twice (T75/C7) all my life (T79/C7) five day turn (T83/C7)
	personal pronoun	I (T84/R7) you (T81/C7)
	possessive pronoun	your company (T79/C7)
	quantifier	somebody (T73/C7) something (T79/C7)
	temporal adjuncts	every time (T32/C7) ten minutes of waiting (T32/C7) immediately (T71/C7) 4 months (T71/C7)
	tense: past	talked (T75/C7)
	tense: present	talk (T32/C7) am (T32/C7) get (T73/C7) need (T83/C7)
	tense: present continuous tense	I'm going (T73/C7)
Legitimization	concession	but (T27/R7)
	declarative: personal	I called him (T26/C7)
	recount	I spoke with him (T26/C7)
	minimal response	ok (T27/R7)
	modal finites	can (T27/R7)
	negative polarity	has not done (T26/C7)
	number	twice (T26/C7)
	passive voice	is being worked (T27/R7)
	personal pronoun	I (T27/R7) we (T26/C7) me (T26/C7)
	possessive pronoun	your request (T27/R7)
	temporal adjuncts	right now (T27/R7)
	tense: past	called (T26/C7) spoke with (T26/C7) assured (T26/C7) was (T26/C7) said (T26/C7) wanted (T27/R7)
	tense: present perfect	have to have (T26/C7)
Servicing	adverb	exactly (T20/C7) actually (T58/C7)
	concession	however (T37/R7) but (T58/C7) sorry (T52/C7)
	conditional clause	if I fax you that today (T67/C7) if you have the form (T70/R7) if I do this (T89/C7)
	evaluative lexis	important (T38/C7)

	incorrect (T42/C7) fine (T50/C7) mixed up (T24/C7) the long hold (T66/R7) a huge mess (T69/C7) rushed (T86/R7) incomplete (T94/R7) clear (T96/R7) urgent (T38/C7)
intensifier	I do understand (T35/R7) did verify (T66/R7) the most (T84/R7) again (T101/C7)
minimal response	ah (T19/R7) ok (T102/C7) uh huh (T25/R7) alright (T23/R7) well (T38/C7) mhm (T21/R7) okay (T19/R7)
modal finites	should (T19/R7) could (T24/C7) can't (T24/C7) can (T27/R7) would (T40/C7) need to (T46/C7) should have happened (T43/R7) should be (T62/C7) have to (T69/C7)
negative polarity	didn't make (T24/C7) any (T24/C7) never (T24/C7) anything (T24/C7)
number	10 percent (T19/R7) 11 000 dollars (T22/C7) too (T24/C7) several supervisors (T35/R7) totally (T50/C7) primary (T57/R7) three kids (T59/R7) all (T62/C7) a hundred a thousand dollars (T62/C7) whole (T62/C7) the quickest way (T62/C7) 5 business days (T70/R7) one hundred one thousand dollars (T89/C7) ten hundred thousand dollars (T89/C7) 10% (T94/R7)
passive voice	it is being processed (T37/R7) should have taken care (T38/C7)
positive polarity	right (T60/C7)
possessive pronoun	your (T61/R7)
quantifier	several supervisors (T35/R7)
temporal adjuncts	right now (T37/R7)

		in my life (T24/R7) over a week ago (T38/C7) months (T38/C7)
	tense: past	sent (T24/C7) said (T24/C7) showed (T24/C7) made (T37/R7) assured (T40/C7) told (T50/C7) was (T62/C7)
	tense: present perfect	I've sent (T24/R7) I've never dealt with (T24/R7)
Transfer	concession	but (T121/C7)
	evaluative lexis	appreciate your help (T123/C7) welcome (T124/R7) have a great day (T124/R7)
	intensifier	I do have (T137/R7)
	minimal response	ok (T122/R7)
	modal finites	need to (T121/C7)
	negative polarity	not for you (T121/C7)
	personal pronoun	I (T121/C7) you (T125/C7)
	quantifier	any (T121/C7) someone (T121/C7)
	tense: present	hold on (T122/R7)
Closing	tense: present prefect	has handled (T121/C7)
	ending	Bye bye (T143/R7)
	evaluative lexis	thank you (T138/C7) welcome (T139/R7) have a great day (T141/R7) appreciate (T140/C7)
	intensifier	do appreciate (T140/C7)
	temporal adjuncts	now (T141/R7)

Appendix 7 Transcripts of 20 Complex Calls for Phase II

Transcript 1

R1: Customer Service Representative

C1: Caller

Duration: 10 mins 04 secs

Words: 1474

Turn Speaker

Opening

1. R1: Customer service, this is Betty. How may I help you today?
2. C1: Good morning
3. R1: Good morning

Identification

4. C1: My name is Ka Li.

Purpose

5. R1: Yes Maam, what can I do for you today?
6. C1: Well, I would like to um um call for cancel my policy regard do you need
my um policy number life insurance?

Identification

7. R1: That's right. May I have your policy number please?

8. C1: A-B-1-1-1-2-3-4

9. R1: That's A-B-1-1

10. C1: == yea

11. R1: == 1-1-2-3-4

12. C1: Yes maam.

13. R1: Ms Li, may I verify your date of birth and your social?

14. C1: January 1, 1958 and my last 4 number's 1234

Purpose

15. R1: And how may I help you today? You are going to cancel the policy

maam?

Clarification

16. C1: Yes, I already have a new policy with different company.

[pause - 4 secs]

Servicing

17. R1: It's okay maam, they have already requested to stop the draft. And all you need to do is in case you receive bills is to disregard the bills. Your policy is a term policy and it would just cancel by itself

Legitimization

18. C1: Because you still draw draw money out from my checking account ==

Servicing

19. R1: == Mhm ==

20. C1: == that 102 dollars 77 cents is clear on March 3 ==

21. R1: == Mhm ==

22. C1: will you will refund me that amount?

23. R1: When did you actually request it to stop?

24. C1: Well, my expiration date is March10. I got the letter in the mail, just about, mm, I think Friday before last week, Friday before last Friday

25. R1: Okay

26. C1: And umm and I thought that that you draw no money out, normally my premium for the umm 10 year term is 29 dollars and 07 cents ==

27. R1: == Mhm ==

28. C1: and the 102 dollars 77 is the new policy if I renew ==

29. R1: == mhm ==

30. C1: and I see the money withdraw from my account without authorize

31. R1: Uh Huh

Objection

32. C1: but == you

33. R1: == but you already was informed you were informed about the

premium renewal last == (November)

34. C1: == No, I haven't signed anything, no I haven't signed anything, I
haven't said anything ah except I received that letter.

Legitimization

35. R1: That's right, upon receiving that letter. You have to call the company and
inform us that you don't want that drawn out of your account because if not
that would be automatically taken out of your account if we are not
informed that you are not decided to continue with it.

Objection

36. C1: but the 102 dollars 77 cents is for the new policy premium

37. R1: That's right.

38. C1: and I don't want that, I don't I didn't sign any new or renew - I signed a
cheque and void cheque long time ago 10 years ago for the all the policy 29
dollars 07 ==

39. R1: == mhm ==

40. C1: == and you guys just automatically get them draw my money even ah
without authorize - my authorization

Servicing

41. R1: Well, since this is an automatic draft, you are being informed that that
will be taken out effectively as that be which is March 10 05

42. C1: == Okay so

43. R1: == and if we ==
44. C1: == Okay so you will keep that 102 dollars 77 cents, right?
45. R1: Yes maam, we won't we won't be taking out of the account any further premiums because you have already placed a stop on the draft
46. C1: because I asked "do I need to sign the form, do I need to write the letter" and the lady I spoke with, her name is Kelt.
47. R1: mhm
48. C1: said "no" she would do it for me and that's all
49. R1: That's right all you need to do == is

Objection

50. C1: == What happen what happen if next month you guys draw money again because that's unacceptable

Servicing

51. R1: We won't draw any money out, maam, now that your request is already placed on the system
52. C1: so the 102 dollars 77, you guy will keep it, right?
53. R1: You will be covered until June, I'm sorry until May because the policy has been paid through April 10 05 because of that payment, and the since you said that you are not interested to do, to continue the policy anymore, you will still be covered even until May 10 or May == 9
54. C1: == you will withdraw my money again next month?
55. R1: Yup, no money will be withdrawn. They have stopped that already. We won't get any further premium anymore. What I'm trying to say is that the payment that you have made for March, 102 dollars 77 cents that has made you paid up to April 10 ... now you will be == covered

56. C1: == my old policy policy
57. R1: Yes, you now you will be == covered
58. C1: == until April 10, right?
59. R1: That's right. You will be covered even after April 10 until May 10.
60. C1: So my expiration date would be on May == 10
61. R1: == By May 10 yes
62. C1: and no more payment?
63. R1: No more payment but if you receive bills, just disregard the bills
64. C1: But is the 102 dollars is covered until April 10
65. R1: until May 10, yes maam
66. C1: until May 10?
67. R1: Yes, it's a 30-days grace from April 10 up to May
68. C1: Okay
69. R1: Okay?
70. C1: And ah and no more withdraw from my == account
71. R1: == (audible breaths) There will be no more
72. C1: in March, in April in May == correct
73. R1: == That's right
74. C1: period
75. R1: yes maam
76. C1: and the billing I can disregard it
77. R1: yea
78. C1: right?
79. R1: That's right
80. C1: and I don't need to write the letter confirm confirm that the policy will

cancel, do I need to write the letter?

81. R1: It's your choice if you want to still send out a letter.
 82. C1: Okay
 83. R1: Yes maam
 84. C1: okay ==
 85. R1: == Mhm ==
 86. C1: Okay, and ah can I have your number and any claim number to refer if something happen again?
 87. R1: sure, my name is - I don't have a reference number but let me give you my name instead. It's B-E-T-T-Y.
 88. C1: Yeah. yes, maam?
 89. R1: yes maam, and my last name is C like Cat, e-r-i-n
 90. C1: erin == erin?
 91. R1: == It's Cerin
 92. C1: e-r
 93. R1: C-e
 94. C1: C-e-r == i-n
 95. R1: == r-i-n
 96. C1: Okay, thank you Miss. Cerin
 97. R1: May I have your number too, maam? Your telephone number, please?
 98. C1: 123 345 6789
 99. R1: Okay, thank you for that.
 100. C1: Okay
- [pause - 12 secs]
101. R1: And is there any further question, maam?

102. C1: Ah no and I just want to let you know that and if umm I writing a letter,
umm what is the address I can send to?

103. R1: It's PO box 1234, Houston == Texas

104. C1: == Yes

105. R1: 11234

106. C1: And it still umm goes to Excellent Insurance?

107. R1: Yes, it's EIC Excellent Insurance.

108. C1: E-I-C ==

109. R1: == ah huh ==

110. C1: C like cup? [amend for the sake of privacy]

111. R1: Yes, Excellent Insurance

112. C1: Excellent, E-I-C

113. R1: E-I-C Excellent Insurance

114. C1: Oh, Excellent Insurance

115. R1: Yes Maam

[pause - 7 secs]

116. C1: Thank you maam, any umm umm um attention or ...

117. R1: attention it to our premium accounting department

118. C1: Okay to the premium ==

119. R1: == accounting ==

120. C1: accounting

121. R1: department

122. C1: department, alright.

123. R1: mhmm

124. C1: Alright, thank you maam ==

Closing

125. R1: == You're welcome. Thank you for calling too maam, have a good day
bye bye.

126. C1: you too

Transcript 2

R2: Customer Service Representative

C2: Caller

Duration: 10 mins 06 secs

Words: 1523

Turn Speaker

Opening

1. R2: Customer service, this is Betty. How may I help you?

Purpose

2. C2: Yea, I was not aware that I owe had to pay some money for an insurance policy that, let's go back so you know who you're talking to?

Identification

3. R2: Yes may I have the policy number maam?
4. C2: Well, I think's A12345678 the last number is the one mm
5. R2: Ah would that be an L?
6. C2: Yes, it's an L
7. R2: okay one moment
8. C2: okay
9. R2: and who am I speaking with?
10. C2: Elle Rosemary
11. R2: May I verify your date of birth, Elle?
12. C2: January 1 1918
13. R2: And your social security number?
14. C2: 111222223

Servicing

15. R2: The policy has lapsed, Elle?

Legitimization

16. C2: Yes, but I was not aware of it. And I got this notice yesterday and is there anyway I can, what is that I have to do? I I had this a long time and I was not aware I had to pay any more money on it.

Servicing

17. R2: We have to put that ah back in force by reinstating the policy
Miss Rosemary, then == we

18. C2: == What does that re- what does that require?

19. R2: It requires you to fill out reinstatement forms, maam.

20. C2: um

[pause – 4 secs]

21. R2: == I notice it was...I am sorry

22. C2: == What um, why did this == happen?

23. R2: == because this ==

24. C2: == Because when I bought the policy it was to be forever

25. R2: A notice was sent to you, maam, last January 1. The address they mailed it
to 1 == box

26. C2: == Right

27. R2: Huston

28. C2: == Right

29. R2: == Uh huh

30. C2: Right

Legitimization

31. R2: but it explains to you that the policy will terminate if ah there will be no measures that will be taken. They've given you options in that letter too as to how to keep the policy in force and obviously you said that you have not received anything.
32. C2: Well ah ah if I got it I didn't read it. But anyway, I want to keep this, I'll be losing 33,000, 6000 dollars by not ah...

Servicing

33. R2: Do you want us to reinstate the policy maam?
34. C2: Yes. What do I have to do?
35. R2: We will send you reinstatement forms.
36. C2: And what will it cost me?
37. R2: Ok you need to send in the premium that == was old [on the policy]
38. C2: == what is the premium
39. R2: It will indicate on the letter together with the form. I don't have the exact figure now, maam.

Objection

40. C2: Okay, ah I am practically blind number one and I can just barely make out these numbers so then I don't read everything. When I bought this I was assured it was going to be forever. I had paid up policy.

Servicing

41. R2: I see I am sorry to hear that maam == being
42. C2: == that was the that was the uh understanding of the agent (audible breaths from R2) I when I bought it. [pause – 4 secs] And I was not to

- have to pay any more money
43. R2: Ah who is the agent that you spoke with ah before == when you are?
44. C2: == Oh dear. It was somebody who just come in off the road I could not tell you.
45. R2: Ok, would you know Davis Ownsward?
46. C2: What?
47. R2: Davis Ownsward
48. C2: Oh. It's been several years ago that the last time I I when I he took over two different policies and put them all on one so I'm (lost out of it) ==
49. R2: == Do you want me to give – yes do you want me to give you his phone number maam?
50. C2: Oh [background noise of baby crying]
[pause - 6 secs]
51. R2: I'm sorry, yes maam, do you want me to give you his phone number?
52. C2: Well, you can but um he assured me that what I had wasn't as good as what he had and he took over two different policies and applied them. And then I went on I have about 31 thousand dollars already tied up in this. That I will lose. And but if I can be reinstated without a great cost I will go ahead with that. (audible breaths from R2) But I have nobody to represent me. I am 86 years old. I still have a good mind but my eye sight is failing why I don't read everything. What what was it ==
53. R2: == Okay ==
54. C2: == But I don't want to lose the policy. If I can keep it up, I will.
55. R2: Okay, and I will give you another == number
56. C2: == I don't I don't want to have to go through a lot of legal stuff or

anything

57. R2: No maam. We would just have to give you this number, so that if in case
you need to be assisted by an agent, you may call the agent
58. C2: Alright
59. R2: Ok, the name of your agent now is Carroll
60. C2: What?
61. R2: It's no longer Davis Ownsward but I'm going to give you Carroll.
62. C2: How's that spelt?
63. R2: It's C-A-R-R-O-L-L
64. C2: Alright, Carroll
65. R2: and the last name is C like cat.
66. C2: Yea
67. R2: L-A
68. C2: C-L
69. R2: A
70. C2: A
71. R2: E
72. C2: What
73. R2: Letter E- like Edward (audible breaths)
74. C2: C-L-A-E
75. R2: Yes, S-S
76. C2: S-S, (but it) how do you pronounce that? Claess?
77. R2: Claess
78. C2: Okay
79. R2: 111... 222 [pause - 4 secs] 3334

80. C2: Okay [pause - 3 secs] I've got 111 222 3334.
81. R2: That's right. Maam and may I have your phone number, please?
82. C2: 897 654 3210 [pause - 8 secs]. Now would there be an 900 number
with that?
83. R2: I'm sorry maam but there's no more number, that is the only one
I've got for him.
84. C2: Where where does this come from? Where is he represented? I'm here
in the Nebraska.
85. R2: I don't have the address maam just the phone number. [pause - 6 secs] I
will be requesting forms for reinstating the policy maam today will be
mailing this out to you.
86. C2: Ok, that will be fine. That will be all I have to do and then just go ahead
and pay some more money back in, is that right?

87. R2: That's correct.

88. C2: Okay, without having to him, ha (breathy voice)
89. R2: Anything else, maam?

Objection

90. C2: Well, what umm how's I get, what to get to get in touch with that agent, I
don't really want to do that.
91. R2: It ok maam, it's just ah for your own file if you have anything if you
need anything just call us up?
92. C2: and that's the number given on the paper that I received today that my
policy had relapsed and that it came as a great surprise to me
93. R2: I see

94. C2: but if I have to be reinstated some way I believe because it's 200 and 24
thousands dollars in insurance involved. I don't want to lose that.

95. R2: I == understand

96. C2: == I don't want to lose the 45 thousands dollars that I've in there either

97. R2: yes

Legitimization

98. C2: so okay you know that's a great loss

99. R2: mhm

100. C2: um because I was assured that I would have this forever when I bought it

101. R2: I see

102. C2: So now I'm (just one of these widows) that was taken by an insurance
company, badly

103. R2: I understand maam

Identification

104. C2: Okay and who am I talking to?

105. R2: My name is Betty

106. C2: Betty and you are where, in what office, what town?

107. R2: Ah... we are at EIC call centre in Manila Philippines

108. C2: In the Philippines?

109. R2: Yes maam

110. C2: Oh my because on here it gives a Huston address

111. R2: Yes maam, that's where the correspondence will be mailing out from
and the forms for reinstating the policy

Closing

112. C2: Oh okay okay that's all I can do

113. R2: Okay and thank you ==

114. C2: == Thank you

115. R2: Yes, you are welcome maam

Transcript 3

R3: Customer Service Representative
C3: Caller
Duration: 9 mins 23 secs
Words: 1682

Turn Speaker

Opening

1. R3: Customer service, this is Betty, may I help you?

Purpose

2. C3: Eh do you speak Spanish?
3. R3: (laugh) No sir I'm sorry
4. C3: No
5. R3: Yes we do have a number for that that Spanish - Spanish speaking representative
6. C3: Well may be I can explain you ok?
7. R3: Uh huh
8. C3: in English
9. R3: Uh huh
10. C3: I am going to explain you what happened ok?

Clarification

11. R3: Ok
12. C3: Ok?
13. R3: Ok
14. C3: Ok see I've been receiving letters from ah from this company from EIC ==
15. R3: == Uh huh ==
16. C3: and ah they have the name it's my name and my last name but it's

another middle name but that's not me see I don't know where's this person lives. I don't know how this company found my name and my address here. I am in Dallas.

17. R3: Ok
18. C3: and I think I've been receiving this twice already and they want the money for 8 hundreds - 8 hundreds and 60 dollars.
19. R3: Uh huh
20. C3: and that's - I'm the wrong person you know I don't have any er any business with this company
21. R3: Ok. Do you have a policy number there that I could ah pull out sir
22. C3: Yea because I talked to the the other day with another girl in Spanish ==
23. R3: == Uh huh ==
24. C3: She said that "this policy number doesn't exist on the on the computer" but I'm going to tell you again ok?
25. R3: Ok
26. C3: It's C like a cat 001123L
27. R3: Ok let me repeat that is E like Edward
28. C3: No C C like a cat
29. R3: Oh I'm sorry C like C like cat
30. C3: Uh huh
31. R3: Is that C like cat there?
32. C3: Uh huh C like cat 001123L

Identification

33. R3: And may I know your name sir?
34. C3: The name here is Ricardo Boleno Rossoe.

35. R3: That's right
36. C3: You got the name on it?
37. R3: I got the name yes Ricardo Baleno Rossoe yes sir
38. C3: mhmm ==
39. R3: == uh huh ==
40. C3: Which address do you have in there? Because the address I got here was
1235 Cobulidway at eL Paso at 56789
41. R3: No it's not that address we have. == It's
42. C3: == And then ==
43. R3: == Uh huh ==
44. C3: This is I think - this is the old address where he was er he was living
ok I received another letter here that said the same name but they get
3999 line 888 road and 8588520
45. R3: That's what we have.
46. C3: That's my address and I'm not that person
47. R3: May I have your name sir?
48. C3: my name?
49. R3: Yes
50. C3: No I cannot tell you my name you know it is the same name Ricardo. My
name is Notala Tasou but I'm not Baleno. You understand?
51. R3: Ok how may I verify - how can I verify then that if it is not the policy
that you have sir? If ok, for example the date of birth that we have here
52. C3: Do you have the date of birth?
53. R3: I do have a date of birth. Yes.
54. C3: Yea but I never I see I don't have any business with EIC.

55. R3: You don't have any business with EIC.
56. C3: I don't have anything anything with EIC and this see like I tell you this name this person has the same name like me but he has a - he has one in-between. His middle name is Baleno. I'm not Baleno and then I don't know I think he was living in this address in Cobulidway, El Paso, Texas. He moved from that ah address where and then I think this company tried to find the person where he's living now and that's why they found my name with my address here in Dallas.
57. R3: Um hm. Are you eh do you know a person who're Ricardo Baleno somehow?
58. C3: I don't know. No I don't know this person.
59. R3: Oh not related with that
60. C3: See and then I have noticed here see the insured is Ricardo Baleno. I think it's his son and then the letter said the contract owner is Ricardo Baleno Rossoe but the insured person is Baleno.
61. R3: but do you know eh the person Baleno somehow, you know him somehow?
62. C3: == No
63. R3: == somehow Baleno
64. C3: Uh uh
65. R3: Okay you are just assuming that this person lived in that place and has moved
66. C3: I guess I guess so and then probably he didn't tell you that he was moving or I don't know and then you sent letters to him or == something
67. R3: == Uh huh

68. C3: because I have this letter said and this letter confirms "we have changed all updated address based on the information received from the United States postal service." That's what happened then someone in your company found with that name and then I don't know this person is using (that) using a different social security number or I don't know but how they come up with my name?
69. R3: Uh huh
70. C3: see but and my name and my address
71. R3: ah ha can I verify with your date of birth sir? Just to make sure this is not your policy.
72. C3: Ok it's ah 1 1 63
73. R3: Ok, it's not. It's a different date of birth. It's somewhere in 1980
74. C3: Yea
75. R3: May we ask you to send back that letter?
76. C3: I did one time and then I received another letter I think with the date I think it was == March
77. R3: == Uh huh
78. C3: in ah I talked to another person here in the customer service and she told me to do the same thing and she said she's going to do something but I guess she didn't do anything because I receive another letter asking for the money because this person owes you like 8 hundreds and 50 == dollars
79. R3: == uh huh
80. C3: and I think the payment because it said notice of payment due the January 15 2005 so I I don't know what happen with this person

81. R3: Ok well er right now we cannot do anything we cannot even change the address because we cannot be able to talk with the represent er the owner himself but we would suggest from you sir if you may to send back the letter that you == have
82. C3: == uh huh
83. R3: Please do make note that you are not the person that the policy is ah intended for ==
84. C3: == Mhm
85. R3: and that the address is incorrect so that they will be able to receive it back and would know that this policy has sent to the wrong address and to the wrong person.
86. C3: yea
87. R3: yes
88. C3: Yea but I don't know, will see. I don't how to...see but I think that will happen. They check on the computer with my...the name and you know. The last name is the same last name like I have so
89. R3: Yes we have to have it back so that we would properly, ah, change that to - because probably the person owning the policy is waiting for a bill and he doesn't know we are not aware of where that person moved or what place he is now and == he
90. C3: == Eh
91. R3: Yes
92. C3: But did you have it I mean I don't want to know you know but but - did you know his phone number or something where you can call him and ask him anything where he's living now or something like that

93. R3: we do have that on file sir == but
94. C3: == do you
95. R3: Yes sir but we don't initiate outbound calls on our end we don't do
outbound calls
96. C3: mm
97. R3: Yes sir but it would be er a great help for us if you would return that back
and ah put a note that you are not the person that policy is intended for
and that the address is incorrect and you don't have a policy with us with
ah Excellent Insurance Company it is an ordinary life policy that is now
under EIC Excellent Insurance.
98. C3: Yea is Excellent - Excellent Insurance Company?
99. R3: Yes it's now under EIC Excellent Insurance
100. C3: Yea but if it is not the same company no I think it is.
101. R3: Ah it's all Excellent before and it's now EIC
102. C3: Oh
103. R3: Yes
104. C3: == uh

Closing

105. R3: == Do you have anything? Do you have anything any policy at all with
all Excellent
106. C3: No
107. R3: No ok so it's not you it's not the person you are not the person ok
108. C3: Ok
109. R3: Uh huh
110. C3: Ok with that I'm going to do that I'm going to give it to the take it to the

post office and I am going to give it to them again.

111. R3: Thank you for that sir.

112. C3: Ok

113. R3: Ok

[The customer, C3, hangs up the phone.]

Transcript 4

R4: Customer Service Representative

C4: Caller

Duration: 14 mins 36 secs

Words: 3015

Turn Speaker

Opening

1. R4: Customer service, this is Betty. How can I help you?

Purpose

2. C4: Yes, I have a serious problem with this company. I want you to clarify for me.

Identification

3. R4: Ok, what's the policy number sir?
4. C4: The policy number is 1, I'm sorry I'm sorry - AA11. I mean
AA11 22 33 4 5
5. R4: OK, just a moment
6. C4: Uh huh
7. R4: Your name please?
8. C4: My name is Mars Howard.
9. R4: Are you the owner of this policy sir?
10. C4: This this one - I'm not the owner of this one, I'm the owner for both of them.
11. R4: Ok, this is the policy is for Derry Howard.
12. C4: Yes
13. R4: Ok she is your wife, sir?
14. C4: Yes
15. R4: Ok, just to verify what is her date of birth

16. C4: Date of birth is 1983 1 um day 1 month
17. R4: Ok, do you the last four of her social?
18. C4: Yeah the last 4 is is ok...the last 4 is 4321.

Clarification

19. R4: Thank you and how can I help you with this policy, Mr. Howard?
20. C4: Yeah, well I don't whether I want this policy I just knew, um I get this policy by um in February at Stanford ==
21. R4: == uh huh ==
22. C4: and I gave them two checks for the policy, one for 60 something dollars, I mean one for 58 dollars, one for 27 dollars and this payment they went in my account and took 2 more checks == in a month
23. R4: == Ok
24. C4: two more, which is one for um 107 dollars 107 == dollars
25. R4: == Eh
26. C4: and change, and one for 58 dollars something, let me see if I can find the correct figures
27. R4: Ok, as I am showing here that a size from the initial premium that you have sent to us, you have sent us a check initially for 27.37, am I right?
28. C4: Mhm
29. R4: Ok, so it is showing that the issue date of your policy is January 6 of 2005, now the == first

Objection

30. C4: == No, I I I signed for the policy in umm, in his, I didn't get no policy until um February sometime I sign for signed the check

Servicing

31. R4: I understand ah huh I understand cause we actually follow whatever is the issue date because sometime, sir, the issue date of their policy depends on the date of birth of the insurer, sometimes there are some calculations done by the agent and the Underwriting Department to determine the premium based on the day of birth of the insured and the issue date, ok
32. C4: Uh huh
33. R4: Now, it shows (you) that they have designated this policy to become to have an issue date of January 2005 were you not informed by the agent that, this is that they sh...should er..., this is the um um January 2005?

Legitimization

34. C4: No because I didn't receive anything, oh, can they give me, um ar, I didn't send for, ah until February, I, the pay on February, what I'm saying was [C4 talking to other person: go ahead and play the ball] um um January 2005 um um (?)

Servicing

35. R4: Right, so the first premium that actually cover the January, and the January premium, that's January to February premium now it shows that we have drafted two 27 dollars 37 cents out of your account on the 25th of February that's actually to cover the February to March premium
36. C4: Two 27 dollars, and how much == was that?
37. R4: == 27 right == 27 dollars and 37 == cents

38. C4: == Uh huh
39. R4: That's twice of that sir
40. C4: Uh huh
41. R4: so that 54, 54 dollars and 74 cents this is the total
42. C4: Uh huh
43. R4: that was drafted out of your account
44. C4: Uh huh
45. R4: that's actually the premium of February and March

Objection

46. C4: but, I didn't I didn't - go ahead, go ahead

Servicing

47. R4: It looks like it's drafted in advanced, sir, although you want that to be adjusted to every 6th of the month, just like the policy anniversary date on the policy we == can
48. C4: == No, the policy says every 25th of the month, that they will out 27 dollars 37 == cents
49. R4: == Ok, right right, cos it shows here that the draft date of the policy is the 25th before the actual due date, so we're like drafting in advanced, sir, so the next draft that's gonna take place in your account is that by the 25th of March which should pay the April 6th premium
50. C4: But what you're trying to say, listen... I I understand what you're saying. Okay alright ah you said on the policy the policy was issued you in umm January
51. R4: Right
52. C4: Right?

53. R4: Uh huh
54. C4: Ok? If the policy was issued in January and I gave her a check and
the bill when she came here, so I pay for January
55. R4: January that is correct January 6th == 6th
56. C4: == so why would uh huh
57. R4: That's January 6th to February 6th covers the first premium that you
have sent
58. C4: so why would they go ahead and take off two more payments you say
um of the two 27 dollars == um
59. R4: == That's to cover the February to March and March to April
because ==

Objection

60. C4: == Why there were two payments, I didn't set up any terms to pay that
of two payments at the same == time

Servicing

61. R4: == It it
62. C4: I said of two set up to pay for one payment at a == time
63. R4: == Only ok, the reason why we drafted twice sir, it's because this is
considered as initial draft on your policy, we need to keep up with the
premium since it == is
64. C4: == Pardon me
65. R4: we need to keep up with the premium, sir, it's back, it's ah, it's already
due and we have to draft the account since it's designated to draft
before the actual or the anniversary date or before the actual premium
due date that's the reason why we have drafted it twice already cos

we still don't have the February premium.

66. C4: When you say you don't have the February premium, and I and I and I give it to the to the to the when we, the February premium what (do you mean is == the)

67. R4: == This is this is, ok sir, this is the last time that we're going to draft twice, after this we just gonna draft once a month that's going to be the 25th of each month

68. C4: Yet I know, so let me ask you a question, what you trying to say is that you drafted twice already, so you draft for um, February and March?

69. R4: Right that is correct.

Objection

70. C4: So why why would you do that? I didn't set up like that. I set up for each month, I didn't set, and then, again they go ahead and take 197 dollars so what's the another policy which is I am doing?

Servicing

71. R4: I understand the reason why it was drafted twice it's because we have to keep up with a premium since there was a premium due February, OK? We have to draft that OK?

72. C4: Uh huh

73. R4: Now sir since, it's already the 25th of February were also about to charge the March premium at that point. Like now sir, this March on the 25th of March, we will be drafting the April premium already, that's that's how you set it up, if you set it up exactly on the 6th of every month, we could == have

74. C4: == I didn't set it up anything on the 6th, I set it up on the 25th

75. R4: Right, it's there're two == ways
76. C4: == I set it up on the 25th
77. R4: Right sir, OK, listen to me OK? There is two ways you can set up the draft. It's either the 25th before policy anniversary date or the 25th after the policy anniversary date. It seems like it was set up before the policy anniversary. It's like you are paying in advance. At this point you policy is already paid till April 6 of 2005.
78. C4: So, you, when they gonna take the next payment?
79. R4: It's == March
80. C4: == when they
81. R4: It's March 25 to cover the April 6 to May 6 premium
[pause - 4 secs]

Objection

82. C4: This doesn't make any sense. You say I'm covered till April, right?
But they all, they take the draft payment and I used my job payment until, when is the two payments you take, which month which two months they cover?
83. R4: It covers the February and March premium
84. C4: Uh huh
85. R4: Ok?

Servicing

86. C4: so, so why == it's
87. R4: == it's quite
88. C4: The one which cover the February and March why it cover March again then?

89. R4: No, the next check that's going to be taken out sir on March 25th, I said that this is for April premium

[pause – 4 secs]

90. C4: Umm

91. R4: Ok, like this sir, ok, let me just er let me try to explain, simply like this, ok. We are drafting on the 25th, ok?

92. C4: Uh huh

93. R4: Even if this is the premium due, it still gonna be on the 6th of the following month.

94. C4: Uh huh

95. R4: Ok? And then following 25th, we will be drafting again that's gonna be for the premium due on the 6th of the following month and thereafter, ok? You are not going to be charged twice this month, sir. It's just on the 25th of March after that it's gonna be the 25th of April and then after that it's gonna be the 25th of May. The only reason why it drafted twice, it's because we have to have the February premium and an other premium is due April, I'm sorry March 6th and since you are draft day is before the policy on anniversary day which is the 6th of every month, we already have to draft the following month premium

Objection

96. C4: But there is no body tells me that no she, I didn't I didn't set up, I didn't out put money in my account for people to draft money and took, I didn't know anything, when I gave her a check, I signed the date and I give her a check I sign the check == for

Legitimization

97. R4: == exactly exactly, sir you signed it for the 25th, right? That is the reason why it drafted on the 25th

98. C4: So, when they go and take out 2 payments, that don't even make no sense the guys you see, I already paid for three months then ==

Servicing

99. R4: == Right right in advance, you have paid 3 months there is no question about that sir, you have paid for the January, February and March already, so it's just like we're drafting in advance sir, there is no there is no excess premium on our part, I mean this is just how it is being drafted out, if you if you instructed us to go ahead and then draft after it's due, and then we can do that that's up to you.

100. C4: So, what you are saying it's due on the um 25th mean you have 6 days to take it. Do you have now many days? 10 days?

101. R4: What do you mean, I don't understand which == you're?

102. C4: == (What what you've said) you said understand, for example, if you are, I've already set up on the 25th, I just have say ah until the 6th, will it be the same?

103. R4: Yes, we are drafting the 25th before the actual due date

104. C4: So, what is the actual due date?

105. R4: It's the 6th, it's like what you said sir. It's the 6th.

106. C4: So, you, could you go ahead and draw it out on the 3rd of the other month then instead of 25th?

107. R4: No, on the 25th we are not going to draft on the on a different date itself, it's always on 25th as you have instructed us.

108. C4: Uh huh so what if I wanna change that? Can it change?
109. R4: If you want – if you wanna change that we can do that. It's your option.
110. C4: See, that's what I'm saying if you said, um...if you are received on the 26th for the following months
111. R4: == Ok, I just need to ==
112. C4: == The following months ==
113. R4: Ok, I just need to I just need to, I just need to ask you one question sir, do you want us to change the draft date of your policy?
114. C4: Yes.
115. R4: to what date?
116. C4: to the 3rd of the following month instead of the 25th of um, instead of 25th of March you are going to take one you take it on the 3rd of April
117. R4: OK, you so want us to go ahead and draft on the 3rd before the policy anniversary date
118. C4: Yeah
119. R4: Ok
120. C4: instead 25th you go and take it on the 3rd of each month
121. R4: Alright, no problem, we just need a clarification on == that
122. C4: == and how much is that? Pardon me.
123. R4: Ok, and we need to go ahead and change the draft date on your policy to the 3rd of each month, so the next check will take place on the 3rd of April
124. C4: and which is and which is I'm still up to the date, right?
125. R4: right
126. C4: and umm so you're going to take 27 how much? 27 what?

127. R4: 27 dollars and 37 cents
128. C4: and the next one you said (how much)The next policy for April is
(how much)
129. R4: Oh, I'm I'm not sure about that. You didn't mention, do you have a
policy for yourself sir?
130. C4: Yea, I have one for myself, I thought I was crazy because I could (go
mad) for the 197 dollars

Identification

131. R4: Right, will you be able to tell me what's you policy number is?
132. C4: Yeah. Let me see. . . policy number policy number [pause - 11 secs] ok,
the policy number is, you're ready? Hello?
133. R4: Go ahead
134. C4: A123456789
135. R4: (the) what is your date of birth?
136. C4: 01 01 72
137. R4: Thank you. Ok, so you wanna do the same thing on your policy?
138. C4: Yea
139. R4: Ok, no problem, we'll just go ahead and change the draft date to the 3rd
of each month so that the next draft is going to take place by the 3rd of
April, now can I have your phone number for my record here?
140. C4: Yes. 333 444 5555
141. R4: you say the area code is 333
142. C4: 333 444 5555
143. R4: and your mailing address is it still at 1111 == East road 222 North
West?

144. C4: == 1111 East road 222 North West

Servicing

145. R4: Ok, no problem, we'll just go ahead and change that for you, ok?

146. C4: So umm this this policy it was set up (by the ... of the I forget where...from it was as) permanent term on December 14 right?

147. R4: I'm sorry?

148. C4: The policy that was set up um um is I see where she was telling me that at the end of the 30 years all the money I put in I would be getting it back, yup you understand what I'm saying?

149. R4: No no == yes

150. C4: == what I'm saying

151. R4: Yes, I'm telling this is a returning premium policy if you wish us to surrender this policy up to a certain after a certain period of, I mean, after several years, you can get whatever you paid on the policy. You can get back whatever you have paid

152. C4: I'm - when you get up to the 30 years you get back all the money you have put in?

153. R4: Yes

154. C4: Alright, ok, just go ahead and take it on the 3rd of April, and then um, so you gonna said, in April gonna take one 27 and one of 58?

155. R4: That's correct.

156. C4: you gonna, um, ok

Closing

157. R4: Alright == is there anything else I can help you with today?

158. C4: == (?) No, that's alright

159. R4: Thank you for calling sir and have a great day.

160. R4: You too.

Transcript 5

R5: Customer Service Representative
C5: Caller
Duration: 13 mins 43 secs
Words: 1665

Turn Speaker

Opening

1. R5: Customer service Polly speaking. May I have you policy number
please?

Identification

2. C5: Ah yes I think it's 001122334
3. R5: 001122334
4. C5: Hm
5. R5: Ok maam if I may ask under what insurance company this was initially
taken out

Purpose

6. C5: I have no idea (?) Excellent Insurance Company, I just received the form
20.99

Identification

7. R5: Alright
8. C5: and and on there it says Carl Italina which is us and it has my son's
address on it.
9. R5: Ok
10. C5: Now I have no idea what's going on here.
11. R5: Um the one that you gave me is that is social security number or a
policy number
12. C5: No no that's a federal identification number um you want the social

security number

13. R5: Yes please
14. C5: It's 112111112
15. R5: Mhm mm and what's your son's name
16. C5: Gavin Van
17. R5: OK just a second (audible breaths) ok um the term 20.99 was it coming from Excellent Insurance in accident, or just life
18. C5: Excellent umm Excellent Insurance Company Frankston, Square Central Illinois
19. R5: Ah ok ok hold on, may be there is some where in here that I can pull up [...] hm does it have any any or what you call this any policy number or contract number that reference on the ==
20. C5: == Is that the payer federal identification numbers?
21. R5: (?) and that is 12111112?
22. C5: == 12111
23. R5: == 12111, but I'm not pulling up here the names stated there
24. C5: Well this is this is really weird because I ha this should be you know, this have to go through your income tax
25. R5: yea == ok
26. C5: == and it's == got
27. R5: == let me see here, ha ha ha. How do you spell the last name of the insured
28. C5: I don't know who is belong to. It's K-i-a-y-a-m
29. R5: K-i-a-y-a-m, ha and the first name
30. C5: Ah umm, my husband's name is Carl, and my son's name is Garvin

31. R5: Ok, just a second, hm haha
32. C5: and the social security number is un...is Garvin
33. R5: hold on (audible breaths from R5)
- [pause 6 secs]
34. C5: It's his address but is my husband's name
- [tying sound]
35. R5: What's your husband's date of birth?
36. C5: 01 01 um, 01 01 36
37. R5: Ok ha
38. C5: and my son is 01 01 66
39. R5: Ok I was able to pull policy several policy numbers here from our end,
under Carls Halian
40. C5: Right
41. R5: Ok ha there must be a way where I == can
42. C5: == does Garvin Halian also have an insurance policy there?
43. R5: Let me see here. Hold on
44. C5: It must be because you have the social security number.

[pause - 10 secs]

Servicing

45. R5: Ok Carl Carl ok just a second maam, I'm pulling up the information
here hold on [...] oh what 20.99, is that 20. 99 INT or 20.99 R that you
have there?
46. C5: What was that?
47. R5: Is a 20.99 R or 20.99 INT?
48. C5: No 20.99R

49. R5: Ok. Hold on [...] account [pause 11 secs] just a second hm

Identification

50. C5: Does Garvin Halian have anything there with that social security number?

51. R5: No maam I'm only pulling up Carl Halian but the social I have is
3-2 == 2

52. C5: == 2-1-1-1-0

53. R5: == 2-1-1-1-0

54. C5: Right

55. R5: Yea. I'm wondering why it is not showing up here. Hold on. Account's name hm [pause 9 secs] oh here, ok Halian first name last name I am not pulling up anything here hold on

56. C5: What address do you have for Carls Halian?

57. R5: Ok the address here is 11000 East road 223344 Arizona, that is the address that we have in here

[pause - 5 secs]

58. C5: How about you don't have one for 1122 South Park Street? For Carls Halian?

59. R5: Carl, ok let me see. I don't have the policy and her, his name, hold on. I do. I was able == to

60. C5: == you do?

61. R5: Yes, 1122 South Park Street in Manke illanois.

Servicing

62. C5: Right right now ok let's get back to the other one so the other words we must have two policies there.

63. R5: Ok == actual
64. C5: == Am I correct?
65. R5: Actually maam, I'll be honest with you, you do have four policies under Carl's Halian
66. C5: four?
67. R5: Yes, it's four. == When
68. C5: == I mean are there one under 26.40 that's the one I pay now the other one was paying probably from the company. That's the one for 15 hundred (thousand 31). So you have three there for Carl, are you have
69. R5: yea, I have.
70. C5: Because you are sure you have? Because there is one for Mable and one for Donald.
71. R5: Ok, I was able to pull up in here four policies under Carl in which he is the insured person. [pause - 7 secs] OK, account number, hold on, why are they saying R?

Objection

72. C5: but why you have my son's social security number?

Legitimization

73. R5: Well that's what's puzzling me maam. If Carl is the owner, he should have, I mean we should have the social security number for Carl not for Gavin. So I was thinking this might be owned by, now, it is Carl, I'm showing that he is the owner why we have his social.

Identification

74. C5: You have his social and you have his address?

75. R5: Yes. (audible breaths - groan). There is no other reference number that I can follow up except for the ID or tele number?

76. C5: Ah, account number?

77. R5: Yes

78. C5: his account number

79. R5: Yes. Ok, what's the account number?

80. C5: A1122346

Servicing

81. R5: OK, just a second. OK (audible breaths) I know that was for Gavin's Policy. That 11.99 was intended for Gavin's Policy. Now this was owned by Carl Halian. This was the policy that you took out for Gavin when he was 17 years old initially under all Excellent Insurance. This policy was surrendered I believe that's why you have this 20.99 r

82. C5: Oh now you're going to have to explain ok you have it explain it to me

83. R5: Ok

84. C5: What you mean by it was surrendered?

85. R5: The policy what I'm showing in here right now is not in force, ok and let me see why it's not in forced. Hold on. [...] ok it's like this maam.

The policy is a whole life policy it does earn a cash value, ok? now, you don't I mean Gavin is not making any premium payment that 386 dollars and 40 cents premium annually. So what happened was you do have what's we called a non-feature option, (what we're going to is) to deduct the premium after the cash value however that will be treated as alone. Now it already reaches to a point that the loan exceeded the cash value to keep the policy going. That's why you receive the 20.99r ==

and

86. C5: == so how much money does he has left in there?
87. R5: actually maam, no. There's nothing left that's why the policy's no longer in force
88. C5: so, does this 20.99, have to go to er he has to pay taxes on this?
89. R5: well, honestly, yes, he would need to pay taxes on this, it is because the excess from the cash value that was used was used to keep the policy going and have to have him covered. So that was used for his benefit for his coverage

Objection

[pause – 7 secs]

90. C5: Oh no, was any of this information ever but why is my name on it?

Identification

91. R5: ok you name Derry?
92. C5: no Carl.
93. R5: oh Carl because Cral is the owner of the policy. Carl is the owner Gavin is the insured.

Objection

[pause - 5 secs]

94. C5: Well, you really confusing me here. I have no idea. I have never received anything like this before. This is the first time.

Servicing

95. R5: Ok it is because maam the policy was just cancelled out as of April 15 of 2004 are informed that's when the time for the cash value has already been exhausted or depleted. You are not paying it a long time ago

96. C5: So what's happening now? This this is completely depleted, right?

97. R5: Yes, it is completely depleted.

98. C5: Now we doesn't have anything there anymore

99. R5: No

100. C5: so but I still have to pay taxes on 1300 dollars?

101. R5: yes

Objection

[pause - 13 secs]

102. C5: This is not right hahaha he's just going through a divorce. And he has no money, erm, now who's supposed to pay his taxes? My husband or him?

Servicing

103. R5: (audible breaths) Ok, hold on just a second. [pause - 10 secs] ok maam I did verify that one in and since Carl is the owner Central he is the owner I mean he will be the one who's going to shoulder the taxes. Carl Carl is the owner so he should be the who's one going to pay for the taxes

[pause - 9 secs]

Closing

104. C5: (audible breaths) Thank you very much.

105. R5: You are welcome, maam.

Transcript 6

R6: Customer Service Representative

C6: Caller

C6*: Caller 2 (C6's wife)

S6: Supervisor

Duration: 11mins 26 secs

Words: 1954

Turn Speaker

Opening

1. R6: Customer service, Polly speaking. May I have you policy number please?

Identification

2. C6: Yes sure 0011223
3. R6: And your name sir?
4. C6: My name is Neil Smith.
5. R6: Ok just a second Mr. Smith. Just to verify, may I have please your date of birth?

Objection

6. C6: I'm not going to give you my date of birth

Legitimization

7. R6: I mean the ==
8. C6: == I'm not I'm not going to give you my date of birth because you sent me a paper work on a policy I have no ideas who owns, it says it's under John Smith and if it's my uncle John he died in 1988, and I'm pretty sure you he's dead, I saw him in the coffin, he looked dead and if he's not he fooled the hell out of me. And it's for the Smith family trust. And tut... uh... I don't know I don't know what you guys are doing? (You don't know what you're) doing either [laugh, along the clause]... Are you there?
9. R6: I'm still here sir. I'm trying to listen (and) everything that you are trying

to say.

Objection

10. C6: I'm not trying to say, I'm saying it. You sent this to us.

Legitimization

11. R6: == Ok

12. C6: == and it is addressed years ago Smith Family trust. And the name on it,
the insured name on it, it's surname John Smith.

13. R6: Yes

14. C6: and one one I'm what I'm a copy of one letter from EIC was sent to Jenny
Smith my wife that's her name trustee 11 South Road Miro Street, New
York. She's never even been to Miro Street, New York

15. R6: Ok, do you happen to know if that was John's address?

16. C6: Oh yes. Ok, it's John Smith, policy number 01234567. Now we have
Excellent Insurance. But nobody here his name is John.

Servicing

17. R6: Ok ==

18. C6: == Is that means if the John dies I get the money? ==

19. R6: Um is Jenny with you right now sir?

20. C6: Yes she's standing right next to me.

21. R6: Ok may I please speak to her?

22. C6: Sure Jenny? They want to speak to you. They want to speak. (To see)
may be you if you lived in Miro Street, New York and didn't know about it.

[C6 transfers the call to his wife, C6*.]

23. C6*: Hello?

24. R6: OK, Jenny? Do you == happen

25. C6*: == Yes
26. R6: to know John Smith?
27. C6*: No, I don't.
28. R6: You don't have any recollection of Mr. Smith?
29. C6*: No, I don't
30. R6: Oh, ok, and let me see. Oh what address do you have there? Because this was attention to the Smith family trust and it said here. Jenny K. Smith. Would that be you?
31. C6*: Yes, I'm Jenny K. Smith.
32. R6: OK cos on our record you were the trustee on this family trust and this policy is covering the life of John Smith. But you don't know who that John is.
33. C6*: No, I don't. You sure you have the correct first name?
34. R6: yes Jenny K ==
35. C6*: == Because my husband, we have we have policy with EIC and I mean this is really very very scary when you're so screwed up that you don't know who you are insuring
36. R6: Ok, this policy was taking over by EIC Excellent Insurance. It was initially under Global Insurance.
- [C6* talks to C6.]
37. C6*: She said, "it was taken over by EIC initially Global Insurance."
38. C6: under EIC ==
39. C6*: == Wait ma'am. Here I'm gonna let you speak to my husband ah again. But I don't know John Smith and I that I'm certainly would like, eh, I mean that the person in the family whose name was John Smith guys, ah

years years years ago when he was closed 100 years old. So I don't know what you are doing there. But I'm going to let you speak to my husband, but you certainly don't give, ah, me any confidence in your company.

[C6* transfers the call back to C6.]

Purpose

40. C6: Oh, now you spoke to Jenny, this policy was looked like it was written by a Knights Castel Agency agency? We have never heard of them either and Michael C. Pan.

Legitimization

41. R6: There's already agent assigned on the == policy
42. C6: == Did you work out the policy number is it made out to a John Smith?
43. R6: Yes
44. C6: Ok well what they did is they they they sent something about the state of New York is an active legislation blah blah blah and who are 63 what age, and then the letter was addressed to Smith family trust and it said, this letter confirmed you have changed your updated address based on the information received from the United States postal office, then they may be the only one that are more screwed up than you guys are, we have enclosed the electronic copy information that was mailed to your old address, that was returned to us by the postal service and that is the first thing I read you.
45. R6: Uh huh
46. C6: and ah and then, it was forwarded, and it was sent to us. And it was we're in Houston right now, and it was sent to our New York address

which is not our address of residence but it's out you know, it's our beach house, and of course that was forwarded to Houston. So all you guys have wrong, is the name and (the policy) and the address == and

47. R6: == Ok

48. C6: and God knows, what else?

Clarification

49. R6: Ok, so you don't know this person information to verify? ==

Objection

50. C6: == Listen you are not listening to me. I'm going to make this perfectly clear, I know one John Smith, it was my uncle. He died well into his 90's in 1988, I went to his funeral. I'm pretty sure he didn't get up afterwards. He is the only one I know. Now he was tricky. But I don't think he was that tricky.

51. R6: Ok

Legitimization

52. C6: My father was his older brother. My father died 87. This guy was 93 when my father died. And I think he died a couple years later.

53. R6: Ok, so we'll not talking == on the same.

54. C6: == So it's not the same one. We have a Jenny K. Smith. And that is my wife, she is Jenny K. Smith and then following this they sent this to our address in Beach Heaven, New Jersey which's not in Beach Heaven, it's lovely, but it's the same zip, and we have a policy you know through EIC. But it's not this. There's no John Smith, I don't know, don't know if you have the name mis-spelt, and I don't know his social security number, I do happen to know mine.

Servicing

55. R6: Well, we don't have any social and we have here his tax ID number for the Smith family == trust

56. C6: == I'm sorry you have my what?

57. R6: We don't have any social, what we have you here a tax ID for the Smith family trust

Objection

58. C6: Ok, well, I don't know, I don't know what it is? And we did have a family trust thing set up to our will but umm without the name John. He's not a part of the (strat...egy...), and we also these people obviously lived in Mio New York we have never been in Mio New York. Maybe I drove by and waved, I don't know.

Servicing

59. R6: Ok, you can == just

Legitimization

60. C6: == I think I know what it is though

61. R6: What?

62. C6: You guys got together with United States postal service. And you are having a contest as to who can mess thing up and guess what, if you win it's not good. So I'd like to know why I'm getting this mail?

63. R6: Oh, I'll have our Records Department and take a look into this. Now if you don't know nothing about that person, you can just disregard ==

64. C6: == so I'm sorry?

65. R6: If you ==

66. C6: == You don't know nothing, you don't know anything, ok, if you don't know anything, go ahead

67. R6: Ok, if you don't know anything about the policy and have any recollection about putting up the trust. Disregard that one, I'll ==
68. C6: == Well we do have a trust. [In the background from his wife, C6*: maybe you speak to the supervisor]. Maybe I should speak to the supervisor. We do have a trust. We do have a trust. We have a trust set up.

Servicing

69. R6: Ok
70. C6: There is no John Smith. But there is Jenny K. Smith. But there is no John Smith. You think may be that I should speak to a supervisor [C6* keeps talking]?

Transfer

71. R6: Just a second.

[R6 connects the call to a supervisor, S6, after 5 beeping of 14 secs]

Transfer - Opening

72. S6: Hello this is Wendy, how can I assist you?

Transfer - Identification

73. R6: Yes Wendy this is Polly again ==

74. S6: == How are you? ==

75. R6: Do you have, I mean, sorry, my AAA number is 11122AB. Policy number 0011223. (*Transfer – Purpose*) Now I'm going to warn you that this caller of mine is kind of nasty to talk with, ok? Now according to them they don't have any person or any recollection of this policy. They do know somebody John Smith who died several years ago. And I believe this Neil Smith was a nephew of this John, but as to his recollection. This John

person died when he was nearly age 90, now when I tried to look on to this age, it does not match with the person who is only 52 years old, um as up to date. And they don't want to give any information. Initially, she told that they do have, they don't have any trust, and now they, she's telling that they do have a family trust.

76. S6: Ok, so who am I going to talk to Mr. Smith?
77. R6: Oh maam there are two persons on the line. Jenny K. Smith that happens to be the wife that I'm showing the trustee of the policy and Neil Smith who does not have anything to do on the policy but he happens to be the husband of Jenny Smith.

Transfer - Closing

78. S6: OK, you can transfer over. And thank you for telling me of that information, [laugh along] now go ahead.
79. R6: [laugh along the turn] Ah ok thanks.
80. S6: Yea. Thanks.

[R6 reconnects the call to C6.]

Closing

81. C6: Hello?
82. R6: Mr. Smith. I do have here my supervisor Wendy and I already relate what is going on in this policy. And she will be able to assist you from here, ok?
83. C6: Thank you.

[R6 transfers to the call to supervisor, S6. The call ends.]

Transcript 7

R7: Customer Service Representative
C7: Caller
S7: Supervisor
Duration: 17 mins 25 secs
Words: 2563

Turn Speaker

Opening

1. R7: Customer service, Polly speaking. May I have a policy number please?

Identification

2. C7: ABC 0122233
3. R7: How many 2?
4. C7: Three 2's
5. R7: Ok, verify me please the insured's date of birth and the social?
6. C7: 1 1 64, 01234567
7. R7: Alright, Ms. Thomson?
8. C7: Yes.

Purpose

9. R7: Ok how may I help you today?
10. C7: I've spoken with umm, Moss Santos, that his name and customer service twice now ==
11. R7: == Mhm ==
12. C7: to request some information that I needed faxed immediately, and I still have not gotten it, if you pull up my file or pull up my account or whatever you need to do (audible breaths from R7). I don't know if I can speak to a supervisor or what there's been a mix up of things? And he said he would get this to me and now it's been over a week.

Clarification

13. R7: Ok, is it, it is this in regards == assigning the policy?
14. C7: == Assigning? yep
15. R7: Ok and you want a confirmation letter faxed to you?
16. C7: Yes.

Purpose

17. R7: Ok, let me see here.
18. C7: I need to get it straight. They have messed it up... Both policies are not to be assigned. I've sent documentation that way, and there's there's a, they've messed it up. (He 's) told me on two occasions that I will have it. By the end of the day, tomorrow by the end of tomorrow, and that hasn't happened, and I'm getting a little bit upset. And I don't know if I need to speak to the manager and somebody else. But I don't have time to keep, trying to get it, very important (audible breaths).

Servicing

19. R7: Ok now ok ah okay and 10 percent of the policy proceeds should only be assigned to your ex spouse.
20. C7: Exactly.
21. R7: mhm
22. C7: And it should be 11 000 dollars, only
23. R7: Alright ah huh == cos I
24. C7: == I sent a letter too. And he said, he said it showed documentation of it. I've sent a letter signed it, you know, basically ah you know authorizing that and then I got a letter back saying a portion couldn't be assigned and a letter that didn't make any sense and they said they could do it and they said they did it

which concerned me. I've never dealt with anything like this in my life. And
umm, so mixed up, and can't get straighten out ==

Legitimization

25. R7: == uh huh ==
26. C7: and then I called him and I spoke with to him twice. And he assured me
(audible breaths from R7) that it was fine, and I said "legally I have to have
a confirmation from the company." "Ok, yes maam, we will get it to you,
and he has not done one thing to get it to me."
27. R7: Ok, I can see maam your request is being worked on right now. But I just
wanted to pull up first the actual umm letter or the form that you signed,
hold on.

[R7 murmurs: assigning, couldn't assign it, as ahahaha]

Identification

28. C7: I've sent a letter accompanying that too, stating the amount, what's your
name?
29. R7: My name is Polly.
30. C7: And your last name
31. R7: Kenna, K-E-N-N-A

Objection

32. C7: Ok, I just documenting every time I talk to somebody cos you know I am a
little fed up with him, telling me that I keep every time I call your company
I got through ten minutes of waiting. [pause – 6 secs] Who's the supervisor
I could speak with because I'm I'm little put out with him
33. R7: Ok, umm ==
34. C7: == Not you but him ==

Servicing

35. R7: Ok alright I I I do understand that one maam umm we have several supervisors maam if you want I can have your call connected to them.
36. C7: Umm can you tell me why he hadn't done this? That's what I wanna == know
37. R7: == Umm actually maam your request Moss made a note on your account already however it is being processed right now.
38. C7: Well I told them it was urgent over a week ago I can't have it being processed that should have taken care of months ago and I have been waiting on this for months and I have the follow up follow up and follow up. It's a legal matter that's very important.
39. R7: Mhm ok so what's been ...
40. C7: He assured me, I would have it. He said it will take a day or two and it's been over a week
41. R7: Ok umm let me just clarify this you are assigning the policy
42. C7: I have to legally assign only 11 000 dollars, I mean a hundred a thousand dollars, I'm sorry, not 11 000, only 10% of my policy, a hundred a thousand dollars assigned only. The letter I got made it sound like the entire thing has assigned to him and that's incorrect.
43. R7: Ok, cos I I believe what you would need to do is not to fill out an assignment form, but to have a beneficiary form and then indicate on your beneficiary that 10% say something should have happened to you. Only 10% of the total death benefit would need to go to your ex-spouse.
44. C7: Ok, well how do we do that?
45. R7: Ok

46. C7: I just need it to get it corrected. I was misled obviously in how to handle
== the
47. R7: == Ok ==
48. C7: == and I need to get it corrected I == don't
49. R7: == Oh (audible breaths), alright ==
50. C7: == Ah when I spoke with Moss, he told me everything was fine, everything
was fine that it would not be assigned to him, totally, I just I have to have
that corrected. It has been messed up.
51. R7: Ok [pause - 4 secs] and then two of your kids will be the primary recipients
52. C7: Eh sorry?
53. R7: You're two kids?
54. C7: Ah, I have three children.
55. R7: Ok, Gary == and
56. C7: == Frank and Crystal
57. R7: Frank and Crystal, ok, they would be the primary beneficiary that would be
receiving in case of your death
58. C7: But the amount, actually, the executor of my estate which would be my
father for them basically that's how it'd work out
59. R7: Ok, you have a representative for those three kids
60. C7: Right
61. R7: and that is your father?
62. C7: Right, and that should be all on that form. That should be on the beneficiary
form, and then my broker told me they have assignment, form, stating that
there was an assignment and said they could do a partial assignment of a
hundred a thousand dollars so now it looks like they that your company's

assigned the whole thing I need to straighten it out I need the quickest way,
I need the quickest way to straighten it out

Transfer

63. R7: Ok, just ah second, maam, let me see here what we can do for you and
the trust, hold on.

[beeping for 38 secs, R7 connects the call to other department, talks in tagalog and
discusses the case, what to state, who's the legal father of the children, and how to
handle the case. The tagalog conversation is from 7:10 to 11:08. Later, R7
reconnects the call and talks to C7 again.]

Servicing

64. R7: Maam?
65. C7: Yes
66. R7: Ok, my apologies for the long hold, now I did verify that one directly from
my Titles Department, it should not be done on an assignment form, it
should be a change beneficiary form
67. C7: Well if I if I fax you that == today
68. R7: == Uh huh
69. C7: Can that be taken care, and I get a confirmation letter faxed back to me? I
have to have this it could be a huge mess, I was totally mislead this way.
70. R7: Ok (audible breaths) umm if you have the form, you can have it faxed to us
maam; however the processing time would ah to complete the process in
updating on our system that would normally take 5 business days.

Objection

71. C7: I need it rushed like immediately. I just have to have this I feel that this is
not my fault. If y'all could just do what you can just to turn it around it
would, it would give me peace of mind. I've been dealing with this for 4
months

72. R7: Ok, oh, you have the form, change the beneficiary form with you?
73. C7: I have it in my house, but I don't have it right here. But I'm going home and fax immediately, can I put your name on it? Or somebody that would get it. I hate to go through this conversation with, my every time I get somebody different.
74. R7: Ok == you
75. C7: == and I'm, highly upset with the guy talked to, I talked to him twice and he has done nothing, nothing for me
76. R7: Ah == ok
77. C7: == to get it corrected
78. R7: Mhm
79. C7: I do need to supervisor saying cos I have I mean I have never dealt with something so frustrating in all my life. And this is to me if something happened to me your company could screw things up. And that's a law suit in my opinion because I have been misled in how to handle this and I need it corrected and he kept assuring me I would get something
80. R7: Mhm
81. C7: and that's a lie and he has lied to me so you're helpful and I appreciated but I need it corrected
82. R7: ok
83. C7: immediately not a five day turn not a five day processing you know I need it immediately I need a confirmation. And I don't know who I need to speak with to get that done
84. R7: Ok maam the most I can == do
85. C7: == I don't mean to fuss at you but I have been so aggravated by this

Servicing

86. R7: Mhm ok maam the most I can do is umm right now is to flag your account to have it rushed, now once you faxed your document the change of beneficiary form please mark it or directly attention it to our Titles Department
87. C7: Title?
88. R7: Yes, Titles Department and make a big note that it's rushed
89. C7: Ok, so if I do this and send this and put on there one hundred one thousand dollars the beneficiary of Thomason and ten hundred thousand dollars in the other
90. R7: Mhm
91. C7: It's gotta be taken care of?
92. R7: Yes maam == ok
93. C7: == and then assignment will be wiped out, right?
94. R7: Yes maam that would be wiped out ok? Umm let me okay let me see here. We're going to the incomplete that assignment and then oh on your letter on your form please do not ah put the dollar amount indicate that 10% it should be in == it's percentage
95. C7: == ok ==
96. R7: just wanna be clear now attach a letter that please void the assignment form you initially submitted ok
97. C7: Ok, ok
98. R7: Do you have our fax number
99. C7: Ah let me see if I do
100. R7: Mhm huh

101. C7: Umm, give it to me again
102. R7: Ok 123
103. C7: mhm
104. R7: 123 12345
105. C7: Ok, 123 123 12345
106. R7: Yes
107. C7: Ok and just put ah to the attention of the Title Department as urgent
108. R7: Yes
109. C7: and there'll get me a confirmation
110. R7: Yes they will.

Objection

111. C7: Oh, you have been more helpful I thought he had just strung me along ==
112. R7: == ha (breathy laugh) ==
113. C7: Oh I mean lied to me and just said ok and "I get this to you tomorrow, ok
I'll get it to you in the next two days"
114. R7: Mhm
115. C7: Umm but I don't do business that way [laughter] ==
116. R7: == [laughter] Mhm
117. C7: If I just, you know I would appreciate anything you can do to help me it's a
it's a legal problem ==
118. R7: == I understand maam == umm
119. C7: == You are a large company and umm they're not gonna you know know
me by name. They just shoot out whatever it says and it's wrong by ==
now
120. R7: == Uh huh

Transfer

121. C7: So umm anyway is there any supervisor not for you but I need to talk to talk to someone about the way that he has handled == this

122. R7: == Ok, hold on just a second maam ok I need to connect your call to a supervisor

123. C7: I appreciate your help

124. R7: You are welcome and have a great day. == Ok?

125. C7: == you too

126. R7: Stay on the line

127. C7: Ok

[R7 transfers the call to S7 after beeping for 13 secs]

Transfer – Opening

128. S7: Hi this is Wendy how can I assist you?

Transfer – Identification

129. R7: Hi Wendy this is Polly from PAE ids 12300

130. S7: 12300? Ok

Transfer – Purpose

131. R7: Ok, this is the policy number, ABC 0122233. Now on the other line is Karen Thomson. She is basically making a complaint this is in regard to reassigning the beneficiary. She was misled what happened was she was instructed to fill out an assignment form instead of a change of beneficiary form. Now she wanted it to have the beneficiary done in ASAP, I already coordinate this one with our Titles Department, so she just basically wanted to speak to a supervisor.

Transfer – Closing

132. S7: Alright Polly, yea, you can transfer Ms Thomson over and then I
would try to assist her

133. R7: Ok, you are welcome

134. S7: Go ahead

[R7 reconnects the call to C7.]

Transfer

135. R7: Ms Thomson?

136. C7: Mhm

137. R7: Ok I do have here a supervisor on the other line. Her name is Wendy.

And then she'll be able to assist you ==

Closing

138. C7: == Thank you ==

139. R7: == you're welcome

140. C7: == I do appreciate it

141. R7: You're welcome maam. Have a great day now.

142. C7: You too

143. R7: umm bye bye. [The customer, C7, hangs up.] (audible breaths from R7)

Transcript 8

R8: Customer Service Representative
C8: Caller
Duration: 26 mins 31 secs
Words: 4398

Turn Speaker

Opening

1. R8: Customer service, this is Molly. How may I help you today?

Identification

2. C8: What's your name?
3. R8: Molly
4. C8: Thank you Molly
5. R8: uh huh

Purpose

6. C8: Ah I was told that my insurance policy was going to lapse for just or end on
May 11 2005
7. R8: Ok
8. C8: and I just I don't understand to be honest with you ==
9. R8: == uh ==
10. C8: I have two policies, ah both of which are 35 000 dollars
11. R8: mhm
12. C8: and I've been paying on the one going to lapse I think in 2005 and
I'm paying on it since the 85 or 90
13. R8: Ok, oh so == it's
14. C8: == Eh

Identification

15. R8: Ok, sorry to...okay, just to interrupt you now may I have your policy

number

16. C8: Yes, I've two policies which have composed, 1212-000L, letter G, like

Garry

[pause - 12 secs]

17. R8: Ok ah this is for Joe Hark?

18. C8: That's me.

19. R8: Alright just to verify sir, may I please have your date of birth and the last four numbers of the social?

20. C8: 1122, 1.1.34

Objection

21. R8: Ok, so how how I may going to help you on the policy?

22. C8: Ah I I don't know, I don't understand how I can be paying on these for so many years and all of a sudden it's not worth beans, I just ah, I'm ignorant on insurance (I guess like a load) of == lot of

23. R8: == ha [laughter]

24. C8: people and ==

Servicing

25. R8: == Ok I see now what you mean, I believe what you are reading right now is the annual report by Excellent Insurance policy.

26. C8: Right

27. R8: Ok, now see, this policy the life of the policy basically depends on how much cash value left on your account, that means to say how much surrendered value or cash value you have there now you can still extend that the life of the policy based on the annual - I mean the dates annual report, ok? And the the thing that we are going to do right now is (uh, we would

need to) increase the monthly bank draft in accordance to the cost of insurance see the reason why we told you on the annual report that it's about to be terminated come May of this year because you only have a very small amount cash value left on the account. And as up to date what you have is around 8 dollars and 50 == cents

28. C8: == yes that was what

29. R8: uh huh

30. C8: That was what they say

31. R8: Ok and another factor that's affecting the license of the policy is that the cost of the insurance is higher than what we are drafting from your account The actual cost of the insurance right now and that is every month... is 104 dollars and 54 cents. And we are only drafting from your account, 89- 85 dollars every month, so you are short around 29 dollars and 54 cents.

32. C8: Well so so in other words, if I paid the 105 dollars and how long would the policy last?

33. R8: Alright, I'd be honest with you, Joe, this will only extend to the life of the policy for 1 year because comes to January the 11th, every anniversary date of your policy the cost of insurance will increase by around 4 to 6 percent.

34. C8: Well my insurance man is telling me that this's uh let me get this straight in my mind he's telling me that "my premium would be 132 dollars a month and at that 132 dollars a month", let me see, [sound: flipping paper] Let me get the right one, I'm sorry.

35. R8: uh huh

36. C8: I said 132 dollars a month would carry me till I was 77 years old

37. R8: for this policy sir?

38. C8: uh uh, this is a life insurance, life insurance illustration I guess from your company.
39. R8: Uh huh
40. C8: and it says that I would pay 27 for 1504 dollars, uh I guess, next year and then 1364 each year after that until I was 77 years old.
41. R8: Ok, sir that is an illustration made on the based on the current interest rate that we're giving and based on the cost of insurance that we are giving right now ok? That might be true provided the interest rate we are giving on your cash value is not going to change. Another is if the cost of insurance would stay at the level at that amount, ok? Cos I see I don't want to give you false hope that yes, that would only be the amount of money that you would need to pay and then that'd bring you round until you reach the age of 76 or == something

42. C8: == 77

43. R8: == Oh yea, 77, that would be I' will very honest with you sir that is not a safe amount to quote, ok that's why we're giving you every every year the annual report so that you'll know as to how the policy working how much more money you would need to pay

Objection

44. C8: what happens to insurance that you pay the same amount every month for the rest of your life. I don't understand why don't have that kind of == policy
45. R8: == Ok, sir
46. C8: and this has gone up to several times == already
47. R8: == uh huh

48. C8: and it I've been I've been paying thousands and thousands and thousands of dollars of this thing and all of a sudden I'm not gonna have a dimes' worth of insurance

Legitimization

49. R8: Ok um I think that this is not explained to you by your agent when you got the policy == this

Servicing

50. C8: == I'm certain that's the == problem

51. R8: == uh huh

52. C8: but he he he's not going to be the one to suffer still I am

53. R8: (audible breaths) well, I I I do understand you what you say

54. C8: Not not not, I'm not shooting the (messager) here, I'm not mad at you

55. R8: yea

Objection

56. C8: but it's just aggravating for me to think that I've been paying thousands and thousands and thousands of dollars for == insurance

57. R8: == mhm

58. C8: and I don't have a dimes worth of insurance come May 12

Servicing

59. R8: well see it was not clearly explained to you sir that the premiums are not to state level

60. C8: What what what kind of insurance is this?

61. R8: It is a insurance life policy sir, and the basic == correct

62. C8: == Is that a whole life?

63. R8: Well, it it's work, it work, does work like a whole life policy, but see

the difference is the premium and the Insurance day plan is adjustable
that means to say it doesn't stay level at a certain amount

64. C8: Well what what the benefit is that to someone like me? I mean do you mean
that they don't write a policy where the premium is the same every month
every year do I ==

65. R8: == Well, we do have those types of plan sir, a whole life policy that the
premiums are to stay level until you at the certain amount up until you reach
the maturity period. We do have such plan ==

Objection

66. C8: == Right well I mean what is it? Did this did this guy get a better
commission why did my insurance man talk to me into this? I know you
can't answer that. (audible breaths from R8) I really I'm just a bit
aggravated about this.

Legitimization

67. R8: Uh huh

68. C8: I have 60 000 lousy dollars worth of insurance, and now he says that I
can't afford it. He told me to pay 248 dollars on one policy and 222 on the
other. It's impossible. I can't afford that I'm disabled and I can't do that
because I don't work but that's not your problem. It's certainly, my
problem, but the, it's truly aggravating and depressing

69. R8: Mhm

70. C8: and I guess there's no answer to it is there?

Servicing

71. R8: Um I ok let me see I'll be honest with you Joe, the only way we can
prevent this policy from cancelling out is for you to lower down the death

benefit or if you do have like additional riders into the policy you might want to delete it so that because of insurance will not be that high you know == the

72. C8: == What do you mean different riders I don't know what you mean?

73. R8: Um that is a an add on coverage but when I check on your plan sir, you don't have any riders == now

74. C8: == uh

75. R8: uh, ok, I still would == need

76. C8: == Oh what am I rated as three?

77. R8: I I'm sorry?

78. C8: Am I rated at a three?

79. R8: rated ok, hold on, let == me

80. C8: == Am I rated am I paying eh eh healthy person eh premium or am I paying the sick person's premium?

81. R8: == Ok

82. C8: == I don't know even how to ask the question maam I'm I'm sorry.

83. R8: Now, that is ok sir. It is understandable. I'm still checking on your query hold on [pause - 9 secs] ok, sir, you're being coded under a standard non-tobacco that's the best == rating we can give

84. C8: == Right, yea, that's the best rate?

85. R8: Yeah, yeah that is the best rate?

86. C8: Yea, I don't know, I smoked for 40 years

87. R8: Oh

88. C8: I'm just so totally confused he said my other policy you want the other policy number?

89. R8: Uh uh, I believe the other policy is A012234G
90. C8: Right
91. R8: Ok, let me check
92. C8: You said that has 767 dollars worth of cash
93. R8: Let me just double check here, hold on. Ok so you are correct, the cash value surrendered value is 767 dollars and 63 cents as of this time however, it has the same case, the amount that we are drafting is lower than the actual cost of insurance.
94. C8: Yea, but I have known that you know, eh, my insurance guys said that “if I cancel to cancel one with no cash value and then I’ll release the 767 dollars back”, does that make sense?
95. R8: Yes
96. C8: Well and what what is the cost if I reduce the, um, I’m confused. On the one if I paid, 225, say 225 dollars a month on the one policy that would cover till I’m most likely it forecasts that it would cover till I am 77 right?
97. R8: Yes
98. C8: Ok
99. R8: and what about I drop the value of the other say the 11 000 or something?
100. C8: Oh, let me just check if that is still possible, ok?
101. R8: Ok.
102. R8: Ok, sir
103. C8: Yes
104. R8: Thank you thank you for staying on the line. My apologies to inform you this but 35 dollars that is the minimum that I mean 35 000 dollars that is now the minimum that we can give you. We can no longer lower that death

benefit...

105. C8: Oh boy so I guess if I can't afford both I m gonna drop one of them, right?

106. R8: (audible breaths) Well, that would be your decision sir.

Objection

107. C8: Uh I understand that but that really the only answer isn't it? If I can't pay for both of them.

108. R8: Um I'll be honest with you sir yes. That would be our last recourse.

109. C8: Ok and I appreciate you being honest with me because I don't know beans about this and I'm just totally confused.

Servicing

110. R8: Mhm

111. C8: Uh if that if that other one's going to end on May 11

112. R8: Mhm

113. C8: Then, when do I have to act on it? Just before May 11?

114. R8: I would == suggest

115. C8: == In other words?

116. R8: Uh huh

117. C8: It'll it'll be in force until May 11, right?

118. R8: Yes, that'll be in force and no actually it will no longer reach until May the 11th, due date is February, correct? I mean it == is

119. C8: == Yea

120. R8: I mean due date March

121. C8: Right

122. R8: May 11th, let me see here == value

123. C8: == A memorandum I got from EIC? says that ah, "in reviewing the

termination date you will notice that your policy is ah is ah protected" uh I
need to gotta get my (magnifying glass) ...

124. R8: Ok

125. C8: (It said that "you're it's projected) to terminate on 11th, May 11th 2005 if
plan premium continued to be paid"

126. R8: Uh huh right == yes

127. C8: == "They're (two options to be) available"

128. R8: Mhm

129. C8: "continuing your coverage beyond this period which include adjusting your
current premium payment to extend the coverage ah repay any outstanding
loans" so eh well I don't have any. "It may be possible to adjust certain
policy benefits to extend your coverage at current premium level for ==
example"

130. R8: == Mhm

131. C8: "depending on your policy provisions to reduce the current face amount
of your policy which will lower premium == (requirements)"

132. R8: == Uh huh

133. C8: and you say that's not correct?

134. R8: Well actually eh that is correct provided that your death benefit is not yet
on in minimum level, cos the minimum level or the minimum death benefit
on this type of policy is 35 000 dollars, now that's the amount of coverage
that you have, or we cannot or we can no longer lower it down say it
11 000 dollars. We cannot do that anymore, you are now on its minimum,
now for the riders as mentioned on your letter the thing is you don't have
any riders that we can delete to adjust the cost of insurance.

135. C8: Right

136. R8: Uh huh

137. C8: Well what I'm I'm basically trying to find out is ah if I continue paying at the current rate it says here "termination date is the plan premium, are based on current rate of interest?"

138. R8: Uh huh

139. C8: So, it says that it's going to terminate on May == 11?

140. R8: == Yeah yeah

141. C8: Or, if I pay what I'm paying now, would it be in force == until May 11?

142. R8: == May 11, yes, it will still be in force, but after May the 11th it would lapse

143. C8: Oh what I'm trying to say is that would it ah, let me see let me get my head == straight

144. R8: == Ok

145. C8: So, it would be my benefit then keep it until the 1st of May?

146. R8: yes, if that is advisable

147. C8: That I die I'd have that insurance right?

148. R8: Yes

149. C8: Ok, so, and then if I going to cancel one, cancel it the 1st of == May?

150. R8: == uh huh

151. C8: Is that is that the correct way to do it?

152. R8: Yes sir or if you don't act or you know make any adjustments in regards to pay the premium this would cancel out on it's own.

153. C8: Yea, but I uh what's the number of this one?

154. R8: It's == 00

155. C8: == the one I'm going to cancel

156. R8: Oh == ok

157. C8: == We

158. R8: == The policy that is about to cancel in May is 0012345G

159. C8: Ok

160. R8: Ok?

161. C8: and uh and I was going to cancel the other one

162. R8: Ok

163. C8: All I have to do is to increase the payments on that one right?

164. R8: Yes

165. C8: When is when is the other one that is going to cancel out?

166. R8: Let me == just

167. C8: == the 50G [pause – 14 secs] I should appreciate your patience

168. R8: You're welcome sir just a second ok 00 I == ah

169. C8: == Yes

170. R8: OK, um, sir, this policy that ends in 01010G, if you're not going to
increase the payment based on the cash value that could possibly run
for another more year

171. C8: Mhm

172. R8: Mhm

173. C8: and that's 10G?

174. R8: Yea

175. C8: So, if I do increase 10G, let me see. Well I'm so confused. Let me
see 10 == G

176. R8: == Uh huh

177. C8: Uh if I increase that like they told me to ah 10G which one is going to terminate in May?

178. R8: Um policy number is 0011223G

179. C8: Ok, that's gonna be 5. 11, 5. 11 05

180. R8: Yes

181. C8: Ok and does that the one has cash value?

182. R8: Um for the first policy sir no there is no more cash value. The policy that we are talking right now is the policy that has cash value of 716 dollars and 63 cents

183. C8: Ok on the ah on the statement that they sent me it said that it has 819 dollars

184. R8: Ok when was that statement dated

185. C8: Oh, let me look here. Uh let me look there has to be a date on it, don't we, oh Boy, oh here is a date, wasn't, oh, what I know is the there was a paperclip and it's gone when they pulled the paper clip off, they pulled the whole thing apart, so it was probably like, if it's 05, it was supposed to be last month right?

186. R8: Yes

187. C8: I think February 11 is when he told me that they received this for annual
a == year

188. R8: == uh huh

189. C8: February 10, 2005

190. R8: Oh ok now that value that I I I gave you that is the value good as up to date, see there is some deduction made on out == from your

191. C8: == Mhm huh, (today is the premium) today is the premium?

192. R8: Yes sir that is correct, that's right a bit different based on what you have there ==

193. C8: == uh Ok

194. R8: ok? (audible breaths)

195. C8: Okay, if I keep the 4BG

196. R8: Mhm

197. C8: They're telling me that to pay 222 dollars a month

198. R8: Uh ha

199. C8: and then that should last until, oh Jesus, how long did it take you to understand all these stuff, a long time? [laugh]

200. R8: uh huh ha [laugh]

201. C8: Oh 4BG that's the one we're talking about?

202. R8: Yes

203. C8: Oh where is my paper work for that one Jesus oh here it is here uh they say to uh the date on that was February 27 05. That's when they said there was 819 dollars in it ==

204. R8: == Uh huh ==

205. C8: and I guess that they had to use (some amount) of that towards the premium

206. R8: That's correct sir

207. C8: Ok (audible breaths) so, I'm still confused as to which one, I'm going to cancel

208. R8: == I

209. C8: == which one I'm going to cancel the one that has no cash value

210. R8: Yes, so if that's your decision, sir you need to ==

211. C8: == What um, which one is that?

212. R8: Oh the policy that there is no more cash value is 01010 == 1G

213. C8: == 1G?

214. R8: Right 010101G

Objection

215. C8: Ok ok let me this. just it doesn't make any sense to me

216. R8: Uh ha (laugh)

Servicing

217. C8: Uh my insurance guy tells me about if I was going to cancel one, to cancel one without without cash value so that would actually be the 4BG, right?

218. R8: Yea, no

219. C8: I cancel one with the cash value. Oh what's going on I don't understand this uh and I'm not as thick as I sound I'm sorry but but the...the 4BG has cash value.

220. R8: yes, 4BG

221. C8: So, if I cancel that one, then I'll get that == cash

222. R8: == Yes, that's right

223. C8: whatever cash is left == right?

224. R8: == Yes, uh huh

225. C8: Ok, 4BG

226. R8: Mhm

227. C8: and then the other one how much do I need to pay on the on the 3BG to keep it in tact

228. R8: to keep it in tact let me just see here. Hold on.

229. C8: I think it is, and their memo to me they say, "I should bring my premium to 222 dollars"

230. R8: Well, yes sir, that's that's correct, that would basically ah, the premium you would need to pay. So, at least to cover you up until you reach the age 76, ok? Now, if you want the policy, the other policy 3BG to keep it going the minimum that you would need to pay every month would be 104 dollars and 54 cents.

231. C8: So, if I pay say a hundred and, so, if I pay 104 dollars and 54 cents, you said that would only be for a year?

232. R8: Yes that would only be for a year

233. C8: They're telling me if I pay 222, it's forecasted that it showed last till I'm 77 ==

234. R8: == uh huh ==

235. C8: Is that seems right?

236. R8: Yes sir that seems right.

Objection

237. C8: Ok that's that's what I want to do than, I'm doing what you recommended, but a friend of mine in the insurance business said, not to listen, [laugh along the turn] not to listen, not to listen to an agent to call the company and make sure you get it straight.

Servicing

238. R8: Haha [laughter]

239. C8: and you've been very very helpful to me, and I've been making notes and ah, and in fact he told me that if I increase it is almost 253 dollars, what's I'm paying for both of them == now

240. R8: == mhm

241. C8: That would even be better

242. R8: Uh huh

243. C8: It would it would they take less out that, you know, they take less out of my policy == to

244. R8: == uh

245. C8: So, what interest is it at now is it 5 to 5 and a half something like that?

246. R8: Uh, let me see the interest here, it's 5.5 percent

247. C8: and am I right in assuming that it cannot go any lower than that?

248. R8: Yes, it is correct, it will not go, I mean lower than 5.5 percent

249. C8: What if it goes to 6.5 is that is a significant amount?

250. R8: Well, actually, it would do some good but it's not really a significant amount see it's only what point 5 no I mean point 5

251. C8: Point one one one percent

252. R8: Yes

[pause - 4 secs]

253. C8: Well Molly you've been extremely helpful

254. R8: ha [laughter]

255. C8: I think I understand a little more than I did

256. R8: haha [laugh] Ok

Closing

257. C8: Just ta, just ta summarise for everything

258. R8: Uh huh

259. C8: If I'm going to cancel one, I'll cancel my 10G, because it has == cash value

260. R8: == cash value, yes

261. C8: and and the and I need to find that one and the one is going to the
one is going to lapse

262. R8: Mhm

263. C8: It is, it is 3BG

264. R8: == Yes

265. C8: == So, I would and that's the one I would keep

266. R8: yes sir

267. C8: and I have to I have, and if I started paying the payments

268. R8: Mhm, you'd need to start making payments or adjust the premium on
or before May the 11th, so that we can prevent it from totally canceling
it out, from totally canceling it out

269. C8: Ok

270. R8: Ok?

271. C8: So, the way stands now it looks like I'm going to keep this 112G and
cancel 3BG

272. R8: Yes

273. C8: Ok, well I thank you really really done a job for me I truly appreciated

274. R8: uh huh

275. C8: and eh and, you have an absolutely wonderful day.

276. R8: You too, sir, you have a wonderful day, ok? [laughter along the turn]

277. C8: Ok, bye bye

278. R8: Bye now. (audible breaths)

Transcript 9

R9: Customer Service Representative
C9: Caller
Duration: 09 mins 19 secs
Words: 1585

Turn Speaker

Opening

1. R9: Customer service, this is Peter. Can I have your policy number please?

Identification

2. C9: Ah, um, it's ah the contract number, 010 222 33

[Typing sound - 14 secs]

3. R9: Can I have your name please?
4. C9: Now this is the mother of Earl Norman. I'm his mother. I'm the one that get him to get him this policy. [cough]
5. R9: Well, can I have your name please, maam?
6. C9: Oh my name is Dianna Kidman.
7. R9: Can you please verify your Earl's date of birth?
8. C9: Yea. 1 1 of 47 or let me see what is that? Oh, honey it's been so long, 1. 1 or 2? No 1.2 or 1.2 I forgot it's been so == long

Purpose

9. R9: == How may I help you today maam?
10. C9: Well, ah I have this ah, I have this letter, I was writing them, ah and asking them, what can I ah, how can I my son get ah I mean this is the only ah, how long do ah, do I have to pay for ah his policy before it ends? because eh I paid, I've paid more ah way more than 3000 dollars. I eh paid, all I wanted to do is to know, and then and then I got a letter I got a letter for request for tax payer ID number in the case, I don't I don't, a W8 while I I

don't even know whose this is ==

Servicing

11. R9: == The W8 is for Earl, so we can certify his social security number. Earl needs to fill out the W9, so we can attach his certified social security number to the policy. That's what the W8 form for is.

Objection

12. C9: Well, is this...if this is for insurance then like I paid, like I said I more than paid for the whole insurance now why would you or why would they just ask me now! What if he'd, if he may be died yesterday and I'm calling to ask this? Ah, I don't understand that. Anybody ever asked for no insurance not from the policies that I have no insurance for anything for eh his not insurance for eh eh I thought that would be left that would be left of to him the holding tax and whatever.

Servicing

13. R9: Oh well that's the purpose of that W8 form for, maam. We need to certify his social, so it can be attached to the policy.

14. C9: Ah huh

15. R9: He just need to fill that one up and then send it over to us.

16. C9: So can I ask you this, this oh, ah is his mother that got his insurance. I want to know why, the question I ask is, I want to know that first, why, uh uh I said, "can you tell me when can I get when can I stop this up, I've been paying for the whole insurance" and then lady she said "you have to write" and I did but nobody did send me the letter back then, and then I got this last week oh no oh it was last month now, ah ah asking this information they sent this in, to me, and I guess maybe you're supposed, to have it, I just

wanna know why, eh eh why if he had died, he was taking drugs and if, he had died, ah ah, a couple of months ago, would you asking me this stuff?

17. R9: Yes maam, there would be a form that you would need to fill out or whoever the beneficiary yes, but this type of policy does not get paid up as long as he wants the policy you'd have to keep on paying the premium on it.
18. C9: and if he wants the policy he would have to keep paying ==
19. R9: == Or if you
20. C9: == I would
21. R9: == want the policy to be in force that the premium needs to be paid because it does not get paid up
22. C9: Now his premium I pay the premium every week, well once a == year
23. R9: == Whoever is paying the premium maam, I mean as long as they want the policy you have to keep on paying for it
24. C9: Uh huh
25. R9: It does not this type of policy did not get paid up

Objection

26. C9: Oh dear God um so if he wants take over the policy himself or if he continues to pay or somebody continues to pay, somebody continues to pay

Legitimization

27. R9: anybody anybody can pay the policy or the premium, anybody can do that

Servicing

28. C9: Mhm only I want to ask I want to know when would they start this this is long time ago since I started his insurance but I want to know when eh eh they didn't do this in the beginning cos eh this was not even eh I guess that doesn't matter I just want to know ah this was not indicated that that the

policy eh how long I have to take the policy I had some == one there

29. R9: == As long as you want the policy to be active, you need to pay for the premium.

30. C9: == Eh

31. R9: == It does not get paid up.

[pause - 5 secs]

32. R9: because this is not the paid up policy

33. C9: not a paid up policy and and if I if I stop paying here, or tell them to send me. They don't do nothing. It just stops right there

34. R9: and if ah if you want the policy to stay in effect, I said if, the premium needs to be paid unless he converts the policy into a paid up policy but that would have a lower death benefit.

Objection

35. C9: Well who do I ask who do I go to ask for this in other words I don't wanna pay his policy anymore I can't help it I'm a senior citizen, I can't pay his policy anymore. He can't, he is one of those people that can't do anything for himself. But I want to know what can I, I mean I don't I don't wanna try to get his money back (unless) he's trying to get it but eh eh if if if what none of us pay for pay any more for him, his policy means == eh

Servicing

36. R9: == Let me – let me try let me try to explain to you maam

37. C9: Ok

38. R9: This technically, this type of policy will never be paid up because this is a whole life policy, so as long as he wants the policy to be active. The premium needs to be paid, but there is a provision on the policy to convert

and pay up the policy, but that'll have a lower death benefit.

39. C9: Eh what eh eh can I find out what that is? Or
40. R9: Oh I'm sorry about, we cannot release the information out to you but if you can put Earl on the line we can give the information to == him

Legitimization

41. C9: == Oh no, he, don't he's can't do nothing, he doesn't even know what today is. That's why his mother, me is taking over to that something paid on his, better than nothing

Servicing

42. R9: Oh I see, well that is the reason why you were asked to put your request on a letter or to create a == letter for him
43. C9: == Yes, I was
44. R9: That's the reason why
45. C9: Uh huh
46. R9: You need to put that in writing maam, and send that over to us.
47. C9: I did, I did already. I have done that I don't know who if they received it or not yes I did that about a month ago. And I and I asked about this, cos he, said, "mother, eh eh you paid my policy long enough, and then I just eh you know", cos he wants the money or something, but I'd just try to find out what can he do, and you say it doesn't matter whether who pays as long this pay == ah
48. R9: == yes because anybody can send up a payment for the policy, there is not a problem with that maam.
49. C9: Yea yea so it doesn't mean anything. ah ok what what does he wha...okay it does ask him or I say, what does he write ah ah what here or written here

Excellent Insurance Company? This is another kind of == insurance (?)

50. R9: == Yes maam, Amazing Life has, has I mean has been acquired by

Excellent Insurance

51. C9: Mhm

52. R9: That's right, it's already under Excellent Insurance now

53. C9: Yea, ok == then I'll write

54. R9: == He needs to write to Excellent Insurance now.

55. C9: Ok ok thank you.

Closing

56. R9: You are welcome. Anything else, maam.

[The caller, C9, hangs up.]

Transcript 10

R10: Customer Service Representative
C10: Caller
Duration: 03 mins 44 secs
Words: 676

Turn Speaker

Opening

1. R10: Customer service, this is Peter. [*Identification*] Can I have your policy number please?
2. C10: yes, A1112233
3. R10: Can I have your name please?
4. C10: Daisy Normy
5. R10: Can I please verify your social Mrs Normy?
6. C10: 123456789
7. R10: How about may I have your mailing address?
8. C10: It is 12A11B Blank Area Road Arizona 12121

Purpose

9. R10: How may I help you today?
10. C10: Peter I have been calling for almost a year now, trying to get someone to send me in writing showing who the beneficiary is on my policy. It had me as the owner and also the beneficiary. And that supposedly has been changed in your record. But I want something in writing to put with my um information not policy = = that

Servicing

11. R10: = = Well one was already mailed out to you on January 2 have you gotten that yet?

Objection

12. C10: No, it has not been == so

Servicing

13. R10: == Perhaps it's already on its way to you maam

14. C10: What was sent to me was a WF dash eight request for tax payer
== identification

15. R10: == Oh that's different, you would be getting from us a letter dated
March 2? And then the one will include the beneficiary information on
that form - on that letter

16. C10: Why was this send, what was sent to me the request form == enclosed

17. R10: == because the eh social security number you read to me a while ago was
different from what we have, so we just need to certify your current
social and that's the reason why you got that == letter

18. C10: == What did you show on it?

19. R10: It's a different one here

Objection

20. C10: Well, it was not different when I called the other day, and this is this
what I am confused about, Peter, is the fact that the form I got said
requested form enclosed. I did not request this. I requested the other
and it was supposed to have been mailed.

Servicing

21. R10: Well, probably the person was spoken to with ah was not able to inform
you that he or she was to send you are W8 form to have your social
security number corrected.

22. C10: That she didn't state anything about that nor you are the first one that's

ever said that

23. R10: Well don't worry the just fill out the W8 form, so we can certify your social security number and eh the letter you will be getting that probably within this week.

Objection

[pause - 6 secs]

24. C10: I I guess I'm totally lost um why I have to fill out this form to correct the social security number for normally you just request the social security number? This is the request for the tax payer identification number and certification.

Servicing

25. R10: Yes, it is the same maam. The social security number and the tax payer identification number it's the same. We just need the correct one, so we can attach to your policy

26. C10: Hm == ok

27. R10: == That's what you got you == have (for)

Objection

28. C10: == I can fill this out but I have talked to Mable, I talked to Jennifer, I talked to Mable last week, I have talked to you before. I talked to a Peter before and they were all going to send this information to me and I had not received yet == and (?)

Servicing

29. R10: == Do you have a fax number so we can fax it to you?

30. C10: Yes, I do have.

31. R10: What's your fax number?

32. C10: area code 400 1234567
33. R10: We'll have that fax to you in one to two hours

Closing

34. C10: Alright thank you.
35. R10: You are welcome.

Transcript 11

R11: Customer Service Representative
C11: Caller
Duration: 8 mins
Words: 1698

Turn Speaker

Opening

1. R11: Customer service, my name is Raymond. May I have your policy Number, please?

Identification

2. C11: Yes it's 01111D
3. R11: I have 01111D as in David?
4. C11: Right
5. R11: It's quite short. What type of policy is this?

Objection

6. C11: No one seems to recognize this which is really bothering == me
7. R11: == Mhm
8. C11 Ah it is an individual life insurance policy but I I called because it was sent to my incorrect address

Purpose

9. R11: == Ok
10. C11 == And then I had to call this? I call this number the number that's on my bill. And they couldn't help me. Now, I'm calling this number and no one seems to recognize me I'm paying 425, you know paying 1300 a year, it's like it doesn't == exit

Identification

11. R11: == Maam, I'm sorry, what's your name again please?

12. C11: A-n-a-m-l is the last name
13. R11: A-n-a-m-l
14. C11: A-n-a-m-l, first name is Esther.
15. R11: That's what I have maam mhm
16. C11: Ok

Purpose

17. R11: and I'm sorry and did you say you have the bill with right now?
18. C11: I've have it right in front of me
19. R11: I'm sorry
20. C11: Did you say the bill?
21. R11: Yes maam the bill
22. C11: Yea, I have it right in front of me.

Clarification

23. R11: Where did it come from maam, what office?
24. C11: Um...Naples, New Jersey
25. R11: Mhm Naples, New Jersey, it's a group policy, isn't it.
26. C11: You know you know, I think this was from, I'm a == doctor
27. R11: == Yes maam
28. C11: FEAMA er, I'm not sure this == is
29. R11: == Uh huh
30. C11: years old, but I'm not part of a group, this is for me.
31. R11: Ok
32. C11: so

Servicing

33. R11: Sorry, we do have a we do have a office in Naples, New Jersey, ok?

34. C11: That's where I called, and they said, they can't do it, I'm an individual policy. Now am I grouped? What does it mean the group policy or individual?
35. R11: for group policy like policy that was issued by their employers something to that fact, so individual == policy
36. C11: == I'm not employed by anyone, and I have not been. I'm always paid this myself.
37. R11: and how were you, I'm sorry I need to ask some questions maam, ok?
38. C11: Please cos if I don't, I'm not going to pay this bill if I don't == have
39. R11: == Yes

Objection

40. C11: It's crazy

Servicing

41. R11: I can assist you maam ok?
42. C11: Ok
43. R11: How were you paying this premium if may I ask
44. C11: How do I pay? I've been paying with my cheque book.
45. R11: direct, and how, where you sending those payment to?
46. C11: to well == umm
47. R11: == what address
48. C11: It's to let see [pause – 4 secs] here it is == ok
49. R11: == Uh huh
50. C11: United States PO box 451111, Maryland, that were it's going to
51. R11: Maryland, ok Maryland, and maam do you have the actual policy with you contract with you?

52. C11: No, not no ==

53. R11: == Mhm, I'm not familiar with that office, maam, the Excellent Insurance is a very big company maam, ok, and er, one and Excellent Insurance company the one you're calling right now. It's located in Houston Texas. And there is our main office is at. And we have a Billing Department in Washington, D. C. == ok

54. C11: == Ok, so

55. R11: and while I'm just == stating

56. C11: == So, right wouldn't I be in the computer, at least? Am I in the computer?

[background sound: phone beeps in the call centre]

57. R11: We are using different systems for each department maam cos everyone services different different policies

58. C11: I understand but on the bill, it said, an 800 number and they were not able to help me, that is very strange, on the == bill

59. R11: == What's the number what's the number maam please what's the number

60. C11: 900 1112223

61. R11: Yeah, that's is the Naples New Jersey number

Objection

62. C11: and you know when they said I'm not in the computer. They can find me, I'm paying this. You know, if I'm paying a nonexistent, it's really bothers me and ==

Legitimization

63. R11: == Yes maam ==

64. C11: and last time I sent it in, I moved in August they sending it to my old address ==

65. R11: == Uh huh ==

66. C11: Which means of course it's not it's due today. I could not paid it I got it yesterday.

67. R11: Right

68. C11: And now no one knows who I am um you know this is crazy.

Servicing

69. R11: Yes of course of course

70. C11: I got a life insurance policy. I don't understand.

71. R11: Mhm mm

72. C11: If I got it originally through the EIC and I am no longer under that am I still covered?

73. R11: Well as long as you paying the policy maam I believe you are still covered, ok but well the question is who is serving your policy? And who, where can get some assistance from?

Objection

74. C11: Yea and when I die and no one can even find me how useful it this? It can't and this is obviously if I die == ha [laughter]

75. R11: == Of course

76. C11: and if no one can figure out then it's really an absurdity

Servicing

77. R11: I do understand what you're saying maam == ok

78. C11: == And you know now everything else you call you're on the computer?

79. R11: Uh huh

Objection

80. C11: So what can you do cos I'm not going to spend all day doing this I'm going to certainly go elsewhere but I'm not paying I need someone's gotta know who I am and if I I'm in this or if I do have eh, I had this over 10 years I think.

Identification

81. R11: Maam, what's your social maam, let me see if I can pull it up, what's your social?

82. C11: 123 yes it's 123456789

83. R11: Ok let me try that once again, hold on. No not bringing up any record. Ok, let me check up pull it up by name hold on ok?

84. C11: Alright.

Servicing

[pause - 12 secs]

85. R11: Oh no no maam not pulling up anything. Maam, I do have a suggestion for you, ok?

86. C11: Ok yea

87. R11: We well we in our office we we do have our own department that handles research, ok? If you can provide us any any document correspondence about the policy like the bill that you have there would you mind faxing us a copy of == that?

88. C11: == Yea

89. R11: and we'll have someone to research that for you == ok

90. C11: == Ok, I can fax you right now

91. R11: Yes, maam. Our fax number is 987 == 654
92. C11: == Yup
93. R11: 234 5
94. C11: and who does it go to?
95. R11: Um just address to, the company name is ah Excellent Insurance company and just address it to Policy Service Research Department just ah make a simple request maam ah to have someone to look on that document and then write your address phone number so we'll know where to send those information to and ah you can give us a call back after a week maam and using this policy number you gave me. I'm pretty sure it'll be referenced to this number you gave == me

96. C11: == Um

97. R11: Or just wait or just wait for the information in the mail.

Objection

98. C11: No, I would not do that. And I'm not even show what you want me to do. But I guess if that's the only thing I can do? I mean I have never heard of this, has anyone else. Have you not been able identify people has this happened to you? Or, this is an unusual occurrence.

99. R11: Well

100. C11: I understand it's a big company but so is everything else

101. R11: Yes maam

102. C11: == and

103. R11: == Well, yes man, it happens

104. C11: Everything comes up it happens? You can't identify what people == are?

105. R11: == so

Identification

106. C11: Can I give you my maiden name let me give you my maiden name.

107. R11: Surely

108. C11: For some reason cos I don't know how old this thing is. And my last name is V-a-l-t-e-r.

109. R11: T-E-R?

110. C11: Yes, t for toy.

111. R11: Ok, Valter now, I'm not pulling up any record as well maam

112. C11: Oh

113. R11: Mhm

114. C11: Eh

115. R11: Oh hold == on

116. C11: == Alright

Servicing

117. R11: Oh no no no um maam if you want you can contact the New Jersey office again and get the fax numbers as well, so you can have make a request you know for the research as well with the Naples office

118. C11: Ok

119. R11: That's also possible.

120. C11: Alright

121. R11: Ok I apologize for any inconvenience maam.

122. C11: Ok I'm gonna get another policy absolutely crazy.

Closing

123. R11: Ok

124. C11: Ok, thank you.

125. R11: You are most welcome. Good bye maam Esther.

Transcript 12

R12: Customer Service Representative

C12: Caller

Duration: 15 mins 38 secs

Words: 2413

Turn Speaker

Opening

1. R12: Customer service, my name is Raymond. [*Identification*] Can I have the policy number ... please?

Purpose

2. C12: Eh it's kind of complicated and I don't know I don't know I have my social security number ==
3. R12: == (Ah) ==
4. C12: but it's through the government or something
5. R12: Ok
6. C12: I'm trying ...I'm trying to check on this 20.99 dash R
7. R12: 20.99 R, ok?
8. C12: Yeah, that I received.
9. R12: Yes maam it has your name on it maam?
10. C12: Yes, yes it did.

Identification

11. R12: What is your social maam go ahead
12. C12: 112 23 4 444
13. R12: Beatrice Camber
14. C12: That's right.
15. R12: Yes maam I gotch your record here and can I have your date of birth
please?

16. C12: 1 1 33

Clarification

17. R12: Thanks so much hold on. Did you surrender this policy maam?

18. C12: No, I didn't. That's what I'm try - I'm trying to figure out

19. R12: Ok, well 10

20. C12: because == because

21. R12: == Go ahead

22. C12: They they they have your company as the payer and it's 14, 150 dollars.

So to me that means I meant that I must have received that or something?

Servicing

23. R12: Ok maam hold on for a second. This policy oh maam the policy got terminated because hold on. [pause – 5 secs] Give me a second, hold on. I think the policy has terminated due to over loan.

24. C12: over loan?

25. R12: Yes maam, hold on hold on.

26. C12: What kind of loan?

27. R12: That's why I'm trying to confirm maam hold on for a second err. Ms Camble hold on ok ok, er Ms Camble?

28. C12: Yes

29. R12: Hold on for a second. Alright do you have a record of that 20.99, right?

30. C12: Yes, the taxable amount 160 == 780

31. R12: == 780 yes maam

32. C12: so where does this 160780 comes from?

33. R12: Well maam the policy 160 ==

34. C12: == growth distribution growth distribution ==

35. R12: == Yes

36. R12: I do see that maam well that's the total loan eh growth that was taken out from the policy

37. C12: paid out to who

38. R12: Oh to you maam, with the policy owner

Objection

39. C12: I haven't gotten anything.

40. R12: never gotten anything

41. C12: No, I haven't got anything. When was it paid out to me?

Servicing

42. R12: Eh that's what I'm trying to confirm maam hold on. [pause – 5 secs]

See what you're telling me is you've never loaned against the policy is that right?

43. C12: No

44. R12: No

Legitimization

45. C12: No, I never got any loan against the policy, this this policy was been carried eh eh the government, through the government? All of all of my information whatever was being being processed through the government I didn't even have eh eh policy through Excellent Insurance. I didn't, may be the government did. [pause - 5 secs] And I've been paying that since 92 well longer than that. I retired in 92 and I've been paying that premium since then and on my last on my last statement which was dated 1.1.05. I ah, over 200 and 9 dollars and 87 cents

Servicing

46. R12: I'm sorry what was that again what's that 200 and 9 dollars?
What was that?
47. C12: That's what I paid monthly.
48. R12: Oh monthly
49. C12: And before well that's it was in March, it had increased. Before that
it increased periodically and before that I had paid 205. 95.
50. R12: And do you remember that we were drafting out from a checking
account before can you still remember == that?
51. C12: == before what ==
52. R12: That we were drafting out your checking account before
53. C12: Drafting out my checking account?
54. R12: your checking account yes.
55. C12: What do you mean drafting out my checking account?
56. R12: like we were debiting you're paying the premium policy through your
checking account like for like an automatic err deduction from your
checking account
57. C12: no but == this is
58. R12: == No
59. C12: This isn't the same thing. This was a government policy.
60. R12: a government policy ...
61. C12: Yea I remember I bought this
62. R12: Oh I do have the history some history of the policy maam, ok? And
you've been calling us back on May, ok? And do you have the exact
date? May 26 2004. You called us here to cancel the automatic draft.
63. C12: Yeah

64. R12: Ok and then, requested us for a refund
65. C12: Yeah ==
66. R12: == because you wanted to cancel for the policy
67. C12: Yes ==
68. R12: == And with that ==
69. C12: That's was for that's for three months. That's was for three months.
After I have told you to cancel it.
70. R12: == have
71. C12: == after you have cancelled it
72. R12: Mhm
73. C12: You continued to withdraw from my checking account.
74. R12: I see. Now have you received - how much do you receive back then?
75. C12: I don't have it (I took it)
76. R12: Mhm but did you received something right? == you received something
mhm
77. C12: == 200 ==
78. R12: == 200 and 7 dollars.
79. C12: 200 and 7 dollars, I'd have to look that up cos I didn't know what this
was for?
80. R12: Ok ...maam back on I'm not sure if you can remember this. Ok it's that
back on December 2003, you requested for a loan on it ... ok? So I'm
assuming maam that you are aware of the loan outstanding back on the
policy?
81. C12: Ok
82. R12: Mhm

83. C12: What I had in the policy they said they couldn't if I can find what they said they said they couldn't... oh.... They wanted me to pay they wanted me to pay. I think it was approximately three payments to catch it up I'll have to I'll have to think about that ==

84. R12: == Maam ==

85. C12: because I didn't have the amount I had in the == policy

86. R12: == Ok maam

87. C12: Yes

88. R12: I do have your audit on my screen here right now ok ah do you have the history of the loan and when it was taken out? Alright it was way back on 1991

89. C12: Yea

90. R12: Ok, so the loan balance back was around 2600 dollars, ok? And since 1991 you're not made you never made any payments on the loan and that has and of course since you have outstanding loan there will be some interest to be incurred every year since you're not paying for the loan interest maam that's been added to the principle loan. So since 1991 up to that to up to ah to 2004, the loan outstanding has increased substantially and it ah it went up higher to 15 000 dollars it's been a long time since you, to count that money

91. C12: It went up to 15 000 dollars. That was not it was when (sun ehrm), when I received when all this business started and I received what was happening with it so 15,000 dollars.

92. R12: == So

93. C12: == I'm going to get all those papers together because I have them

94. R12: Uh huh

95. C12: and I'm gonna get them together because I didn't know what this was
for?

96. R12: Ok

97. C12: So so you're saying that I owe ah I owe a taxable amount was 246
dollars and 80 cents

98. R12: Well, that's a taxable amount maam. That's not the total amount you
need to pay. It's a taxable amount so it's just a proportion of it. Well eh
need to be er needs to be er paid to IRS. I'm not sure maybe it's like
10% or == less?

99. C12: == Eh what

100. R12: But the point is you need to declare that.

101. C12: Well what's this 41.50 for?

102. R12: Well maam that that figure maam was total loan that was accumulated
over the years since 1991 so you never you never pulled up, the only
amount that you received maam you took out was back on 1991. That
would be for 2600 dollars that's what you received, ok? And since 1991,
since you are not paying for the loan interest maam, that has increased the
loan outstanding. And since 1991, it has, it went up high maam and that
will be um around eh eh 14150 from the time the policy was cancelled.
So, what's it mean by gross distribution == ok

103. C12: == That's what they saying that was paid to me

104. R12: Well not directly not directly at the == moment

105. C12: == What's that

106. R12: But that's the money that was paid towards the loan.

107. C12: from the premium that I had already paid in

108. R12: not not to the premium maam to the loan, to the loan ==

109. C12: == I'm told ==

110. R12: remember when I was told you that the == you have

111. C12: == What's for the premium

112. R12: Ah premium maam

113. C12: because you would taking out 2 hundreds and 53 dollars 2 hundred

I mean 63 dollars a month, 63 dollars something a month

114. R12: 63 dollars and 69 cents, that is (the) true

115. C12: a month

116. R12: a == month

117. C12: == Ok ok over the years what I could understand when I first started
with this business about they had written me and told me they would
cancelling it because the the amount of the policy was outweighing
the loan.

118. R12: That was I'm talking about yes

119. C12: Ok they said that it was outweighing the loan

120. R12: Yes maam today what we are talking == about

121. C12: == the

122. R12: Go ahead maam, you got the you finally figured it out yes that's true

123. C12: So what they did from what I couldn't understand was take the amount
that I had paid and applied it to the loan

124. R12: Oh you lost me from there

125. C12: You shouldn't be lost because that's what they were they told me that
they would have to cancel policy because what I had in for the loan was

more than that was more than that

126. R12: That was true maam that was back to 2004 ok and probably that's the reason why you are requested for the audit == ok

127. C12: == Yea I requested an audit

128. R12: Yes maam so basically maam well that's what happened. Since you are not paying for the loan interest which is therefore increases the outstanding loan every year maam. It has amounted like to around 14,150 since 1991, so that's what happened so. That's what is meant by growth distribution

129. C12: So what they're saying is ==

130. R12: == the first loan, mhm

131. C12: So why are they saying that the payer was eh Excellent Insurance

132. R12: Oh we are the company maam we are the company

133. C12: Yea, I know that

134. R12: I'm sorry you == know

135. C12: == what they're saying is that 156 dollars and 80 cents is the amount that of interest that accrued on that that amount I borrowed.

136. R12: No no that amount 156 and 80, maam. are you refer - are you asking me about the 156 80?

137. C12: I was asking you about the whole thing because I didn't know what is was, what it was all about?

138. R12: Oh oh oh please (go with me) maam, the growth distribution. OK Hope I'm not confusing you the growth distribution just referring to the total loan that was accumulated over the years

139. C12: Yea

140. R12: ok? and the 156.80 ok just a taxable gain that you need to report

141. C12: Yea

142. R12: Pay tax to IRS so you need to declare 156.80 just have to pay the proportion of it, for the for the taxes, ok?

Objection

143. C12: It's confusing to me because it said a distribution from Plenty Retire Golden Profits Sharing Plan, PRG, PRG insurance contract and so forth. So it was my insurance contract it wasn't for my pension anything that's what was == confusing

Servicing

144. R12: == Oh yes, well, it is life insurance maam mhm

145. C12: So what you saying then it's a hundreds and 56 dollars and 80 cents, that's what I supposed to report on my taxes

146. R12: Yes maam

147. C12: Alright, and that (expl). And This is the end of this, right?

148. R12: Oh yes maam yes maam definitely

Objection

149. C12: I hope so, haha [laughter] because I couldn't figure out, I couldn't figure out what eh what was being said when they said that 14,150 dollars was paid to me

150. R12: Ah Yes maam

151. C12: distributed to me

152. R12: Yea yes maam

153. C12: I couldn't understand == that

154. R12: == Uh huh, but I hope I was able to er to clarify something maam

Legitimization

155. C12: Yea because um because because I was thinking gross distribution I
haven't been distributed anything like that but it was the money I
borrowed back when whatever year it was is that what you're telling
me... Hello?

Servicing

156. R12: [the telephone line cuts a bit] I'm here maam, I'm listening. I'm all ears.
So well that's basically it maam...

[The customer, C12, hangs up suddenly.]

157. R12: Hello maam?

Transcript 13

R13: Customer Service Representative

C13: Caller

Duration: 8 mins 56 secs

Words: 1674

Turn Speaker

Opening

1. R13: Customer service, my name is Raymond. [*Identification*] Can I have your policy number please?
2. C13: AB11234567
3. R13: and maam who am I speaking with?
4. C13: Sandra Moore
5. R13: Sandra Moore hold on [pause - 9 secs] Oh ok can I have your date of birth please?
6. C13: 11 1944
7. R13: Thank you maam, how can I help you?

Purpose

8. C13: Well, I, they send me (out) the policy, and I asked them to chase my beneficiary ==
9. R13: == Ok
10. C13: The young lady said she would settle the request um I, I set off my payment in my mortgage yesterday, to you people because it's in the mortgage
11. R13: Yes
12. C13: and I just found out that they said that they we received the request to change the beneficiary on the above contract "our records indicated this contract is longer == in force"

Servicing

13. R13: == mm
14. C13: "Yes, therefore we unable to process your request" and it's erm they said I can (reconfirm this with) Victoria Maria can Chase something like that
15. R13: Ok

Purpose

16. C13: Umm but if I didn't ask to change my beneficiary. I wouldn't know that it's is not in force

17. R13: Ok hold == on

18. C13: == That's why I called about it

Servicing

19. R13: Uh huh what the policy is == active

20. C13: == so

21. R13: Go ahead

22. C13: I beg your pardon?

23. R13: Well the policy is active ... ok?

24. C13: what's ==

25. R13: == hold on ==

26. C13: Yea

27. R13: Let me check this out well. It's paid to March 28, 2005.

28. C13: because what

29. R13: Um maam the policy is paid to March 28, 2005... So it is very much active.

30. C13: so, this letter said, "I our records indicate that this contract is no longer in force therefore we will be unable to process your request. Should you need more information please contact us at our office" cos I want my

beneficiary to be changed. And the mortgage I had to pay this month including ah my husband and a high insurance come up to about it's come up to to 18 000. I sent it off yesterday and getting a letter like this, I don't know what to do...Because it's, it's supposed to be paid by March first, my payment is already in so it's not that they didn't get the payment and getting in a letter like this, eh, that means um, it dated February 27, and I just got it today from you people.

31. R13: Saying the policy is not active?
32. C13: It's saying here it say "the contract number which is the policy == number"
33. R13: == Uh huh
34. C13: "Owner Sandra insured = Sandra = owner"
35. R13: == Yes
36. C13: "Owner Sandra More receive your requests to change the beneficiary on the above contract are record indicates that this contract is no longer in force therefore we will be unable to process your request should you need more information please contact our office or your service agent at Victory Maria country wide attention to Vincent Pear, VP of == sale"
37. R13: == Mhm
38. C13: I, they give me a number I called that, they gave me another number, I called that and they tell me to call the number that is on the letter from the Excellent Insurance
39. R13: I understand you

Objection

40. C13: So I don't understand why I'm getting this letter [pause – 8 secs] God

forbid if anything had happened, I'd get a letter that is am, I'm not in force. I'm not insured.

Servicing

41. R13: Now can I ask you something maam?
42. C13: Yes
43. R13: How will you how er will you pay the premium maam if may I ask?
44. C13: It's paid through my == mortgage
45. R13: == mortgage, yes, maam when was the last payment you made?
46. C13: I made it yesterday for March
47. R13: just == yesterday
48. C13: == That's the first time I should pay it, I made my payment January 31, for today the 1st of March
49. R13: Oh ok I'm sorry this was just hold on for a second oh these are in your contract maam == (?)
50. C13: == My husband also has a contract there.
51. R13: Ok yesterday
52. C13: Do you know where is downhill, where?
53. R13: Ok Sandra maam
54. C13: Yea
55. R13: Ok maam well well the policy issue date maam is on March 28 2005
56. C13: Yea
57. R13: Ok, so the payment == mean
58. C13: == and (?)
59. R13: Ah huh
60. C13: And we are just, what's == my [C13 murmurs]

61. R13: == And and the initial payment that you made to Country Mortgage through your mortgage company?
62. C13: Yes
63. R13: Hasn't been ah applied yet?
64. C13: Yea but why send me this letter == then
65. R13: == Uh
66. C13: for February 22, when they they the payment wasn't due == yet
67. R13: == that is
68. C13: It's started out bad
69. R13: That is really confusing maam yes I do apologize for that Sandra. OK, um ok to tell you frankly I do you have the record here saying that we have already also mailed you on another beneficiary form
70. C13: Yes because I called up on that and they were supposed to send it to me and I received the letter dated February 27
71. R13: Right
72. C13: 2005
73. R13: Right right yes maam
74. C13: So I don't know where the mix up is?
75. R13: Yes maam again it has something to do with ah the issue date of the policy ok cos technically maam it will be active on the on the time was == ah issued
76. C13: == Not only that I have already changed my po- my beneficiary [some background noise] I I I paid for that for new thing on this side, I did call them up, they tell me to use it, and then all of a sudden when I call them they tell me they didn't receive it. So, I don't know what's going on?

77. R13: Mhm (audible breaths)

Objection

78. C13: I mean if this going it's been bad then maybe they - I should get another insurance company == then

79. R13: == No, you don't have to maam

80. C13: because it just don't make any sense.

Servicing

81. R13: Ok, yes maam [pause – 4 secs] oh yes, well to begin with maam, these are new policies and there's some mix up on the file of, the filing of == a

82. C13: == because I did changed my beneficiary ==

83. R13: Right

84. C13: when I called looking my policy they did tell me that it's not == changed

85. R13: == Uh huh

86. C13: and then I called back haha == ha (laughter)

87. R13: == Mh huh Ah huh

88. C13: it's funny, I have to laugh [chuckle] cos the serious thought of ==

89. R13: == mhm huh

90. C13: is not doing good to me

91. R13: I do apologize for that maam ok but what I can tell you maam, yes, we will going to apply that the payment to me through your mortgage and the policy will be activated shortly and just go ahead and ah and ah once you receive that form

92. C13: also did they send out the papers to change my beneficiary?

93. R13: Yes maam, it was already mailed out.

94. C13: Ok

95. R13: so you == should

96. C13: == That means that one I mailed it they didn't receive it.

97. R13: oh...

98. C13: Well mailed it in their own envelopes?

99. R13: Maam, well I'm not seeing anything maam on your on your record,
so I believe it was never received.

100. C13: because it was because um it was to Peter Fresco and I wanted to
chase it to Kerry Plum

101. R13: Um, you actually fax me the document maam? Did you know that?

102. C13: Ok, so maybe when it comes out I'll fax it in.

103. R13: Yes maam, I suggest you do that == and

104. C13: == Ok

105. R13: Let me give you our fax number maam since that ==

106. C13: == I think it's on this letter ==

107. R13: Oh ok that's good

108. C13: as I see here to be sure

109. R13: Alright maam

110. C13: It's 12 == 3

111. R13: == No

112. C13: 456 7890?

113. R13: It's 345, that's area code maam

114. C13: 345 7890

115. R13: Yes maam 8123 == 3456

116. C13: == But that's from Florida

117. R13: Oh, (that's not been used), uh huh

118. C13: Uh huh

119. R13: Ok

120. C13: Ok

121. R13: Yes maam ok so that's it so just ah the policy will to be activated shortly
and once you receive the form the change the beneficiary just fill it out and
then fax it back to == us

122. C13: == Ok

123. R13: So we can have it updated for you as well, alright?

Closing

124. C13: Ok, oh thank you, bye bye

125. R13: Sure maam you're most welcome you take care alright.

[The caller, C13, hangs up the call.]

Transcript 14

R14: Customer Service Representative
C14: Caller
Duration: 9 mins 11 secs
Words: 1997

Turn Speaker

Opening

1. R14: Customer service, my name is Raymond. Can I have the policy number,
please?

Identification

2. C14: Yes, it is 112 1211.
3. R14: I have 112 1211.
4. C14: 11, un huh
5. R14: And who am I speaking with?
6. C14: Cindy Louis mother of Anna T. Louis
7. R14: Hold on for a second Cindy
8. C14: Thank you
9. R14: Your welcome [pause - 8 secs] and can I have her date of birth please,
Cindy?
10. C14: 1 1 64

Purpose

11. R14: Thank you maam how may I help you?
12. C14: Eh well I I received a letter a while back that you know well it was an
old line it has been changed to Excellent Insurance of Excellent Insurance
the new == company
13. R14: ==Yes
14. C14: That's not the problem this on our daughter Anna, who is handicapped

and we took it out in 1984 ==

15. R14: == Yes

16. C14: as a 11 000 dollars policy you know in case of death

17. R14: Yes maam, right

18. C14: and I understand that when I got this she is the owner of the policy

19. R14: Yes she is.

20. C14: Well the problem is that lies if something happens to her, [laughter], you know I am representative of the payee for Anna on all payments her social security, her banking and everything

21. R14: Ok

22. C14: she is competent - I mean she is not incompetent she signs her own things and everything, but we ah want it to actually change to make sure that we had the policy in our hand, my husband and I, in case something would happen to her.

Clarification

23. R14: So you would like to receive something err like the copy of the policy some some sort of things?

24. C14: No, I have the policy I want to change the beneficiary.

25. R14: Oh ok err hold == on

Servicing

26. C14: == You are saying because I'm assuming the beneficiary is her is that correct?

27. R14: No, it can't be maam it can't be

28. C14: Well that's what I thought err I mean the way they worded it sounds like she would receive the money well if she has == passes on (laughter).

29. R14: == (laughter) that's impossible now well she's she's the owner of the policy, that's one thing for sure
30. C14: She's get the one, she's on the policy, it is her policy I understand that
31. R14: She is the insured and she is the owner as well Cindy?
32. C14: Pardon me?
33. R14: She is the insured and the owner, as well
34. C14: Yes
35. R14: Ok now if you want me to change the beneficiary maam all she needs to do is to fill out a form
36. C14: Ok
37. R14: == she
38. C14: == And I have that form
39. R14: Good
40. C14: it's the um change the ownership right?
41. R14: No change it should have change of beneficiary form.
42. C14: I don't have that one then.
43. R14: Um
44. C14: I do not have that. They sent me a change of ownership.
45. R14: Cindy can I ask you something maam?
46. C14: yea
47. R14: What's what's her social maam?
48. C14: 8 um 8765432101
49. R14: Oh so we need to change the social as well maam. The social we have er we have started with 56 == 4
50. C14: == That's my husband

51. R14: Yes, ok. Alright, now let me me, er, and the address we == have
52. C14: == He's coming out he was military during that period of time
53. R14: Yes maam
54. C14: So it's come out of his it's come out of his military retirement pay
== pay
55. R14: == Oh, ok
56. C14: There's an allotment that comes out of his pay
57. R14: Oh that explains it
58. C14: Ok
59. R14: Ok now maam the only address we have here is 123 Little Italy ==
that's your address maam?
60. C14: == right ==
61. C14: Yes.
62. R14: Ok, let me send you the proper form maam ok?
63. C14: Ok, now let me ask you this
64. R14: Surely
65. C14: She's now == 41
66. R14: == Yes maam
67. C14: and next year she will be 42
68. R14: Yes maam
69. C14: When is that paid up cos we've been paying this for over 20 years, right?
70. R14: Oh, it's a whole life policy maam, maam.
71. C14: So it's never paid up
72. R14: No maam it will mature though. It will mature on 2066
73. C14: Oh!

74. R14: That'll be that, I think that that will be her age 96.
75. C14: So if we want to pay this what would we can pay it up if we do? Can we pay it == up?
76. R14: == Um um
77. C14: Can we pay for the \$11 000 dollars?
78. R14: What do you mean by that?
79. C14: Well I mean like like == now
80. R14: == Mhm
81. C14: I'm looking at the back of this == policy
82. R14: == Right
83. C14: "and it said at age 42, cash alone value 4030 paid up life insurance is 9500", well, what if we wanted to pay up and and pay in to make it 11 000 dollars, so that would be paid and there would be 11 000 dollars sitting there.
84. R14: Oh I think I know what you mean but that's, that's not possible maam
85. C14: Oh you can't do == that
86. R14: == Yes maam
87. C14: Oh!
88. R14: So (lo..although) the options ah that she has maam is that she can convert this to a paid up policy using the cash value, Cindy are you following me ok?
89. C14: ==Yes
90. R14: == Ok ==
91. C14: == Yea, aha I'm following
92. R14: Using the cash value you can convert this and convert the policy to a

paid up policy that would be a reduced paid up a policy so with the cash value we have a have as up to date maam. That can buy her a 6,340 policy.

93. C14: Ok

94. R14: paid up policy

95. C14: Ok == and

96. R14: == That's one of her options.

97. C14: Ok

98. R14: But of course it has lower face amount.

99. C14: Ok and now, let me ask you this

100. R14: Surely.

101. C14: If we do that er does she have to go through a health thing and everything? Or isit' just automatic?

102. R14: Well it's not automatic maam she needs to fill out a form but she doesn't have to go through medical you know those == are

103. C14: == Well you know like she, we did originally you know that's why I am asking is ==

104. R14: == No no

105. C14: All she's gotta do is fill out a form and if you ok, so if you do that if you change that you take what she's got in this policy?

106. R14: Exactly

107. C14: And you put into another policy?

108. R14: And converted it to a paid up policy mhm

109. C14: Ok, and that would be for how much?

110. R14: Ah well, 64, 6300, I'm sorry, 6340

111. C14: Is that for the age 41 or 42? Is that right now?

112. R14: Oh, yes maam that's right now

113. C14: Ok so what ok what at age 42 would be a difference in that amount

114. R14: Well yes maam so the higher cash value maam the higher face
amount of the policy.

115. C14: So say if she was 42 and we wanted to do that how much of a policy
could she get for that I have to pay up

116. R14: I I don't have any information yet == maam

117. C14: == Ok

118. R14: That's automatic in their system they gonna to calculate that once she
reaches the age

119. C14: Oh

120. R14: == Mhm

121. C14: == Ok, so right now if I did it, she would have a paid up policy of
how much 6000?

122. R14: 6,340

123. C14: 6,340

124. R14: Yes maam that's one of her options

125. C14: Ok and then ... ok so how do you do that?

126. R14: Er just she needs to fill out a form maam that's it.

127. C14: Well do you want to send that with it too with our beneficiary?

128. R14: certainly maam hold on ok

129. C14: Ok

130. R14: Let me confirm what form is to help, hold on.

131. C14: Ok

132. R14: Oh thanks for waiting maam

133. C14: Mhm

134. R14: I find out something maam ok, now now this policy was set up maam
with, um, I'm not sure to familiar with this, with an non forfeiture
== option

135. C14: == Ok

136. R14: Ok that it's something like if we missed a payment or if she missed a
payment on this, the policy will automatically be converted to a
reduced paid up policy, it's automatic, I'm sorry, that's how you
err == (sever policy)

137. C14: ==Well, we haven't missed a payment cause we never missed a
payment

138. R14: paid through the allotment I see that, so so my point is, if you want to
do that if you wanted to convert to your paid up policy, all you need to
do is just inform your allotment office, ok, that you want to er stop the
payment

139. C14: Ok

140. R14: Alright

141. C14: and then what happens?

142. R14: And and in the, in the err in part, that will, well, of course that will stop,
stop the payment on the policy and after a few days, or after I think a
month, after the policy premium was due, it would be converted to you
paid up policy then. It's automatic if we don't receive any payment that
how it works.

Objection

143. C14: Ok, but I don't like the feeling that if I stop that and then I don't have

anything to prove that you know that's what I'm supposed to do to get
a paid up == policy

Servicing

144. R14: == Oh that's automatic maam, Cindy, it's like what I told you, it's
automatic.

145. C14: Ok.

146. R14: It's automatic it set up on a policy so nothing will happen if we don't
receive any payment.

147. C14: So, I don't have to tell you or anything, I just stop payment and then
this automatically happens?

148. R14: Yes maam, and you'll be you'll be informed about it. You'll be
receiving a letter with regard to that.

149. C14: Ok

150. R14: that's == what

151. C14: == Well, I still want to do the bene - beneficiary thing

152. R14: Oh, surely, yea, I just wait for the form.

153. C14: Can you send me that paper work?

154. R14: Certainly

155. C14: == Ok

Closing

156. R14: == Just wait for the form, ok now may I help you maam

157. C14: Ok I think that's it

158. R14: Alright, ok maam

159. C14: Alright, thank you

160. R14: You are most welcome.

[The line has been cut for 1 sec.]

161. C14: Ok, bye bye

Transcript 15

R15: Customer Service Representative

C15: Caller [The caller is Korean L2 English speaker.]

Duration: 15 mins 59 secs

Words: 2531

Turn Speaker

Opening

1. R15: Customer service, my name is Ray. Can I have your policy number please?

Identification

2. C15: Yes the policy number is AB11 2222 R R for rabbit
3. R15: Sir, who am I speaking with?
4. C15: Martin Lui
5. R15: Mr. Lui
6. C15: Yep
7. R15: Sir, hold on for a second, Martin == Lui, right?
8. C15: == Yup uh huh
9. R15: Sir, can I have your social and date of birth please, Mr. Lui?
10. C15: 555 44 433 == 2
11. R15: == Right
12. C15: January 1 45

Purpose

13. R15: Thank you so much. How can I help you, Mr. Lui?
14. C15: Yea, in order I would like to ah transform my ah Insurance to Excellent Insurance
15. R15: Ok
16. C15: But you guys sent me send in our agent the um letter, you know the

we guess the 2,045 exchange form but you guys sent me
(out literally) the Commerce Country Bank for the bank of Chicago

17. R15: Right

18. C15: You know the Commerce Country Bank is merged to the Excellence
bank a long time == ago

19. R15: == Oh ok well

20. C15: We tried to find out the released sign of assignment from the
Commerce Country Bank but it is now Excellence Bank. Nobody
can find out

21. R15: Ok

22. C15: Nobody, nobody, nobody can sign it.

Clarification

23. R15: Ok, so the bank is longer in existence, are you saying?

24. C15: No no, so what I am supposed to, you know, we don't have any have,
you know, released form from the Commerce you know Country Bank

25. R15: I understand that [pause - 7 secs] hm, give me a second, Mr. Lui, hold
on

26. C15: Ok

Servicing

[pause – 7 secs]

27. R15: So what happened to the bank, did they err go bankrupt something?

28. C15: no no no not bankrupt

29. R15: What happened to them?

30. C15: They merged to the Excellence Bank.

31. R15: I'm sorry?

32. C15: They merged to the Excellence Bank
33. R15: Oh ok, what happen to this new bank?
34. C15: what bank?
35. R15: What happened to the new bank?
36. C15: They don't have any, you know. They don't have any person to authorize to sign have released you know, assignment, we we we tried you know, we contacted them many times, they said "no idea, ok, who have to you know have who have to sign you know like this release form."
37. R15: Ah I understand you what you are saying Mr. Lui now. I'm sorry, so l Commerce Country of Chicago was merged, oh, it merged to what bank again?
38. C15: Excellence Bank
39. R15: Excell- what
40. C15: Excellence Bank
41. R15: Oh Excellence?
42. C15: Yeah
43. R15: Bank
44. C15: Uh huh
45. R15: Ok so here is what you should do, ok sir have you received a letter, dated January 7, 2005?
46. C15: January 7?
47. R15: Yes sir
48. C15: Which letter?
49. R15: Well it's a letter um that was mailed out in response to the

50. C15: == Yea, I know either ==
51. R15: == to the assignment uh huh ==
52. C15: You guys said collaterally assigned Commerce Country Bank
53. R15: exactly
54. C15: You required a signature of an official of Commerce Country Bank,
you know, titled with the == signature
55. R15: == Right
56. C15: You know of the 20 45 exchange cash
57. R15: Right, you have that with == you?
58. C15: == But yea I went to Commerce Country Bank
59. R15: Right

Objection

60. C15: They don't know about this. They don't even know who has to sign
it.
61. R15: Anyone anyone can sign it sir, any officer of the bank, ok? So what
== would
62. C15: == Any officer of the bank could sign? That's it?

Servicing

63. R15: Yes sir, yes sir, now let me let me tell you this ok since um since
Commerce Country Bank has merged with um Excellence Bank, ok?
All we going all we all going to need need to have this assignment ah
released ok, it's a letter from Excellence Bank == saying
64. C15: == You know what, I have so much hard time, ok, to have that one,
65. R15: oh
66. C15: okay nobody they, because they, no, anybody, they don't want to sign

it because they don't know it...ok? So, what if I (trans) insurance so
how long does it take to you, you guys send us send me the check?

67. R15: So, you claim cash in the policy without releasing the assignment

68. C15: that that that's the problem you know, that's the == problem

69. R15: == I know

70. C15: This is the 15 years or 20 years ago, ok?

71. R15: Ok (audible breaths)

Objection

72. C15: The bank, nobody, I I I contacted them many times, ok? They said they
don't know they don't wanna sign anybody, you know, any officers
because they don't know it, ok? I, you know ==

Servicing

73. R15: == sir you ==

74. C15: I told them I told them we don't have any loan from you guys, why
don't you sign this, then they said ... check it out with the corporation
office

75. R15: Oh

76. C15: how long ... they cannot check with the corporation office you know
Commerce no longer exist right now

77. R15: I I I understand that sir I understand that, ok, but it's your right,
alright? you may want to talk to a lawyer about this cos we was
== again

78. C15: == You you you want me to talk to our lawyer?

79. R15: Well, you == (will)

80. C15: == for what

81. R15: So you can have Excellence Bank assistance with your concern in releasing that assignment because technically sir, we have the document, we have a legal document for you. Again, this policy assigned to a party, and we can't make any dispersement out from this policy as long as we have an assignment on this contract, ok? Ok cos we're liable on this contract. If we don't follow procedures, you will be liable for it, and we can be sued for that, ok?

Objection

82. C15: What what they don't, what if they don't release the, you know the any, they don't want to sign it, if if, just worst case, just we have to leave that like this? Gone gone, you know, for, you know, it's gone from from you know my pocket? I mean when you == know

Servicing

83. R15: == I I understand what you're saying sir, but of, again, sir, we can't make any dispersement out of this policy without releasing this assignment, ok? And we can't release the assignment without that Excellence Bank supervisor letter saying that they merged with Commerce Country and you don't have any loan outstanding with them that's only information we have we need from them.

84. C15: You know what the the funny thing is we are three partners

85. R15: Yes sir

86. C15: Ok one partner is released by your insurance company

87. R15: Ok

88. C15: Ok and the other two not released because we don't have a release assignment == how

89. R15: == (how come)
90. C15: You know when I when I signed you know is all three partners signed altogether
91. R15: Yes sir
92. C15: Well how come you know when I signed, one signed is released and two signed is not released that that's that's funny thing, you know... you won't know three different three different policies. You know we are partners.
93. R15: I heard you
94. C15: You know we have a you know one account at Commerce Country Bank as I told you but 10 or 20 years ago. All three partners have to sign it.
95. R15: Right

Objection

96. C15: Which is you know we sign it but three three partners I mean two partners you know holding right Commerce Country Bank. One partner is released already that's ridiculous you know ==

Identification

97. R15: == Can I have those policies numbers which you're talking about, Mr Lui? ==
98. C15: Ok, A121 1212B
99. R15: Ok
100. C15: and B23 23 22M
101. R15: Ok, give me a second, ok, hold on
102. C15: You know, Daniel Kim and Paul Kwok, you know, first two are

not released yet, but third one, you guys released money already to

Excellent Insurance

103. R15: which one, which one?

104. C15: 23-22M

105. R15: Yea, 22M ok

106. C15: You check it out

107. R15: Yea let me check this out for you, hold on, ok

108. C15: Ok

109. R15: Oh yeah, I can see it, it's already been eh

110. C15: == here

111. R15: == processed, well, of course, it depends, uh, hold on, let me see, let
me check on the policy first, hold on

112. C15: ok

[The customer, C15, talks to his colleague in Korean for 1 mins and 20 secs.]

Servicing

113. R15: Now, Mr. Lui?

114. C15: Yea

115. R15: Thanks for holding, now based on ah on the record we have here, your
assignment was released our. I'm referring to the policy that was
already processed, ok?

116. C15: Ok

117. R15: The assignment on the particular policy was released already. That's
why we were able to process the 20 45 request

118. C15: Ok

119. R15: Ok let me well let me let me try if I can pull up this eh document, ok?

- = = just bear with me
120. C15: = = Oh sorry release form do you have it because eh because Mr. Kwok has it right? Mr. Kwok has the release form right?
121. R15: Yes sir
122. C15: I think I think Commerce Country Bank only released released form, you know, by John Kwok's name.
123. R15: Oh
124. C15: You know if you look at our account number, I think our account number all same thing, the Commerce Country Bank account = = number?
125. R15: = = Uh huh
126. C15: If you take a look at the Commerce Country account number is um the same thing which is eh, you know they release they sent the release form only put John Kwok's name.
127. R15: Oh that should have eh
- Objection*
128. C15: That's why you know the say you guys have you know you guys don't have you know Mr Kim and my name David Chen
129. R15: I I I heard you
130. C15: Do you understand? Does that make sense?
131. R15: Yes, I do understand what you are saying sir, but again, but again, ok, we can't proceed.
132. C15: You cannot proceed?
133. R15: You can't proceed with you're request, unless we ah take out this assignment from your policy

Servicing

134. C15: Oh man!

135. R15: I know I know this will quite confusing and frustrating, alright, but of course, we need to follow the procedures here and I do apologize to tell you this, but the only option, you have this, you have to talk out to to this um Commerce Country Bank and really convince == them

136. C15: == Ok == then, if, most, this fine then, if you have... release form, which is Mr. Kwok case, right?

137. R15: Yes sir, that's done already, yes.

138. C15: Ok can you send me copy of what you know the release form and send me send me the fax

139. R15: Oh oh, let me see, let me see if I can do that, hold on

140. C15: Ok

141. R15: Oh, surely, I think I can do that, hold on. [pause - 5 secs] so you're wanting a copy of the released assignment?

142. C15: == yes released assignment right ==

143. R15: == (a policy) == want a copy of that

144. C15: Yea

145. R15: Ok, so hold == on

146. C15: == And I'll I'll show, you know, uh, Commerce Country Bank, make sure you know the Commerce Country Bank account, loan account number, you know, and in the part uh, that are released form

147. R15: I heard you.

148. C15: then I think you know then there'll have

[pause – 9 secs]

149. R15: Ok, what's your phone number, Mr. Lui?
150. C15: 112, 23 uh, ok, I give you my cell phone, 345876324
151. R15: I'm sorry, can you please repeat that back for me?
152. C15: 345 876 324, 6 324
153. R15: Ok, alright I'm just gonna request for that document to you, you wanna you wanna you wanna have it fax to you ah ==
154. C15: == I give you fax number
155. R15: Ok
156. C15: my fax number 778 987 6455
157. R15: I have 778 987 6455
158. C15: Yes, make sure you know, Commerce Country Bank, the loan numbers, please put down on that paper.
159. R15: got that
160. C15: Did you find out in the same loan number? Mr, uh, mine and Mr. Kwok and Daniel Kim. I think I you know, I think same number.
161. R15: Surely, I will have this taken care of for you Mr. Lui
162. C15: okay thank you very much
163. R15: You're most welcome.
164. C15: So how long does it take it == takes by the way
165. R15: == Well, I have been forwarding your request right away
166. C15: Mhm
167. R15: so, just give us round about two days
168. C15: Ok ok
169. R15: Alright uh huh, oh take == care
170. C15: == Oh, what's your name?

171. R15: My name is Ray, R-A-Y...
172. C15: hold on. R-A-Y
173. R15: Yes sir
174. C15: Ok can I have your extension number sir
175. R15: I don't have any extension number usually
176. C15: Oh then, you know I have to explain again all over again
177. R15: == Well
178. C15: == If I call
179. R15: Your request is we are recorded sir, I'll record it in your file, ok?
180. C15: What what you can call me on my number if you ready.
181. R15: Ah well we'll have it taken care of for you == sir
182. C15: == Ah
183. R15: I'm not sure I can request for a call back but we can have this document faxed to you, alright?
184. C15: Ok
185. R15: Alright
186. C15: Thank you

Closing

187. R15: You're welcome sir, take care good bye now
188. C15: Ok bye.

Transcript 16

R16: Customer Service Representative

C16: Caller

Duration: 14 mins 22 secs

Words: 2162

Turn Speaker

Opening

1. R16: Customer service, this is Mabel. How may I help you?

Purpose

2. C16: Yea Mabel, my name is Miranda Bolger, and I'm calling about the premium on my on my insurance.

Identification

3. R16: Yes, can I have the policy number please?

4. C16: Yes um A1234567

5. R16: Thank you... Can I have your name please?

6. C16: Miranda Bolger

7. R16: Thank you Ms. um Bolger.

8. C16: Mhm

9. R16: May I verify your date of birth?

10. C16: 1 1 34

11. R16: Yea, the last four digits of your social?

12. C16: 9876

Purpose

13. R16: Thank you ok er and you are asking your premium here you on your policy

Servicing

14. C16: Mhm

15. R16: You have reached that the 15th year of your policy?

16. C16: I have == what
17. R16: == The 5th year, the 5th year of the policy, so your premium are set to recalculate, did you receive the notification regarding the premium?
18. C16: Mhm
19. R16: and what was the option that you have um chosen?
20. C16: What do you down there that I'm supposed to pay?
21. R16: Well, I have 203 dollars and 46 cents.
22. C16: Well that's just what I'm calling about because I got two statements from you'all which ar due in March one is for 64 dollars and one is for 203 dollars and 46 cents. I just paid 64 dollars last month ... in February now I got ah um [pause – 4 secs] um notice of payment due March the 1st
23. R16: Ah huh
24. C16: for 64 dollars and then I got notice of payment due March 1st 2005 um, 203 dollars and 46 cents. That's including the loan on about ah the er interest on the loan
25. R16: Ok, it means the amount they are billing you is for the premium plus the loan interest. So, that's the total amount that you have there is how much?
26. C16: 236.46 I did make a payment last month, of 64 dollars
27. R16: and that is for your loan
28. C16: No that was, that was for my premium.
29. R16: Ok is that your monthly premium Ms Bolger for 64 dollars?
30. C16: Every three months that's what I've been making for every three months.
[pause – 4 secs]

31. R16: Ok, you're policy anniversary date falls on the March 1st and the premium to on set of sales will be March the new premium on set amount will be on March first ok when was the last ok besides the February payment when was the last payment you have sent us?
32. C16: I sent you a payment in February
33. R16: besides == February when was the last
34. C16: == 64 dollars that was my premium on my insurance 64 dollars
35. R16: Ok that 64 dollars ==
36. C16: == now I give ==
37. R16: Yes
38. C16: I give um it was due that was March 1st which I paid um now you send me one that's due I mean it was due what will be due March 1st I got two statements here
39. R16: Uh huh
40. C16: I got one statement saying the 5th er 220 dollars on my ah policy loan, no 3 months premium
41. R16: which is 203 dollars and 46 cents
42. C16: Right, and then I got an interest on the loan which is 220 dollars now I'm holding two statements. One is saying my premium on my insurance is 64 dollars for March the 1st and the other one that I'm holding on my hands is saying my premium was due on March the 1st which is 203 dollars and 46 cents do you follow me?
43. R16: Yes maam I follow you because um what happen is your premium are recalculated already and no one said on it should be March 1st. But what's happened is they were able to print out the first billing

statement showing the old premium amount. [pause – 5 secs] ok, that's
why ==

44. C16: == Um ==

Objection

45. R16: == (You're) confused

46. C16: Yes, it's really confusing me because if I hadn't noticed this I have made my payment of 64 dollars and then I'd have turned around and put 233 dollars and 46 cents in the mail. So, when did I started making 203 dollars and 46 cents when I have been paying for 64 dollars all the time? How often am I supposed to pay 203 dollars and 46 cents?

Servicing

47. R16: Ok, your policy is not a fixed premium policy, your premium is set to recalculate on every fifth year

48. C16: Oh

49. R16: It'll start by March 1 for your new premium amount and that is for 206.46 that's your new premium, it is == for

50. C16: == 203.46

51. R16: Yes, I'm sorry 203 and 46

52. C16: and I pay this, how often do I pay this?

53. R16: every three months...Ok Ms Bolger I have tried to search for the payment you have sent us this February. I'm showing 220 dollars is that what you sent us 220 dollars... Hello?

54. C16: Whatever you got that's what I sent ... I don't know (what you are) doing

55. R16: Well I have 220 dollars on our system, it wasn't applied to the policy

56. C16: It wasn't?
57. R16: It wasn't applied yet to the policy
58. C16: Are you saying it was == wasn't?
59. R16: == It wasn't I'm just showing this is what we received on March 1
[pause – 6 secs] ok so what I'm going to do I'll ask them to apply the
money on the policy and refund you the excess premium because they
are just asking for 203.46 and we have 220 and you have 26 dollars and
54 cents
60. C16: That's the interest paid 220 dollars.
61. R16: so this is what you sent 220 for the == interest?
62. C16: == Uh huh
63. R16: not for the premium
64. C16: Ah huh
65. R16: Ok, so I'll be requesting [background noise – phone calling] to have
this 220 applied to the loan interest.
[pause – 6 secs]
66. C16: (Now how um I gonna know) that you'all did this because I have ah
you you you sent me a statement here showing that a 220 dollars
interest is due
67. R16: Mhm correct
68. C16: But I paid this last month so how can I be owing it now?
69. R16: The due date on that is on March 1st so you have just paid it last
February, right? and we have received == that
70. C16: == I don't pay interest every month.
71. R16: Not every month the interest is always due on your policy anniversary

which is March 1st

Legitimization

72. C16: Oh I wish I could speak to somebody that I can can understand real good because I don't understand what you are saying and I really don't
73. R16: Ok == that billing states
74. C16: == and I don't know how is ==
75. R16: == We do say ==
76. C16: I don't know how to send my payments in here I'm holding 2 statements one is saying 64 dollars on March 1st, another one is saying 223 dollars and 46 cents March 1st. This is impossible.

Servicing

77. R16: Ok I can tell you the first statement asking for 64 dollars is incorrect that is wrong. ok?
78. C16: == Ok, ok I
79. R16: == That is wrong.
80. C16: Ok now if I sent a total amount of 323 dollars and 46 cents, what are you gonna apply it to?
81. R16: That is for the interest and the premium on your policy.
82. C16: I can make one check out for that amount?
83. R16: Yes but I'm showing that you have sent us a 220 dollars what is that == for?
84. C16: == I
85. R16: I'm showing this on my system.
86. C16: I know that that was my loan eh == eh
87. R16: == payment?

88. C16: paid paid paid last month.
89. R16: Ok so I'll request it to be applied to your loan ok?
90. C16: Ok now what I'm I suppose to send in now?
91. R16: That's 323.46. Send us a cheque for 323 dollars and 46 cents and
then send us a copy of the coupon or the bill == statement
92. C16: == Well, and then that'll be making me be paying interest on the loan
twice then if I send 323 dollars and 46 cents because I paid on last
month then I paid another interest of a 220 dollars this month too
that's not == right
93. R16: == Well you need to ok if you don't want to pay for your loan not just
the interest don't send us the 220 dollars, it's ok if you send us the 220
on February and 220 this March it's because it's a loan, if the interest
are already paid, the 220 == excess
94. C16: == Well you saying, you saying now, that it shows that it was paid
last month?
- [pause - 4 secs]
95. R16: Yes I'm showing that on my system and that is not last month it's
showing it received March 1st and this is only March 2nd [pause - 4 secs]
so it was received yesterday
96. C16: Oh
97. R16: We have just received yesterday. We have just received the 220 dollars
yesterday. I will ask to be applied to your loan interest if you send us
an additional 220, it will go off to your loan. It will lessen ==
98. C16: == Well ==
99. R16: Your loan amount. If you don't want to send this, then don't

100. C16: Well, I'll tell you what you can do right here to straighten me here with
the paper that I'm holding == in my hand

101. R16: == you can disregard the first letter for 64 dollars, disregard that let's
deal with the 323 dollars

[pause - 4 secs]

102. C16: and you received the 220 dollars yesterday

103. R16: yes

104. C16: and then I pay another 220 dollars send it off in the mail and you
receive that in a couple of days or so

105. R16: Yes

106. C16: I don't understand that

107. R16: [laughter small chuckle] the statement was printed out even before we
have received the 220 dollars, so we don't know that we have == 200
and

108. C16: == and then I must don't owe but a 203 dollars and 46 cents

109. R16: That's what I'm telling you, your premium is 203 dollars and 46
cents

110. C16: Well you know what I want you to do?

111. R16: Mhm

112. C16: send me another statement

113. R16: for 203 and 46?

114. C16: Yea

115. R16: Ok

116. C16: and show that that my interest has paid 220 dollars.

117. R16: Ok can I have your phone number?

118. C16: Ah 0 area code 000 9876543
119. R16: 9876543 ok
120. C16: This this is the only way I'm gonna know how to pay this bill?
121. R16: Yes because you didn't know you have sent us a 220 dollars, the 220 dollars can be payment for your loan. Loan, principle loan amount on your loan interest. That's two things ok? So, if you are saying you're paying the 220 dollars for the loan interest? I'll ask them to pay that, applied to the loan interest. And then, I will send out confirmation regarding application of this payment to your loan interest, and then send you billing statement for 203 dollars and 46 cents your quarterly premium due.
122. C16: show me that the 230 is paid and then ah, the 203 dollars and 46 cents is what I owe, I owe for my for my premium, and if you do it right away, then I can put it right in the mail.
123. R16: Ok, just wait for the statement and the loan interest confirmation application of the policy will be sent out once this is already applied.
124. C16: Ok and err would you take notes of that please?
125. R16: Yes I'll be making this request on your policy.

Closing

126. C16: Ok
127. R16: Ok?
128. C16: Alright (hon)
129. R16: Ok thank you
130. C16: Ok and thank you
131. R16: Bye.

Transcript 17

R17: Customer Service Representative

C17: Caller

Duration: 08 mins 31 secs

Words: 1534

Turn Speaker

Opening

1. R17: Customer service, this is Mabel. How may I help you?

Identification

2. C17: Ah Mabel my name is Don O'Connor, I've got a policy number for
you.

3. R17: Yes, can I have that please?

4. C17: 1357900 ... and do you need my social?

5. R17: Yes, please

6. C17: 123456789

7. R17: Thank you and how about your address, Mr. O'Connor?

8. C17: 9874 Downhill, White Street 123456. I also have a question on another
== policy

9. R17: == Mhm

10. C17: in my wife's name

11. R17: Ok == let's

12. C17: == Ok do you want that now?

Purpose

13. R17: Let's start with your policy first, how may I help you with this?

14. C17: Ok, um, I wanna cancel, hahaha (laughter) it keeps going up and up
and up and I'm not gonna pay that anymore, I've got a direct payment
out of my checking account ==

15. R17: == Mhm ==

16. C17: and I'm not gonna pay that. They keep they keep charging, what is the current charge? And what is the amount of the policy?

Servicing

17. R17: Sir, I'm sorry, the amount of your policy for 260,000 dollars

18. C17: 260,000 that's what I'm seeing, ok

19. R17: Ok

20. C17: And what is the monthly charged on that, that, that particular policy just now?

21. R17: Ah every month I have 510 dollars and 50 cents

22. C17: Ok, I wanna drop that immediately

23. R17: Ok, what do I, I put a stop on this and then I'll switch this to direct parts of billing

24. C17: Now, may I ask you a question. It says my policy has a cash value of 800,417

25. R17: Uh huh

26. C17: What are my options, I guess it's what I'm asking to you

27. R17: Ok, your option == is

Objection

28. C17: == I'm just not gonna pay 500 dollars a month for life insurance it's ridiculous, I got 200 and something with another company. Do you know what I'm paying 80 dollars a month this is ridiculous.

Servicing

29. R17: Uh huh, why don't you consult an agent, so that they can give you options on what to do with your policy, he can propose different

policies that you can convert == this to

30. C17: == I'm sorry, what? er, what did you say? Are you still showing Davie Sosa as my agent?

31. R17: I'm showing that the agent on record which is Jimmy Smith. He's no longer connected with the company, but let me see other guy

32. C17: This is Jimmy Smith?

33. R17: Yes, but he is no longer licensed with Excellent Insurance. What I have now is Bryan Ruth.

34. C17: This is Excellent Insurance?

35. R17: == yes

36. C17: == Eh, this is through Jimmy Smith?

37. R17: Yes, an old line, life policy

[pause – 9 secs]

38. C17: umm let me ask you a question, what'll I do if I cancel this immediately and is my cash value still 8,034, is that correct?

39. R17: Yes, but in order for you to get that money refunded or taken out on this policy, you need to fill == out

40. C17: == I can't understand what you saying, I'm sorry, in order to get that what?

41. R17: The cash value on a policy, you need to send us a request and that should be on the form, now that form I can send this to you at your == address

42. C17: == Please send that to me immediately to my home address

43. R17: Ok, now let's deal with the request first to put a stop on your automatic draft, ok?

44. C17: Eh what did you say that eh?

45. R17: == can I have
46. C17: == stop the automatic draft or not?
47. R17: Eh we will be stopping this
48. C17: Ok I'm covered to the end of this month, is that correct?
49. R17: Oh yes, that would be March 28 [background noise: someone talks]
50. C17: Ok
51. R17: Can I have your phone number please?
52. C17: My home number is area code 123 456 7890. When was the last err
withdrawal uh from my checking account?
53. R17: This is February 30th, I'm sorry. Yes on the 30th of February.
54. C17: OK but is there any possibility eh I could cancel eh sooner than February
28? to get eh to get a refund on that
55. R17: Well, definitely, as long, as long as we are able == to
56. C17: == I'm sorry, I cannot I cannot understand what you are saying. We're
getting a bad connection or something. And I'm not going to hang up and
call back this, it took me, an unbelievable amount of time to get through
to your automatic service
57. R17: Well, Mr. O'Connor, you really need to send us your payment, or I'm
sorry, not the payment, you really need to send your request to cancel the
policy before March 28th because your policy is no longer in effect or
after the 28th of March
58. C17: Ok ==
59. R17: == so ==
60. C17: Could you do me a favour would you mail me the proper form today?
61. R17: Yes, I'll be mailing that to you, ok?

62. C17: And I have another question on another == policy?
63. R17: == Ah huh can I, I need to have your... let see, I have your phone number, ok, can I have your policy number, the other policy?
64. C17: 123 1234 ... that's in my wife's name, her name is Maggie.
65. R17: Yea
66. C17: Her social is 123 456 7890... What is the amount on that policy? Does it tell you that?
67. R17: Ok, this is, this is (there Mrs. O'Connor there with you)?
68. C17: I'm sorry what?
69. R17: I need ok Mr. O'Connor, is Mrs. O'Connor there with you?
70. C17: No, she's not, but I've got all her information.
71. R17: Ok, I'm only allowed allowed to give the information regarding this policy to your wife who is actually the insured and the owner of this policy
72. C17: Well, it all comes out of a joint checking account we are in in this to, both together
73. R17: yes, I == understand that
74. C17: == What is the, the the, you give me the, what is the amount is it two hundred thousand you got on there?
75. R17: Ok
76. C17: Are you still there?
77. R17: yes, but I am not allowed to give out any policy value other than to your wife

Objection

78. C17: Jesus Christ

79. R17: You need to understand we have this laws == passed cannot
80. C17: == hang on == hang on just a second [C17 mimics a female voice.]
Yes, this is Mrs. O'Connor, can you give me that information? [pause –
7 secs] Are you going to give me the information?
81. R17: No, I'm sorry
[C17 changes to his normal voice.]
82. C17: Would you do me a favour? Would you mail forms for both policies to
== me
Servicing
83. R17: == Yes, don't worry. I will, I'll send out the forms to your == address
84. C17: == for both policies. That's all I need to know.
85. R17: Yes I'll be sending the == forms
- Objection*
86. C17: == Now, let me ask you one other question, is there a number where I
can call so I don't have to go through all the bullshit on the on the
automated phone systems to get through to you people ==
87. R17: == I can ==
88. C17: That's why I acting that way, I, it's taken me two days to get through
to any body
89. R17: Ok
90. C17: It takes unbelievable amount er unbelievable amount time to get
throughout all of that crap and then today, yesterday, eh I was at work,
and was I trying to do it, and I had to stop in the middle, twice and I
never got through and today I finally got through, and they put me on
hold and you (pissed me off). It may be a gimmick, I don't know, but
I'm gonna tell you one thing, I wanna number I can call somebody and

I won't have to go through all that automated service. What is the number?

Servicing

91. R17: So, next time you called, Mr. O'Connor whenever the computer asks for policy number and social security number, don't give them anything just tell them representative, representative, representative, ok?

92. C17: Ok, I'll have my wife call, but send both of them out now please.

93. R17: Ah yes

Closing

94. C17: Thank you very much

95. R17: You're welcome.

Transcript 18

R18: Customer Service Representative

C18: Caller

S18: Supervisor

Duration: 07 mins 26 secs

Words: 1420

Turn Speaker

Opening

1. R18: Customer service, this is Mabel. How may I help you?

Purpose

2. C18: Yes maam, (um) this is the second time that I've tried to request a copy of some type of certificate (for my policy) were lost ==

3. R18: == Mhm

4. C18: and also I've changed bank and I'm trying to get (the) information so I can get the bank direct to the new bank. Ok this is the second time I've requested (ah), well this is the third time and I've not received (yet).

5. R18: Ok, you are requesting to have the policy certificate sent to you and also a form for ah updating your bank information, right?

6. C18: right

Identification

7. R18: And can I have your policy number?

8. C18: What I've is AA0012333

9. R18: Thank you and your name please.

10. C18: Jenny Joy

11. R18: Miss Joy, can I have your date of birth?

12. C18: 1 1 63

13. R18: And how about your social?

14. C18: 123 123 12345

15. R18: Thank you can I have your address?

16. C18: A123 Avenue 456 South Road 12345

Servicing

17. R18: Thank you, I'm showing that the policy certificate was already sent out last February 7, you weren't able to receive that?

18. C18: To where did they send to that to maam?

19. R18: Ok, let's see, your address has just em changed last 14th, so it was sent out to your old address in 12 North Park Street

[pause - 5 secs]

20. C18: (?) when was that, when was that sent?

21. R18: On the 7th, if you want I'll request again that to be send out to your new == address

22. C18: == Ok, I need to speak to your supervisor because I said that (some girls) named Sally answered the phone ==

23. R18: == yes ==

24. C18: and I gave her my new address

25. R18: Yes, and that was under the 14th of February

26. C18: Can I what? (Why I) and she was supposed to send out the information then. Ok (I'm not)

27. R18: No, it was already sent out when you called to change your address, the == request

Objection

28. C18: == No no, I didn't call to change my address, I called to inform them that I no that I did never get the first request, so I'm under the impression that she sent it out again, cos the old bank costs me 10 dollars a month,

you know it may not be a lot, but I'm I'm ready to to to cut off that bank,
I'm ready to close that account, ok, we're going (to another month).

Servicing

29. R18: Are you referring ok? I'm referring to the policy certificate. If you're referring to the form Sally was able to send you that form at that time to your new address? I was talking about the policy certificate.

30. C18: OK I need both cos I don't == want

31. R18: == Yes, ok ==

32. C18: == and I need one for, I have one I need one for, my daughter. I have her insurance that I'm paying for ==

33. R18: == Mhm ==

Objection

34. C18: I don't know if she's included in that or not, I really need to speak to a supervisor cos I been going back and forth with (this) too long

Servicing

35. R18: Maam, do you have any internet access? Our forms are readily available in our web site and if you have a fax, I can fax it to you. Or if you have an email, I can email that for you. If (that's) about the form, and the policy certificate, I'm going to send out another policy certificate to your address.

36. C18: Ok are you going to send one for both of the insurances that I pay or just one?

37. R18: Ok, I need other policy number so I can == request

38. C18: == Did that girl, she didn't she didn't give that one to me.

39. R18: Okay can I have your other policy number?

40. C18: She did not give it to me, I don't have that one.

41. R18: (Ok) how can I request that if I don't know the policy number? Let's see

um == just

42. C18: == The personal (name and initial is there), so maybe I'll just cancel this insurance thing and start somewhere else, so it's just too much of a hassle, I never thought it would take this much just change banks.

43. R18: How would you like me to send you the form maam?

44. C18: Pardon me?

45. R18: How would you like me to send you the form, because the == form

46. C18: == by mail, by mail

47. R18: That's the only way that we can send you the form by mail?

Transfer

48. C18: Let me, let me speak to a supervisor

49. R18: Ok, one moment please

[R18 connects the call to the supervisor, S18, after beeping for 16 secs]

Transfer - Opening

50. S18: Hi this is Venus how can I assist you?

Transfer - Identification

51. R18: yes, this is Mabel PP site 1234. It's from Denver. Policy number

AA0012333

52. S18: 2333

Transfer - Purpose

53. R18: Yes, the caller's name is Jenny Joy, the policy owner (audible breaths)

and the problem is she was asking for the policy certificate and the (FT)

Form should be send out that was last February 7, I'm sorry, February

== 5

54. S18: == February 5 and she was
55. R18: and she was not able to receive that and then she changed the address on
the 14th, and then she was telling me that she had also requested to have
the form send out, I told her that the girl that changed her address was able
to send it out
56. S18: == Ok
57. R18: == and == the
58. S18: == but she never got anything
59. R18: Yes, and then I told her that I'll make a request for another policy
certificate send and I'll send her another um FT form again and then she
wanna me to make a request to another policy which she does not know
the policy number, ha [laughter]
60. S18: She don't know the policy number ==
61. R18: == are there a policy ==
62. S18: == OK, so that means she is asking for a policy certificate for other
policy that she owns? ==
63. R18: == But the main concern, yes, the main concern is the form the FT form
because she needs to change bank.
64. S18: Ok, is it the same form that we use our end you know the same one right
that we use the eform in Denver == correct Mabel
65. R18: == Mhm, yes
- Transfer - Closing*
66. S18: Ok alright you can transfer Miss Joy over
67. R18: Ok
68. S18: Thank you

[R18 reconnects the call to C18.]

Servicing

69. R18: Hello Miss Joy

70. C18: Ah

71. R18: Yes, thank you for waiting, okay, I'll be transferring your call to my supervisor. Her name is Venus. But before that can I have your phone number please? I'll be making your request to have the policy certificate send out to you

72. C18: (That's not what) all I need == maam you know

73. R18: == yes

Objection

74. C18: That's not all that I need, let me speak to your supervisor, I don't like I don't like your attitude anyway you don't ask me that (normal word), I mean I mean that's none of your business

Servicing

75. R18: Ok then, Miss Jenny == Joy

76. C18: == We didn't get == any (?)

77. R18: == Venus is on the phone Ms. Joy, so alright

78. C18: I mean I don't understand that, I need to speak to

[R18 transfers the call to S18.]

Transfer - Opening

79. S18: Hello, Miss. Joy

80. C18: Yes.

Transfer - Identification

81. S18: Hi my name is Venus, one of the supervisors here in the call centre how

can I

[end of the recording]

Transcript 19

R19: Customer Service Representative

C19: Caller

Duration: 10 mins 48 secs

Words: 1750

Turn Speaker

Opening

1. R19: Customer service, this is Mabel. How may I help you?

Purpose

2. C19: Yes. Hi Mable I hope you can help me um now I guess the best thing to do is you do do handle old erm old Lime == life
3. R19: == Lime life yes
4. C19: correct?
5. R19: Uh huh
6. C19: Ok now you're no longer at um Dallas with Texas I gather
7. R19: That's no == longer
8. C19: == Eh
9. R19: Well, we have the Dallas with Texas address however the corporate headquarters for Excellent Insurance is Euston Texas

Identification

10. C19: Ok um I well my policy number is ah let me give you my social security and my policy number and then you get me up on the screen, and then we go from there ok
11. R19: Yes uh huh
12. C19: Ok A for Apple 123456 and my social security is 987 98 7654
13. R19: Thank you and your name please?
14. C19: Cherry T Williams

15. R19: Thank you Ms Williams can I have your date of birth
16. C19: 1 1 43
17. R19: What I pulled up here is the policy number 121
18. C19: Ok just a second 121
19. R19: 22
20. C19: Mhm
21. R19: 33M M for mother

Purpose

22. C19: Mhm ok the problem is that you have been you know drawing out
of there I believe 79 dollars every single == month
23. R19: == Um
24. C19: Correct?
25. R19: It's 75 dollars and 71 cents
26. C19: Oh 75 dollars and 71 cents
27. R19: Yes
28. C19: Err now um ... if am I 75 dollars and 71 cents, am I current?

Servicing

29. R19: Yes uh huh the policy (paid) current the last draft was on February 26
30. C19: Ok yes alright now what I need from you is for um well first of all
I'm going to give you an address change ok?
31. R19: Mhm what's what is your old address?
32. C19: It's 11 22 Lisa Court High Street Boston 12345
33. R19: Ok going to change this right
34. C19: Yup I moved in September to New York it's not that high on my list of
things to do because I've left the money in there to cover the auto

= = withdrawal

35. R19: = = Mhm
36. C19: But I need to I need to have it started to be drawn from my New York account ...now the thing is to I'm 62 years old
37. R19: Yes
38. C19: And Louis Louis Kong is my um my agent and I called his number it's no longer in service I don't know if he's retired or or what...
39. R19: Louis yes Louis Kong is no longer connected with Excellent Insurance

Identification

40. C19: Mhm ok so I'm going to need an agent to now well let's get the change of address done I'm sorry I'm I'm misleading you. My new address is 1234
41. R19: Yes
42. C19: Cathood Creek Cathood is one word
43. R19: go ahead mhm hm
44. C19: Creek is the second word C-R-E-E-K
45. R19: Ok
46. C19: Mount M-O-U-N-T New York = =
47. R19: = = Uh huh
48. C19: 112234
49. R19: Ok I'm gonna repeat that I have 1234 Cathood it's c-a-t hood right
50. C19: Mhm
51. R19: Creek Mount in New York 112234
52. C19: That's correct

53. R19: Can I have your phone number
54. C19: and my phone number 112 333 4567
55. R19: Ok

Servicing

56. C19: Ok now what I need from you of course is to send the paperwork so I can have the automatic withdrawal from my new bank which is in New York == of course
57. R19: == Mhm
58. C19: Bank of Commerce == and the
59. R19: == Now would you like me to send it it you through mail or if you have a fax I can fax this to you.
60. C19: Um could you send this through the mail == that'll be good
61. R19: == Oh sure ==
62. C19: Ah because ok I do have a fax but um I'm expecting a call, a very important call, and I have call waiting but with a fax um being on it'll, I won't be able to you know what I'm talking == about that high shrill
63. R19: == Mhm ==

Objection

64. C19: Ok now the thing is this I was told I'm not very good when you know I've been paying for this thing for a very very long time and um [cough to clear throat] um and it only goes up unto the age of 66 now and I was told that at the age 65 I could use this policy to draw money out of for retirement. So, I need to have an agent call me and just clarify my policy or he said "I could cash it out at the age of 66."

Servicing

65. R19: Ok I can answer that for you. Yes, you have an option to take out the money you have accumulated on the policy you can take it out as eh a as a surrender take the money and then cancel this policy you can take it out as a loan, ok or you can take it out as a partial withdrawal.
66. C19: Ok if I (surrender it's) how much?
67. R19: It's 8682 dollars and 83 cents
68. C19: 8682 dollars and == 83 cents
69. R19: == 83 cents
70. C19: and that is at the age of 66, correct?
71. R19: Well, if your surrender this now, we can do the sums.
72. C19: Ok, how much is at the age of 66... would it be
73. R19: Ok, I need to run an illustration for this let see
74. C19: Ok, ah the other thing is this if I use this as a retirement
75. R19: Mhm
76. C19: Now it was under the impression that I would get the same amount up until the time I died um, you know let's say if I live to 105. I would, still make no difference. Um, if I take it as a retirement, how much would my monthly be?
77. R19: Ok what do you mean by retirement, if you take it out and cancel the policy?
78. C19: Mhm
79. R19: well this == is

Objection

80. C19: == Oh no no no no you don't you don't can well, I don't know, ok

I see what you're saying, I mean it makes no sense of paying 75 dollars a month to get 45 dollars a month whatever you know ok um so if I go ahead and surrender the policy now I, you would send me 8682 dollars and 83 cents

81. R19: Yes, uh huh

Legitimization

82. C19: Ok, I think I'd like to take that option, and the reason being is because when I sold my house in Boston um I bought a house in New York for cash, so it's not like I need to croak to pay off a mortgage

Servicing

83. R19: Ok so if you are to surrender the policy I need to send you the forms necessary

84. C19: Mhm

85. R19: We call that a cash surrender request form, ok?

86. C19: Mhm

87. R19: You need to fill it out and send it back to us ==

88. C19: ==Ok==

89. R19: and then once we receive that the processing days would 10 to 15 business days before that check == can be mailed out to you

90. C19: == ok == ok

91. R19 Ok?

92. C19: Ok, yea, that's what I think I would like to do better than to continue to pay 75 dollars on something that I'm not going to need anymore, do you know what I mean?

93. R19: Mhm, so once you == receive
94. C19: == So now, just about a better time to do it now, that I moved, you know what I mean?
95. R19: Uh huh
96. C19: ...and um ... ok well that'll be good
97. R19: Ok then so once we received that request, we can just put a stop on that automatic debit also from your account.
98. C19: Yeah, once you once you == um
99. R19: == received that your request, ok?
100. C19: Yea, ok, but in the meantime, I want it paid off until you, you know until until this this policy terminated I don't wanna to jeopardise in cashing out in any way shape or form ok?
101. R19: Ok == so just
102. C19: == continue to continue to draw it out of the Boston account
103. R19: Mhm so just wait for the form to be sent out to you, I won't be sending you the forms to change you bank == information
104. C19: == no no
105. R19: and send the cash surrender request form
106. C19: Yea that's all that would be perfect
107. R19: Ok
108. C19: Ok
109. R19: Would there be anything else?
110. C19: No, that's that's that's it that's um you know I I have been looking and looking looking for this policy and um and it was and it was there all the time and I mean talk about (alzheimer's huh?) hahaha [laughter]

== anyway

111. R19: == You have your policy number right? I gave you a policy number?

112. C19: Yes, you gave me my policy number is 123 123M and you've been
taking out 75 71

113. R19: Mhm

114. C19: so ok

115. R19: Ok

Closing

116. C19: and um, you know it's going to be and and your name is?

117. R19: Mabel

118. C19: Mabel

119. R19: Uh huh ok thank you for calling Ms == Williams

120. C19: == Well, thank you very very much um um er um I really appreciate
your help, thanks a lot.

121. R19: You're welcome. Have a great day.

122. C19: you too.

123. R19: Bye

124. C19: Thank you, bye.

Transcript 20

R20: Customer Service Representative
C20: Caller
C20*: C20's husband
Duration: 08 mins 22 secs
Words: 1736

Turn Speaker

Opening

1. R20: Customer service, this is Mabel. [background: typing sound] How may I help you?

Identification

2. C20: Yes good morning, I'm calling with regard to the policy ah AB1234 56MP and your name maam?
3. R20: This is Mabel ==
4. C20: == Mabel ==
5. R20: Can you repeat your policy number? AB1234 == 56MP
6. C20: == 56MP M for Mickey P for Paul
7. R20: Thank you can I have your name again
8. C20: Ah my name is ah Mona Lebowitz
9. R20: Thank you um Mrs. == Lebowitz
10. C20: == Uh huh
11. R20: Can I have your date of birth please?
12. C20: My date of birth or or or my husband's date of birth?
13. R20: I'll be asking for both
14. C20: for both ok well well his date of birth is Jan 1 1933 and the my date of birth is January 1 19 oh long time ago 12 32 haha (laughter) 1927 I have to think there for a minute
15. R20: Thank you can I have your address please

16. C20: Yes the home address is 11 Cop Line High Street Florida 11222

17. R20: Thank you

18. C20: and Harry Lebowitz date of birth is 1 1 == 33

Purpose

19. R20: == Uh huh ok and how may I help you with your policy?

20. C20: Yes this policy um there is a premium due of 21,176 dollars and 55 cents which were about sent out to you when I wanted to check the mailing address I did have eh initially a ah an address at 708 Main Street in Missouri and then ah my daughter who's a trustee on this has got a different address and I was wondering if you could confirm that with me

Servicing

21. R20: Ok == that

22. C20: == mail the premium

23. R20: Ok that address should be PO box

24. C20: Oh no no no for DHL I'm sorry overnight mail

25. R20: Ok overnight mail I have 700

26. C20: 700

27. R20: Yes == North

28. C20: == Oh no I got a completely different address oh God this is the third address now oh goodness gracious I have 6969 East Wing Road

29. R20: Oh yes yes that is also correct if you have a coupon for == that

30. C20: == Ok whatwhatwhatwhat if I have a what?

31. R20: a coupon, the billing statement

32. C20: I don't have a I have no coupon.

33. R20: Ok can then send this to the other address we you have two overnight address
34. C20: Ok
35. R20: Mhm
36. C20: Let me have the other one I should mail it to
37. R20: It's 700
38. C20: 700
39. R20: North
40. C20: North N-O-R-T-H
41. R20: correct, 5 the number == 5th
42. C20: F-I-F-T-H 5th
43. R20: yes 5th Street
44. C20: Street
45. R20: High Park Road Virginia
46. C20: Oh my goodness every year it's another address High Park Road Virginia go ahead
47. R20: 98
48. C20: 98
49. R20: 765
50. C20: Ok let me repeat that ah for overnight is 800 North 5th F-I-F-T-H Street
51. R20: Mhm
52. C20: High Park Road Virginia 98765 hang on one second dear [background noise of 6 beepings for 20 secs] for what's West Brigum if you have a coupon what's a coupon?
53. R20: a billing statement

54. C20: yea well I have a statement I return this portion with your payment?
55. R20: well if you have a statement you can send that to our West Brigum address in High park Virginia

[beeping – C20 connects to her husband, C20*, through phone meeting function.]

56. C20: Yeah hang on I got my husband on the other phone, hello?
57. C20*: Hello, yet, I'm here.
58. C20: Yea, I have agent of your life insurance on the phone.
59. C20*: Yea
60. C20: and ah she gave me a different address but she can use either one ah the address that Lauren gave us in Florida is if ah you have a coupon statement which I have a copy of a copy and of a copy err otherwise it's a it's a different address in High Park Road Virginia

61. C20*: so in High Park Road Virginia

62. C20: Uh huh well it's in High Prak Road Virginia

Identification

63. C20*: Well it's good you called huh
64. C20: Well it would have gotten to the other place and this is Mabel who I'm speaking to
65. C20*: Oh good Mabel what is your last name
66. R20: This is Mabel Kargia
67. C20: Mable Kargia
68. C20*: How do you spell that?
69. C20: K-A-R-G-I-A Harry please we == don't
70. R20: == ha (laughter)
71. C20*: OK I'm gonna write that down what's the address?

72. C20: I have it. 700 North 5th Street High Park Road Virginia == Area 98765
73. C20*: == what's
74. C20: correct Mabel?

Servicing

75. R20: Yes that's correct
76. C20*: So what's the code number for direct dialing there
77. R20: Um we usually have this phone number the number that you dialed
here == 1 800
78. C20: == The number that I dialed there what's was that again 700
79. R20: 123
80. C20: 123
81. R20: 44
82. C20: 44
83. R20: 55
84. C20: 55
85. C20*: And what's the fax number there it's 879
86. C20: 879
87. R20: 651
88. C20: 651
89. R20: three zero
90. C20: Right
91. R20: 19
92. C20: 19 Yes it's hard to read up here. Ok 879 651 00019 yeah it's teeny tiny
93. C20*: Are they checks all dated March 6th?
94. C20: Yes they are

95. C20*: That can be 2 days late
96. C20: Yes we know we know
97. C20*: And you have the fax number right?
98. C20: Yes
99. C20*: Mabel what what floor are you on?
100. R20: I'm sorry?
101. C20*: What floor are you on?
102. R20: What floor?
103. C20: Do I have to put a floor or is it just 700 5th?
104. R20: There's no floor it's just 700 North 5th Street only there's somebody
there who's going to receive and == sign
105. C20: == Right it's like a lock box or something really there's no floor there
no nothing it's not like an office or something like the office of
Goldman or something it's on the 6th floor
106. C20*: And you will fax a receipt to us is that correct?
107. C20: They don't fax == receipt
108. R20: == No
109. C20: The cancelled check is your receipt. Is that correct?
110. R20: Correct. Yes Mrs Lebowitz.
111. C20*: How long does it normally take to deposit after they get it
112. R20: I'm sorry what did you say Mr. Lebowitz?
113. C20: How long do they deposit, you deposit the check the same day
you receive it?
114. R20: Oh most like give us around ah one day 24 hours before == the
115. C20: == Ok one day 24

116. R20: Uh huh
117. C20: hours gotcha
118. R20: and then a clearing of let's say 3 days? Before the, it can be posted on your policy
119. C20: Ok
120. C20*: Oh 3 days before what?
121. R20: ==We
122. C20: == Before it's posted on the policy because we it's a Boston city check a Boston city policy
123. C20*: Who's the one that we've dealt with give me the policy number
124. C20: You have a due date on that policy dear
125. R20: Yes the policy was um actually due on well what I'm showing on your policy you're on direct annual billing but ==
126. C20: == What kind of billing ehh ==
127. R20: == but based on our records you are paying at every month and your due == date
128. C20: == every month?
129. R20: Yes
130. C20: == No
131. R20: == I'm sorry no I'm sorry you have sent us a payment last March 2004
132. C20: Say that again
133. R20: == March
134. C20*: == March 2004
135. C20: was the last payment

136. R20: Yes your due date again would be by let's see that is supposed to be a
billing statement was sent out last December 28 and the due date

137. C20: That's the same on the billing statement

138. R20: == yes and

139. C20: == The one that I have

140. R20: Uh huh and the due date on that falls on January

141. C20: Yeah we went through this with what's his name? ==

142. C20*: == well so ==

143. C20: and I have a letter from him and that whole thing and you said to
pay it in March we went through this.

144. R20: Yes that's correct you can pay that because you have sent us your
annual premium last March so it's ok you can send us your payment
this March

145. C20: March 10th last year

146. R20: March 3

147. C20: So are we pay them at the same time every year

148. R20: Mhm so it's every March

149. C20*: Ok I don't know what's happened to the coupon ok no problem
we'll ok Mable you did a beautiful job could you post that letter to
Mona's letterhead and a copy to everybody and put that name address
and number and ah I will dictate that letter to you.

150. C20: Yeah I have some from Homer's office on the other phone and I ah I ah
just goona confer

151. C20*: == Okay

152. C20: == with him oh alright so you speak to the young lady

[C20 leaves the call. Only C20* talks to R20.]

Closing

153. C20*: So ok my dear, thank you so much.

154. R20: Ok Mr. Lebowitz and Mrs Lebowitz

155. C20*: We will.

156. R20: Thank you have a great day.

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