

LEVEL 6 ASSESSMENT SPECIFICATION

Student name:	Hui Zhang	Student ID number:	2500169
Programme:	BA (Hons) Business Management		
Module:	Leading and Developing People		
Module code:	BMBM6023	Contribution to Overall Module Assessment (%):	50%
Lecturer:	Julie Thomas	Internal Verifier:	Robyn Griffiths
Assignment Title:	Call Centre in a crisis – the role of wellbeing strategies in supporting people	Word count (or equivalent):	2000 words
Submission deadline:	1 st May 2026	Return date of provisional marks & written feedback:	1 st June 2026
Submission method:	All written assessments, where practical and possible, must be submitted via Turnitin unless otherwise instructed by the Lecturer. (Please DO NOT put this assessment specification into Turnitin or it will match many similarities with other students' submissions.) Alternative submission method (if applicable): Late submission of the assessment will result in a late penalty mark: Work which is submitted up to 1 week late will be capped at 40% for the first attempt and will be awarded a mark of 0% for re-assessment. Late submission penalties may be lifted only if there is an approved extenuating circumstances claim. Work submitted more than 1 week late will be considered as a non-submission and will not be marked. The work may be considered as a submission for reassessment if offered by an Examining Board or if there is an approved extenuating circumstances claim.		
Academic honesty / referencing:	Academic honesty is required. In the main body of your submission you must give credit to authors on whose research and ideas your work is based. Append to your submission a reference list that indicates the books, articles, etc. that you have used, cited or quoted in order to complete this assessment.		
Module Learning Outcomes (from module syllabus)			
Upon the successful completion of this module, the student should be able to: - recognise and evaluate the complexities involved in leading people in organisations and the practical application of leadership theory and principles. - critically evaluate the design, and implementation of strategies which are focused on enhancing the effectiveness of people, as both employees and leaders, in order to meet current and future organisational needs.			

Table of Content

1.0 Introduction	3
2.0 Organizational Context and Background	3
3.0 Well-Being Strategy and SWOT Analysis	4
4.0 Well-being Strategy and Performance	5
5.0 Characteristics of Wellbeing Strategy	6
6.0 Drivers of Employee Well-being	7
7.0 Costing, Resources and Timescales	8
8.0 Conclusion	9
9.0 Reference	10

1.0 Introduction

Leading and developing people is a core human resource management functions that allow organizations to align their human capital with the strategic goals and objectives. The role is not all about achieving organizational goals; instead, it is also concerned with employee well-being, where organizations seek to improve their engagement and motivation primarily to improve retention and performance (JingJing et al. 2025). Sharpening employees through deliberate practices of nurturing talent in the form of training and other strategies focused on their well-being helps organizations to build a positive culture, create adaptability and build resilience in the team. Based on the foregoing, this essay develops an elaborate well-being strategy for Havencares Insurance, which is experiencing high turnover rates, employee absence due to mental health and cold flu, poor performance and long-term illnesses among the long-serving employees.

2.0 Organizational Context and Background

Havencares Insurance is an insurance company operating in the South Wales business hubs of Swansea and Cardiff. The core of its operations is at the call centers where Cardiff alone has about 300 employees, most of whom are claim handlers supported by a small team leaders and senior managers. The kind of work pressure that generally characterizes insurance companies is considered high because of the workload, strict deadline adherence and pressure to deal with different customers presenting unique challenges and have different personalities. Based on the pressure experienced, estimates suggest that about 70 percent of staff working in the insurance industry report work overload, burnout and poor work-life balance, as well as a high turnover rate (Dinesh et al. 2023). Havencares Insurance is not exceptional; its Cardiff-based call center experiences similar challenges, with line managers reporting high turnover rates, high absence rates due to mental health and colds/flu, and poor performance and long-term illness amongst longer-serving employees.

Such challenges are profound, especially in the insurance industry, where strict deadlines and customer needs guide operations. Whereas such challenges are common in call centers, the impact on employee well-being and overall organizational performance is a fundamental concern. For instance, recent studies suggest that more than 90 percent of employees in the call center report their work as stressful, with key sources of stress linked to irritability, fatigue, and social withdrawal (Gonçalves-Candeias et al. 2021).

3.0 Well-Being Strategy and SWOT Analysis

One of the recommended well-being strategies to consider is the implementation of flexible and remote working options. The work pressure that characterizes the insurance call center can result in reduced work-life balance, which forms the recipe for challenges such as high turnover, high absence and even poor performance. Flexible work schedules present insurance call center with benefits such as improved well-being work-life balance, as one can spend family time, pursue personal errands and needs. Studies by Baquero, Al-Romeedy and Khairy (2025) suggest that flexible work and remote working options allow employees a sense of autonomy where they enjoy control over working time, and this can result in the reduction of stress and burnout by a staggering 15-20 percent. There is a direct relationship between reduced stress levels and mental health, where individuals with lower stress levels tend to experience reduced risk of anxiety and depression. Secondly, flexible working arrangements that factor in remote work present a great advantage to claims handlers because of cost-saving arrangements, which can result in employees reducing commuting and other related costs. The overall impact of this can be experienced with increased employee satisfaction and engagement, which has reduced turnover rates. Arguably, claims handlers who form the majority of employees at the Cardiff call Center belong to the segment of employees in the insurance industry largely considered underpaid despite the overwhelming workload, pressure and challenges that characterize their work environment.

However, overemphasis and poor management of remote working can result in a decline in team collaboration and cohesion, which can result in the disruption of claim processing. The overall impact of such a limitation can be disastrous to Havencares Insurance because it not only puts financial strain on the organization but also reduces customer experience and loyalty. The insurance industry is quite competitive and customer sensitive, such that any form of negative reviews of an insurer can influence many customer decisions and result in the collapse of the insurance company.

The implementation of flexible work and remote options will present the insurance company with a great opportunity to align with the global trends in which virtual working has become the norm. It is estimated that about 52 percent of the global workforce as of 2026 are involved in some form of remote working, with a recent survey suggesting that about 83 percent of the global workforce prefer a hybrid work model (Baniabbassian 2026). At the same time, flexible and remote working also presents Havencares Insurance with a great opportunity to implement performance-based incentives, as remote working demands individual input, which can be assessed to determine the performance of each person.

In the implementation of flexible working with a remote working option, threats such as competitors also adopting the strategy will be experienced. The idea of a flexible working arrangement that includes remote working cannot be ignored by an entity. It lacks rarity, while its imitation is pretty easy; therefore, it can only be applied to address internal concerns rather than gaining a competitive advantage.

4.0 Well-being Strategy and Performance

Flexible working and remote options impact organizational and individual performance. There is a positive correlation between a flexible work environment and performance. Organizations generally experience better and improved performance in flexible working because of talent attraction and retention, as well as cost

efficiency, especially on utilities and expenses. Choudhary and Brookes (2025) point out that an increase in employee retention and loyalty positively impacts an organization in terms of productivity, their engagement level and cost as well as efficiency. Moreover, the better work-life balance that employees enjoy from flexible working arrangements that incorporate remote working results in a positive organizational culture, which is a recipe for improved performance and improved employee satisfaction. The change in performance is also reflected at an individual level, in which employees experience improved work-life balance and higher job satisfaction, which makes them more productive. A study conducted by Gazi et al. (2024) establishes that employees who report higher job satisfaction levels also tend to report higher levels of job satisfaction.

The relationship between well-being caused by flexible work and performance can be better explained using SCARF Theory advanced by David Rock in 2006. The model emphasizes that social domains such as status, certainty, autonomy and relatedness, as well as fairness, are key drivers that influence human motivations (Savanevičienė et al. 2025). Arguably, when the employees have their needs met, they tend to offer rewards in the form of enhanced engagement and better performance. At the same time, when such domains are threatened, employees are stressed and disengaged. Arguably, flexible work arrangements play to the domain of autonomy as advanced in the model as is responsible for giving employees a sense of control over when and where they work. Such a sense of control can give claims handlers the ability to improve their credibility, sense of ownership and resilience. The impact of such employees with a sense of control can be felt in the decreased desire to leave, resulting in reduced turnover rates and better performance, while also accommodating the needs of long-term illness amongst longer-serving employees.

5.0 Characteristics of Wellbeing Strategy

The use of flexible work arrangements and remote options will be tailored to fit the needs of the organization while also respecting the expectations, desires, and prevailing circumstances influencing employees. First, the core activities at the call center, such as hardware and infrastructure support, need to be performed at the offices and this would therefore demand that Havencares Insurance implement flexible work arrangements to ensure that the call center remain operations. Some of the tailor-made flexible working arrangements that the organization may consider include a flexi-time, where employees enjoy the liberty to choose start and finish times (Çivilidağ and Durmaz 2024). Secondly, the company can also grant the team the use of annualized hours, where working hours are calculated over a year instead of a week. These options allow the organizations to achieve their desired performance while also accommodating the need to allow employees to work-life balance and much-needed flexibility in life. At the same time, flexible working arrangements would also help accommodate the absence of employees due to mental health and sickness, as it allows the team to work when they are able to do so. Secondly, insurance call center activities such as Inbound/Outbound Calling, policyholder assistance and virtual sales can be done remotely and this can significantly improve employee work-life balance, which can impact retention and general mental health status and performance. Hosciuc Rendi, Poluru and Pappachan (2025) suggest that the management can consider this tailored-made approach in preventing turnover rates and securing better performance as it provides employees with a degree of satisfaction and engagement. Moreover, the flexibility in work arrangements also helps the organization to demonstrate its respect for diversity within its workforce, where arrangements are tailored to accommodate the needs and interests of each person or group. Arguably, the ability to effectively implement the flexible work arrangement and remote options demands that the situational leadership practice be put in place in order to accommodate such work arrangements for the team.

6.0 Drivers of Employee Well-being

One of the core drivers of employee well-being is a sustainable workplace culture where the management deliberately works on improving the well-being of the team by providing all the necessary support and also presents a work environment where there is teamwork and collaboration. For instance, Crooney, Tootell and Scott (2025) note that employees would desire a work environment where they enjoy flexible work arrangements, recognition and career growth and a deliberate and functional wellness program that allows access to counselling services, gym and stress management workshops. This is the most important driver of employee well-being as it not only determines the well-being but also plays a preventive role against likely stress and mental health issues. This consideration is informed by the fact that working at a call center is considered one of the most challenging places because of work-related pressure, workload and the need to deal with customers calling in with varied concerns, frustrations, and strong emotions that sometimes are vented on the staff.

The second driver for employee well-being is the leadership and management practices that determine the mental well-being of the team. The leadership management is responsible for clear communication, empowerment and stress management and recognition. When leaders or managers are unable to communicate clearly, they create uncertainty, which increases the stress risk for employees (Gigliotti & Alvarez-Robinson 2025). For instance, the current situation at the Cardiff call center, where there are only a handful of team leaders and a senior manager, explains the challenges experienced, such as high turnover rates, poor performance and high absence. Such challenges are usually common in a call center where there is a lack of support and micromanagement of issues.

7.0 Costing, Resources and Timescales

<i>Strategy</i>	<i>Cost Estimate</i>	<i>Resources Needed</i>	<i>Timescale</i>	<i>Key Benefit</i>
<i>Flexible Scheduling</i>	\$10k–\$15k (software)	HR scheduling tools	1–6 months	Turnover, absence
<i>Remote Work Options</i>	\$200–\$300/agent annually + \$300–\$500 one-off	IT infra ergonomic support	6–9 months	Absence, retention
<i>Support for Long- Serving Staff</i>	\$200–\$300/employee annually	Wellness coaches HR redesign	3–6 months	Productivity, burnout

8.0 Conclusion

Employee well-being determines, to a larger extent, employee satisfaction and engagement levels, which are important in addressing employee challenges experienced in an insurance call center, such as stress, high turnover and poor performance and long-term illness amongst longer-serving employees. The report recommends a flexible work environment and remote options as the strategy for managing the challenges experienced at the call center of Havencares Insurance. The strategy is effective in creating a flexible arrangement that fits the different needs of employees, thus improving work retention.

9.0 Reference

- Baniabbassian, Z. (2026) *50+ Important Remote Work Statistics of 2026* [online] available from <<https://www.yomly.com/remote-work-statistics/>> [28 April 2026]
- Baquero, A., Khairy, H.A., and Al-Romeedy, B.S. (2025) *Workplace stressors and the intention to quit: The role of psychological distress and psychological flexibility among hospitality employees*
- Choudhary, N. and Brookes, G. (2025) 'A Systematic Review of Flexible Working Arrangements for Frontline Workforce: Challenges, Benefits and Implications'. *Journal of Work-Applied Management* 1–14
- Crooney, L., Tootell, B., and Scott, J. (2025) 'Employee Experiences and Productivity in Flexible Work Arrangements: A Job Demands–Resources Model Analysis from New Zealand'. *Businesses* 5 (3), 41
- Dinesh, T.K., Shetty, A., TS, S., Pai, R.Y., and Shetty, A.D. (2023) 'Embracing Complexity: Exploring the Silent Struggle of Life Insurance Agents'. *Cogent Business & Management* 10 (3)
- Gazi, Md.A., Yusof, M.F., Islam, Md.A., Amin, M.B., and Senathirajah, A.R. (2024) 'Analyzing the Impact of Employee Job Satisfaction on Their Job Behavior in the Industrial Setting: An Analysis from the Perspective of Job Performance'. *Journal of Open Innovation: Technology, Market, and Complexity* 10 (4), 100427
- Gigliotti, R.A. and Alvarez-Robinson, S. (2025) 'The Role of Leadership Communication in Building Crisis Readiness and Resilient Leadership in Times of Disruption: An Exploratory Study'. *Behavioral Sciences* 15 (9), 1260
- Gonçalves-Candeias, D., Chambel, M.J., and Carvalho, V.S. (2021) 'Is Stress in Contact Centers Inevitable?' *International Journal of Environmental Research and Public Health* 18 (6), 2999

- Hosciuc Rendi, C.D., Poluru, N.V., and Pappachan, R. (2025) 'The Impact of Performance Management Systems on Employee Work Attitudes: Empirical Evidence'. *Cogent Business & Management* 12 (1)
- JingJing, P., Dong, Q., liang, Z., and Arokiasamy, L. (2025) 'Human Resource Development: An Empirical Study on Analyzing the Role of Human Resource Development in Organizational Efficiency'. *WORK: A Journal of Prevention, Assessment & Rehabilitation* 82 (4), 1199–1212
- Savanevičienė, A., Girdauskienė, L., and Stankevičiūtė, Ž. (2025) 'The Role of HRM Practices in Shaping a Positive Psychosocial Experience of Employees: Insights from the Scarf Model'. *Sustainability* 17 (10), 4528
- Çivilidağ, A. and Durmaz, Ş. (2024) 'Examining the Relationship between Flexible Working Arrangements and Employee Performance: A Mini Review'. *Frontiers in Psychology* 15