



# INAPPROPRIATE CUSTOMER BEHAVIOUR

## Model of Complete Care



# Inappropriate customer behaviour is on the rise – and it's more prevalent than you may think

Through our collaborative work with customers, we know that inappropriate customer behaviour (ICB) is on the rise within workplaces with many of their staff, including frontline or essential workers, weathering increased risk, stress, inappropriate behaviour and abuse.

In order to best protect and support their people, organisations need to adopt a model of complete care, which encapsulates proactive, immediate and medium to long-term support.

## A model of complete care has significant benefits to business:

- Positively impacts employee's mental and physical health, both short and long-term.
- Establishes psychological safety.
- Increases confidence and performance.
- Reduces downtime and absenteeism.
- Encourages engagement.
- Allows organisations to fulfil their duty of care.

## In this guide we walk you through:

- What is inappropriate customer behaviour?
- The cost of inappropriate customer behaviour on organisations and their people.
- What organisations can do to protect and support their people.
- How to use Benestar's model of complete care to build a holistic, comprehensive program, tailored to the unique needs of your people.



DURING THE HEIGHT OF COVID-19 RESTRICTIONS, TRADING RETAILERS EXPERIENCED

**INCREASED CRIME AND ABUSE<sup>1</sup>**



AGGRESSION AND ABUSE TOWARDS AUSTRALIAN RETAIL WORKERS

**INCREASED BY 400%<sup>2</sup>**



ABUSE AND VIOLENCE TOWARDS NEW ZEALAND SUPERMARKET WORKERS

**INCREASED BY 600%<sup>3</sup>**



**OVER 88% OF RETAIL WORKERS EXPERIENCE ABUSE FROM CUSTOMERS<sup>4</sup>**



WE RESPONDED TO CLOSE TO **1000** CRITICAL INCIDENTS IN THE WORKPLACE DUE TO CUSTOMER AGGRESSION



WE TRAINED OVER **10,000** EMPLOYEES ON HOW TO DEAL WITH INAPPROPRIATE CUSTOMER BEHAVIOUR

## SOURCES:

- 1 National Retail Association: <https://essentialretail.com.au/the-issues/retail-crime/>
- 2 National Retail Association: <https://www.nra.net.au/landmark-report-details-wellbeing-concerns-for-retail-workers-during-covid-19/>
- 3 NZ Herald: <https://www.nzherald.co.nz/nz/covid-19-coronavirus-abuse-and-violence-towards-countdown-workers-increased-600-during-lockdown/KWFFIUX2BPA5OQ5NG5OG6QJUG4/>
- 4 National Retail Association: <https://essentialretail.com.au/the-issues/customerabuse/>



# What is inappropriate customer behaviour?

Inappropriate customer behaviour covers a broad spectrum of actions and behaviours, including:

## VERBAL

- Inappropriate and suggestive comments.
- Verbal abuse or insults.
- Threatening harm.
- Bullying and harassment.

## PHYSICAL

- Any unwanted physical touching or contact.
- Hitting, biting, scratching, kicking, pushing, grabbing or throwing objects.
- Intentionally coughing or spitting on someone.
- Sexual assault.

## BEHAVIOUR

- Stalking.
- Obscene or threatening communications (phone calls, letters, emails, texts, social media posts).

# The cost of inappropriate customer behaviour to organisations

Ongoing exposure to inappropriate customer behaviour, no matter how severe, can have significant, immediate and long-term impacts on the physical and psychological health of employees. For organisations this can result in:

- Poor employee health outcomes.
- Emotional exhaustion and burnout.
- Increased absenteeism.
- Increased sick leave.
- Increased workers compensation claims.
- Poor workplace morale and motivation.
- High staff turnover.
- Reduced job satisfaction.
- Reduced productivity and performance.





# What organisations need to do to protect their people

Organisations have a duty of care (governed by legal and regulatory guidelines) to protect the physical and psychological safety of their people. While every organisation is unique, our years of experience has taught us that it's not enough to support your people when an event happens; organisations must also provide proactive and medium to long-term support.



“ NAB is here to serve customers well and help our communities prosper. With more customers experiencing vulnerability and inappropriate customer behaviour increasingly commonplace in our society, we took action early to protect our colleagues' safety and wellbeing.

Together with Benestar, we've developed a proactive and planned approach, which equips our colleagues to be better prepared for such incidents and provides support in the immediate and long-term. Having such a safety-net for all our colleagues is invaluable to support their wellbeing. ”

**NATIONAL AUSTRALIA BANK**

# Our model of complete care for inappropriate customer behaviour

Our model of complete care for inappropriate customer behaviour has been designed to safeguard the psychological safety of your people. It identifies the impact inappropriate customer behaviour has on your people, and provides you with an eco-system of industry leading products and services to help build your very own program. Our model focuses on three key phases of support:



## PROACTIVE SUPPORT

Proactive and preventative support enhances the confidence and capability of your employees to effectively deal with inappropriate customer behaviour when it happens. If left unchecked, the impacts of inappropriate customer behaviour can manifest, causing an increase in cumulative stress among employees, and an increased risk of long-term psychological harm.



## IMMEDIATE SUPPORT

When an employee is subjected to inappropriate customer behaviour, they will experience a wide range of emotions. Minimise the impact of inappropriate customer behaviour and reduce the risk of long-term psychological harm by providing employees with immediate, comprehensive support.



## MEDIUM-LONG TERM SUPPORT

Employees who experience severe or frequent inappropriate customer behaviour are at a greater risk of experiencing medium to long-term psychological distress. By providing medium to long-term support you can create a culture of wellbeing within your organisation that ensures those who may still be struggling don't go undetected or unsupported.








## PROACTIVE SUPPORT




### BENEFITS OF PROACTIVE SUPPORT:

- Employees feel confident and well-equipped to report and deal with inappropriate customer behaviour.
- Build resilient and strong employees.
- Reduced risk of cumulative stress and long-term psychological harm.
- Reduced likelihood of workers compensation claims.
- Reduced likelihood of absenteeism.
- Improved productivity and performance.

## Impacts for Individuals

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• What is inappropriate behaviour?</li> <li>• How do I deal with inappropriate customer behaviour?</li> <li>• Who do I speak to if a customer is inappropriate and what support is available?</li> <li>• What am I in for today?</li> <li>• Is it safe to be at work?</li> </ul>	<ul style="list-style-type: none"> <li>• Unprepared.</li> <li>• Insecure and unsafe.</li> <li>• Uncertainty and stress.</li> <li>• Fear, dread and anxiety.</li> <li>• Helplessness and resignation.</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Increase in irritability and aggressiveness towards customers or team members.</li> <li>• Reduced performance.</li> <li>• Change in demeanor at work or home.</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals need to understand what constitutes ICB and when to report it.</li> <li>• Strategies for dealing with ICB.</li> <li>• How and where to seek support.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• MyCoach for Individuals.</li> <li>• Well-checks.</li> <li>• Psychometric testing.</li> <li>• Assessment for pre-selection.</li> <li>• Resilience assessment.</li> <li>• Self-care resources on BeneHub.</li> <li>• Peer Support program.</li> <li>• Seminars (e.g. managing customers in high-risk situations, managing difficult conversations, displaying empathetic listening).</li> </ul>	

## Impacts for People Leaders

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• What is customer aggression?</li> <li>• Should this type of behaviour be expected by my employees?</li> <li>• How does it affect my team?</li> <li>• How can I notice it sooner?</li> <li>• How can I support my team when a customer is inappropriate?</li> </ul>	<ul style="list-style-type: none"> <li>• Unprepared and unsure about what to do.</li> <li>• Helpless.</li> <li>• Lack of control.</li> <li>• Fear, dread and anxiety.</li> <li>• Burdened.</li> <li>• Indifferent (this is normal).</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Micro-managing.</li> <li>• Overly monitoring employees.</li> <li>• Normalising customer aggression.</li> </ul>	<ul style="list-style-type: none"> <li>• Understanding of how ICB impacts employees.</li> <li>• How to support an employee experiencing ICB.</li> <li>• How to encourage employees to report ICB.</li> <li>• Thorough knowledge of services available to employees and how to access and refer.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• MyCoach for People Leaders.</li> <li>• Well-checks.</li> <li>• Critical Incident Awareness training.</li> <li>• Resilience assessment.</li> <li>• Seminars (e.g. managing customers in high-risk situations, managing difficult conversations, supporting your team through a crisis, stress, burnout and fatigue, developing resilient leaders).</li> </ul>	





## IMMEDIATE SUPPORT






### BENEFITS OF PROVIDING IMMEDIATE SUPPORT:

- Employees are immediately triaged and assessed.
- Employees receive immediate and professional support to deal with the situation.
- Minimise the immediate psychological impact on employees.
- Reduced short-term down-time (which impacts rosters and productivity).
- Earlier recovery and more effective return to work.
- Reduced risk of long-term psychological issues.
- Reduced ongoing vicarious trauma and cumulative stress.
- Employees feel safe, valued and supported by their workplace.

## Impacts for Individuals

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• What do I do?</li> <li>• Who can help me?</li> <li>• Is it safe to work here?</li> <li>• Should I leave this job?</li> </ul>	<ul style="list-style-type: none"> <li>• Worry, fear and anxiety.</li> <li>• Vulnerable.</li> <li>• Unsupported.</li> <li>• Anger at the organisation for being in this situation.</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Reduced performance.</li> <li>• Heightened agitation.</li> <li>• Avoidance.</li> <li>• Absenteeism and presenteeism.</li> <li>• Low morale and lack of job satisfaction.</li> <li>• Lack of motivation and disengagement.</li> </ul>	<ul style="list-style-type: none"> <li>• Access to urgent and immediate support.</li> <li>• Useful strategies to help cope with what has just occurred.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• Critical Incident Support.</li> <li>• MyCoach for Individuals.</li> <li>• Peer Support program.</li> <li>• Embedded Workplace Support where aggressive behaviour is prevalent.</li> </ul>	

## Impacts for People Leaders

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• What do I do?</li> <li>• I'm worried for the safety and wellbeing of staff.</li> <li>• How do I support impacted employees?</li> <li>• How does my decision impact the organisation?</li> </ul>	<ul style="list-style-type: none"> <li>• Survivors' guilt.</li> <li>• Worry, fear and anxiety.</li> <li>• Anger at organisation or management.</li> <li>• Loss of control.</li> <li>• Self-doubt (could I have done more?).</li> <li>• Overwhelmed by weight of responsibility.</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Taking control of situation.</li> <li>• Having the conversation.</li> <li>• Providing support to staff.</li> </ul>	<ul style="list-style-type: none"> <li>• Urgent and immediate support for employees.</li> <li>• Coaching and support on how to support affected employees.</li> <li>• Proactive strategies to take care of their own wellbeing.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• Critical Incident Support.</li> <li>• MyCoach for People Leaders.</li> <li>• Group Supervision for people leaders.</li> </ul>	








## MEDIUM-LONG TERM SUPPORT






### BENEFITS OF PROVIDING MEDIUM-LONG TERM SUPPORT:

- Ensure the ongoing health and safety of your workforce.
- Increased employee health, happiness and job satisfaction.
- Enhanced engagement and retention.
- Reduced absenteeism and presenteeism.
- Improved productivity and performance.

## Impacts for Individuals

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• I'm still not coping.</li> <li>• Where can I get support?</li> <li>• Will this happen again?</li> <li>• Does my workplace care about my safety?</li> </ul>	<ul style="list-style-type: none"> <li>• Anger.</li> <li>• Worry.</li> <li>• Low self-worth.</li> <li>• Fear about if it will happen again.</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Ongoing low morale and lack of job satisfaction.</li> <li>• Ongoing lack of motivation and disengagement.</li> <li>• Chronic mental health issues (depression, anxiety, anger or suicide ideation).</li> <li>• Reduced resilience if no prevention is taken.</li> </ul>	<ul style="list-style-type: none"> <li>• Regular check-ins with manager about how they're coping.</li> <li>• Access to coaching and support.</li> <li>• Access to tools and resources to proactively take care of their health and wellbeing.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• MyCoach for Individuals.</li> <li>• Well-checks (for individuals and teams).</li> <li>• Group Supervision.</li> <li>• Seminars (e.g. managing difficult conversations (quarterly), managing customers in high-risk situations, self-care strategies, compassion fatigue and vicarious trauma).</li> <li>• Assessment for selection.</li> <li>• Assessment for development.</li> <li>• Peer Support program.</li> </ul>	

## Impacts for People Leaders

<b>THINKING</b> 	<b>FEELING</b> 
<ul style="list-style-type: none"> <li>• Have I provided enough support?</li> <li>• Have I delivered this in the best way possible?</li> <li>• How do I ensure the psychological safety of my staff?</li> </ul>	<ul style="list-style-type: none"> <li>• Worry and concern for affected individuals.</li> <li>• Fear of letting the team down.</li> <li>• Worn out and "at capacity".</li> <li>• Survivors' guilt.</li> <li>• Uncertainty over the future.</li> <li>• Loss of control.</li> </ul>
<b>DOING</b> 	<b>NEEDS</b> 
<ul style="list-style-type: none"> <li>• Breaking of confidentiality.</li> <li>• Dealing with anger or decrease in mood from team and colleagues.</li> <li>• Struggling to have an ongoing conversation.</li> <li>• Reduced capacity for effective leadership.</li> </ul>	<ul style="list-style-type: none"> <li>• Availability for individual support and upskilling where required.</li> <li>• Opportunity to "compare notes and experiences" with other leaders.</li> </ul>
<b>HOW WE CAN HELP</b> 	
<ul style="list-style-type: none"> <li>• MyCoach for People Leaders.</li> <li>• Coaching for people leaders.</li> <li>• Group Supervision.</li> <li>• Seminar: Managing Difficult Conversations (people leaders).</li> </ul>	

## SAFEGUARD YOUR PEOPLE

Speak to your Benestar representative today to start exploring how you can build a holistic model of complete care tailored to your people and organisation.

### Call us

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