

Customer Aggression

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Incident level descriptions

Level 7	Serious physical assault	Any assault with physical injury - i.e., punching, kicking that requires medical attention.
Level 6	Physical assault	Any assault without physical injury - i.e., pulling clothing, pushing or shoving.
Level 5	Death threat	Any direct or indirect personal death threat to staff or customers within the Branch.
Level 4	Property damage	Any physical actions leading to property damage - i.e., equipment throwing/damage, object dislodged from mountings etc.
Level 3	Serious verbal intimidation	Aggressive demeanour/hostile attitude - i.e., over the phone or in person, specific personal threats; clenched fists, frequent finger pointing, excessive swearing, hostile posture wildly flaying arms etc., invasion of close personal space, frequent interruption and closed posture.
Level 2	Verbal abuse	Frustration/misunderstanding/difference of opinion - i.e., over the phone or in person, general abuse, finger pointing, swearing, aggressive posture flaying arms etc., hands on hips, interruption, closed posture, short sharp remarks.
Level 1	Other involving non-bank employees and customers	Customer on customer - i.e., staff significantly impacted by either intervening or the calling of Police, or subject to unacceptable behaviour.

- Track the level of aggression
- How to differentiate between aggression and frustration
- How to flag a customer in your system that has displayed aggression previously ?
- Decide what is an acceptable level of frustration/aggression before intervention
- What are your controls to mitigate aggression
- What are the emerging trends eg: is it the intensity of aggression or the number of aggression events increasing

Summary

- Customer aggression events are increasing in intensity and volatility towards staff. Across the banking industry we've seen increase in customer aggression of over 300% since COVID
- Mental unwellness has had a large impact to customer aggression incidents. A lot more reliance on social services and Police to help us deal with these customers.
- Technology alone won't keep you safe , training and situational awareness will is your Number 1 prevention measure.
- By rating the level of aggression you will be better equipped to deal with it. Use a matrix to determine what is the outcome for the customer, take out the guess work.
- Get to the root cause of the aggression, track it, it will help you deal with prevention.
- Balance the customer experience with security measures, find the right place to be for customers and staff safety.
- Practice your safety plan, plan for the worst and hope for the best – be prepared !