

## SUMMARY

### 1. Introduction

Members of professional groups that interact directly with the public are regularly confronted with aggression. During discussions with the public about the product, service or policy of their organisation, employees are frequently put under pressure by yelling, abusive language, threats or attacks. Furthermore, employees who handle cash may be confronted with armed robbery. Such aggressive confrontations are usually situations of acute stress that increase the risk of developing physical and psychological stress symptoms, especially if these confrontations are frequent and/or intense. An intense experience can cause *traumatic* stress.

The Dutch ABN AMRO Bank has commissioned a training programme aimed at preparing its front-desk employees behaviourally and emotionally for confrontations with verbally aggressive clients and bank robberies. The resulting training programme is based on the Stress Inoculation Training (SIT) method. SIT focuses on the acquisition and rehearsal of behavioural and emotional stress management skills in situations that become increasingly realistic.

The central research question in this thesis is: to what extent does this training enhance the safety of front-office employees and prevent psychological damage in situations where employees are confronted with public aggression and bank robberies? This question is relevant for both the bank itself and other organisations concerned with victim prevention. Few results have been published on SIT's effect on preparing people for aggressive conflicts, especially regarding professional groups whose core business does not entail handling aggressive situations. The same applies to SIT's effect on preparing people for traumatic events such as armed robbery.

### 2. Nature and extent of the problem

We estimate that the average front-office bank employee in the Netherlands experiences verbal aggression by clients once a month and physical aggression by clients up to twice a year. Twenty per cent appear to experience verbal aggression on a weekly or daily basis. In other business sectors (for instance public transport) the frequency appears to be higher. Bank employees experience negative feelings during verbal aggression, for one eighth of them these feelings are intense. During physical aggression most bank employees experience intense negative feelings, particularly intense fear. Data on other business sectors reveal that physical aggression occasionally leads to the severe injury or death of an employee. Theoretically, the frequent and/or intense experience of verbal aggression by clients leads to a higher risk of occupational stress symptoms and, if employees fear for their life, to a greater risk of post-traumatic stress. Hardly any empirical data are available on the relation between public aggression and health. Over recent years the rate of bank robberies in the Netherlands has

sharply decreased, thanks to the success of security measures introduced by the banks and the government. In other business sectors the robbery rate is rising and in the private sector it is stable. Between 150 and 200 banks a year are currently robbed in the Netherlands. On average, three employees are present during each robbery and in most cases some clients are involved too. The average bank robbery takes two minutes, employees and clients being severely threatened verbally and with weapons; in some cases shots are fired at the ceiling or a door. Occasionally someone gets injured, in rare cases someone gets killed. Some controlled studies have been done on the psychological impact and consequences of bank robberies. A third of the employees experience at least one intense negative feeling during a robbery, such as intense feelings of helplessness and fear of death.

Psychological problems are usually most severe during the two months following a bank robbery, decreasing over the first six months. It is a question of typical post-traumatic stress reactions such as avoidance, intrusions and hyper activation as well as general psychological problems. After six months the psychological problems, with the exception of avoidance and intrusions, show no further decrease, sometimes remaining for several years at least. On average, during the one or two months following a bank robbery employees suffer from a higher psychological symptom level than the normal population, but the absolute level is not very high. This average can be broken down into one third who suffer from a severe symptom level and two thirds who don't. After six months about 20 per cent of the victims suffer from a severe symptom level. In the long term (one and a half to four years after the robbery) the average psychological symptom level is still a little higher than in the normal Dutch population; one tenth of victims suffer from severe psychological symptoms as a consequence of the robbery. A bank robbery meets the criteria of a traumatic stressor as described in the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV). Research shows that the amount of *subjective* threat during a robbery largely determines individual differences in the severity of coping problems after the robbery, although several environmental and personal variables also play a role.

### **3. Interventions**

Organisations and institutions take all kinds of preventive measures against public aggression, bank robbery and their consequences. Interventions may target perpetrators or victims, they may be implemented before or after the incident and they may be aimed at preventing, limiting or repairing the problem. In this thesis we concentrate on interventions targeting victims. Within this domain only the training will be described in detail and evaluated. There will be only short descriptions of other possible interventions. Within the literature on stress prevention related to public aggression and bank robberies, authors generally advise the implementation of a package of various measures, targeting different levels of the organisation and aimed at the prevention, limitation *and* repair of the problem. ABN AMRO has indeed integrated the training

evaluated here into several other measures intended to help victims, such as sanctions against aggressive clients, technical security measures, professional debriefing after an incident and, if necessary, referral to psychotherapeutic treatment.

#### **4. THE TRAINING SET-UP**

The training Handling Aggression and Threatening Situations developed for ABN AMRO's front-office employees consists of two sub-programmes: Handling Verbal Aggression of Clients (1 day) and Handling Bank Robberies (2 days). In both sub-programmes, the participants practise de-escalating behaviour during simulations with actors. In the sub-programme Handling Bank Robberies they practise cognitive self-control techniques as well: cognitive techniques aimed at controlling emotions during bank robberies. The level of aggression and threat presented during practice increases gradually. After practising, they analyse the nature of the stressor, their own stress reactions and their own influence on these stress variables.

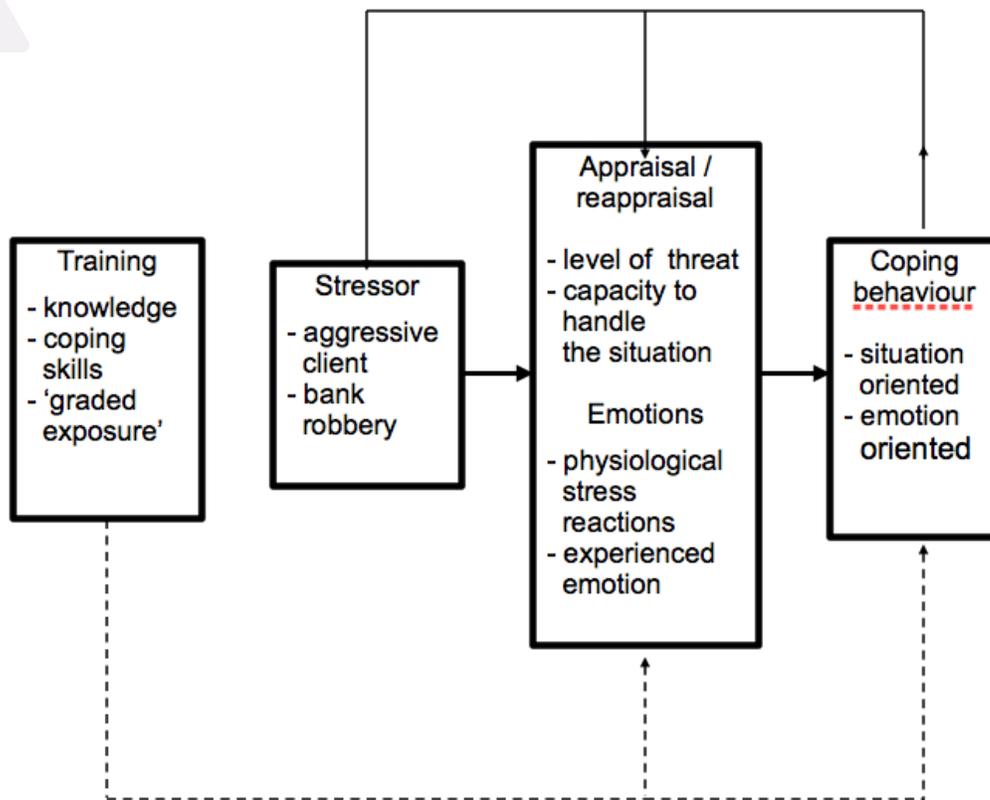
This programme is based on the general principles of Stress Inoculation Training (SIT), which has been developed to influence the stress process, as conceptualised by Lazarus, in an early phase. According to Lazarus, stress arises in situations which the person perceives as taxing or exceeding his resources and endangering their well-being. According to Lazarus, the cognitive 'appraisal' of the situation and of the person's own resources dominates the stress process. SIT aims to influence both the cognitive appraisal of the threatening situation and the cognitive appraisal of the person's own capacity to handle the situation successfully. SIT trains participants to:

- make realistic appraisals of the level of threat coming from a certain stressor
- develop skills to reduce the stressor and/or its emotional impact
- implement the above-mentioned skills in training situations where the level of exposure to the stressor gradually increases, until a realistic level of exposure is reached.

This provides participants with several experiences of effectively managing the stressor. Theoretically, this will improve their subjective feeling of competence, or 'self-efficacy' in relation to similar kinds of stressor. This will promote effective coping in the future, even if the stressor is more intense.

#### **5. THEORETICAL FRAMEWORK AND RESEARCH HYPOTHESES**

With the theoretical basis of Stress Inoculation Training as a starting point, we conceptualise the stress process of a bank employee, who is in conflict with an aggressive client or in a robbery attack, according to Lazarus' stress model. In the following chart we present our theoretical model for stress (black arrows) and for the way we assume the training influences stress (arrows in dashes).



The physiological stress reactions that appear during threat prepare the organism for such behavioural responses as fighting, fleeing or hiding, but in most instances of client aggression or bank robbery such behaviour would not be adaptive. Repeated or intensive repression of these behavioural responses can damage the physiological equilibrium and can – immediately or eventually – cause physical and psychological symptoms. Whether a particular employee will actually develop symptoms, and if so what kind of symptoms, also depends on their qualitative appraisal, specific emotion and physiological reactions, on their overall fitness and way of coping with stress reactions and symptoms. Personality and social environment will also influence symptom development.

Several trauma researchers have noted that Lazarus' stress concept offers no explanation for the specific stress reactions which usually appear after a *traumatic* event. Why, for example, do most victims experience symptoms of intrusion, avoidance and hyper activation for several weeks or months, even though the stressor has disappeared for some time? We shall explain this phenomenon with Foa's cognitive-behavioural theory. According to Foa, an individual stores an experience in memory as a particular

information-structure containing three categories of information: a) the stimuli present at the time; b) the responses that occurred; c) the subjective meaning of these stimuli and/or responses. During a bank robbery the meaning of familiar stimuli can abruptly change: what once signified safety suddenly means danger. This change of meaning becomes more pronounced the more the robbery is experienced as dangerous, unpredictable and uncontrollable. The result is frequent reactions of arousal and intrusion alternating with reactions of avoidance. A fear structure will eventually dissolve after it has been sufficiently activated in situations containing 'corrective information'. Chronic coping problems appear if the victim structurally avoids activation of the fear structure, if activation of the fear structure tends to be accompanied by extreme arousal, or if the meaning of many stimuli/responses formerly signifying safety has changed.

On the basis of the stress model of Lazarus, the theory on stress and health, the theory of Foa and the Stress Inoculation model, we predict the following favourable training effects:

- employees confronted with verbal aggression of clients will show more de-escalating conflict behaviour
- employees will experience less emotional stress when confronted with verbal aggression of clients
- the verbal aggression of clients will decrease
- clients will experience fewer negative emotions during conflicts with employees
- employees will have fewer coping problems after a bank robbery
- employees' behaviour will be safer during a bank robbery
- their cognitive appraisal of the actual situation during bank robbery will be more positive with fewer emotional stress responses

Furthermore, we also predict that the underlying process works as follows:

- the training leads to fewer coping problems after the bank robbery because fewer extreme emotions are experienced during the robbery
- the training leads to fewer extreme emotions during the robbery thanks to a more positive cognitive appraisal during the robbery

Our research on these predictions is split in two separate studies: Effect study 1: Handling Verbal Aggression at the Front-desk, and Effect study 2: Handling a Bank Robbery.

## **6. EFFECT STUDY 1: HANDLING VERBAL AGGRESSION AT THE FRONT-DESK**

Seventy-five trained and 74 untrained ABN AMRO front-desk employees agreed to participate in a role-play test consisting of a simulation in which an actor plays a 'client', who starts an argument about a bank rule. After opening with a standard critical remark about the rule, the actor reacts 'naturally' from then on: he improvises on the

basis of his subjective emotional experience both as a 'client' and as a 'client' interacting with the employee, which allows his verbal aggression to escalate or de-escalate. Both actors and front-desk employees were 'blind' regarding the research question as well as the experimental condition of the front-desk employees. All simulations were videotaped for subsequent evaluation by independent judges. The evaluations proved reliable. The conflict behaviour of both the front-desk employees and the 'clients' was evaluated.

During the role-play test trained employees do indeed show more de-escalating conflict behaviour than untrained employees. They show more empathy for the other party and argue less, without giving in. Their conflict interventions also occur in a better context and sequence. Theoretically, this will prevent escalation. However, in those parts of the conflict where the client's aggression escalates anyway, neither trained nor untrained employees react assertively enough to the client. Training was found to have no effect on the employees' emotional stress during the conflict, possibly because our measuring instrument was unreliable. As we expected, the actor-clients became on average less aggressive in the trained condition, where both observed verbal aggression and self-reported emotion were concerned (actor-clients filled out a standard questionnaire on emotion immediately after the conflict). Severe verbal client aggression in particular appeared less frequently in the trained condition. These effects were observed for as long as a year and a half after the training.

## **7. Effect study 2: Handling a Bank Robbery**

Between January 1995 to August 1996 we waited for real robberies to take place at ABN AMRO banks in the Netherlands. During that period there were 30 bank robberies, 27 of which could be included in our study. After a robbery we asked the employees of the office concerned to fill out voluntarily a questionnaire at three intervals: 1 to 3 weeks, 6 weeks and 12 weeks after the robbery. There were questions about circumstances, stress and behaviour during the robbery and about coping problems after the robbery. Forty respondents had received the training before the robbery and 77 respondents had not. The two groups of respondents turned out to have comparable background variables, with the exception of those who had witnessed shooting during the robbery: there were more of them in the trained group. At the time of the second and third questionnaires a selective drop-out of untrained respondents occurred as well: in this condition respondents with few coping problems at the first questionnaire dropped out more often at the second and third questionnaire. Our initial analyses showed no training effect, except on positive cognitions (appraisal), during the robbery.

After excluding from the analysis the 10 trained and 2 untrained respondents who had witnessed shooting, the training appears to reduce coping problems after a bank robbery (assessed within 3 months after the robbery with the aid of Dutch versions of the

Symptom Checklist and the Impact of Events Scale). On average, trained employees have a lower symptom level than untrained employees and there are significantly fewer employees with severe problems as well. Trained employees come to terms with their robbery experience after an average of 6 weeks, versus more than 12 weeks in the untrained condition. No effect was found on sick-leave after the robbery. These results do not appear to be an artefact of selective drop-out. The effect on coping problems is greatest 6 weeks after the robbery and somewhat smaller 12 weeks afterwards. There is no effect 1 to 3 weeks after robbery. Most respondents (60%) report no unsafe behaviour at all during the robbery and training has no effect on this variable. Possibly some kind of 'survival mechanism' automatically causes people to show safe behaviour and in this respect training may not be necessary. On average, trained and untrained employees experience the same amount of negative emotions during the robbery, but trained employees experience *less extreme fear and confusion*.

At least some of the training's effect on coping problems appears to be due to its effect on extreme fear and confusion during the robbery. Fewer extreme emotions during the robbery correlate with more positive cognitions (appraisal) during the robbery, which are a consequence of the training.

## **8. COMPARISON OF THE OUTCOMES OF THE TWO SUB-PROGRAMMES AND FINAL CONCLUSION**

The sub-programme Handling Verbal Aggression of Clients succeeds in reducing the stressor during the incident. The sub-programme Handling Bank Robberies succeeds in reducing the stress *reactions* experienced by employees during and after the incident. Both sub-programmes are capable of further improvement. The current training Handling Aggression and Threatening Situations (and therefore the method of pre-incident Stress Inoculation Training too) makes a useful contribution towards reducing the stress of employees who are confronted with an aggressive public and robberies.

**For more information please contact:**