



Supporting customers during the coronavirus pandemic

A health pandemic that impacts the community on a large scale can be a significantly distressing event. They encompass powerful and upsetting circumstances which can considerably impact daily life – the activities you do, your thoughts, even your entire way of living.

It's hard not to be upset by rolling media coverage of an unfolding health pandemic.

People who are impacted by a health pandemic are likely to experience increased feelings of vulnerability, fear, despair, helplessness and hopelessness. It can become hard to feel safe in what now feels like an unsafe environment, especially when it is impacting the world at large.

Common reactions

Many people have strong reactions to their experience of an event such as this. For many, these reactions subside over a few days or weeks as they learn to adapt and adjust to their new circumstances.

For some, the symptoms may last longer and be more severe. This may be as a result of several factors including how significantly they are impacted by the pandemic, the level of available support, access to vital resources such as food and medical care, previous and current life stress, personality, and coping mechanisms.

Symptoms of distress can affect someone physically, cognitively (thinking), behaviourally (actions) and emotionally (feelings).

- Physical symptoms can include excessive alertness, fatigue/exhaustion, disturbed sleep, tightness in the body, loss of appetite, and general aches and pains.
- Cognitive symptoms can include poor concentration and memory, jumping to conclusions, catastrophic thoughts, excessive worry, and overgeneralising.
- Behavioural symptoms can include avoidance of engaging in activities that increase anxiety, social withdrawal and isolation, a loss of interest in normal activities, and being more reactive to common pressures that are usually managed well.
- Emotional symptoms can include fear, depression, guilt, anger, despair, anxiety and panic, and feeling generally overwhelmed.

Although these symptoms can be concerning, they are part of the natural adjustment process of adapting to a very powerful event, making some sense out of what is happening, and putting it into perspective.

What most distressed customers want or need

When dealing with customers in distress, it's easy to become overwhelmed and react to their emotions. However, it's important to remember that most people in distress want the following things:

- To be heard.
- To be treated respectfully.
- To get immediate action.
- To gain certainty and understanding.

How to support distressed customers

How we engage with distressed customers has a significant impact on their wellbeing and our own. It is important to keep in mind we may not be aware of a customer's circumstances, and all the factors causing their distress. As such, the following behaviours are important in effectively supporting someone:

- Remain calm and speak calmly.
- Acknowledge their feelings / distress (e.g. "it must be difficult").
- Display active listening (eye contact, nodding, appropriate facial expressions) and empathy.
- Focus on what they are saying, and less how they are saying it.
- Look to bring the discussion back to the bank related enquiry (e.g. "I can hear that you're upset/distressed, how can I best help you today").
- Look to contain conversations with customers. You don't need extensive details about circumstances to be able to assist.
- Be aware of the support mechanisms available to customers through the bank and provide the necessary information.
- Encourage the customer to connect into their community-based supports (e.g. GP, Lifeline).

Practice your self-care

It is important to remember feelings and symptoms we experience can change, and whilst people do not forget what has happened, the body and mind will recover. By engaging in self-care, you are best placed to look after yourself whilst still supporting customers effectively.

There are several things you can do to look after yourself:

- Limit exposure to media and footage of the pandemic.
- Get enough sleep, exercise regularly, eat well.
- Connect in with colleagues / managers regularly.
- Contact Benestar for MyCoach support, access BeneHub online.
- Avoid using drugs and alcohol to cope.
- Connect with loved ones.