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An Assessment of the impact of Workplace Violence perpetrated by Customers in the Financial Sector: A Case of selected Financial Institutions in Harare Region

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ABSTRACT

The aim of the study was to examine the factors that influence Workplace Violence perpetrated by customers in the Financial Service Sector on employees as well as assess the preparedness of the organizations in the Financial Service to combat type II workplace violence. A Case study approach was used and participants were chosen through the random stratified sampling technique. Questionnaires and interviews with front line personnel and some senior management were used to collect data. The major factors contributing to workplace violence include: customers are treated like royalty; whilst there are some customers who break rules and believe they are immune from consequences and the failure to treat employees as the same. The Financial Services Sector and in particular Banks in the Harare Region do not have a Workplace Violence Policy and a Workplace Violence Prevention Program. The researcher recommended there be a joint workers and management forum to deliberate and formulate a Violence Policy that provides for: hazard identification, risk assessment, prevention and control, training, management and mitigation of the impact, care and support of workers affected and monitoring and evaluation of the same.

Keywords*: Workplace violence, harassment, occupational hazards.*

I. INTRODUCTION AND BACKGROUND OF THE STUDY

Workplace violence encompasses all manner of violence or the threat of violence perpetrated against workers. It can occur at or outside the workplace, though it is usually related to their work, and ranges from threats and verbal abuse, to physical assaults and homicide. There has been a growing trend of escalating levels of workplace violence across the globe, making it a growing concern for employers and employees (Geneva 2003). A substantial number of workers are engaged in banks and on a day-to-day basis they have to deal with a varied situation

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and a number of customers on a continuum ranging from pleasant to violent customers. When workers have to deal face-to-face with impolite and violent customers, chances are that they may get injured physically and psychologically. The effects of workplace violence on a business are just as negative as on the workforce. Repercussions can include; loss of productivity; high employee turnover; financial losses from legal and medical expenses; awards for judgments of negligence in civil suits and there is also damage to the public image of the business.

Violence and stress at the workplace are complex phenomena and the negative impacts of violence and stress at the workplace range from psychological, rather subjective, harm or injury to physical injury, breakdown or disease (Geneva 2003). Violence includes not only physical acts committed in a limited number of single situations but also longterm behavior like harassment, whose impact on the victim can be worse than that of immediate physical injury. Moreover, stress is difficult to delimit if harmful stress is to be distinguished from its useful dimensions. Grimaldi and Simmons (2003) posit that the history of safety is full of the records of specialists who knew where injury causes were but could not persuade line management to eliminate or control them. Violence and stress at work are therefore more present in-service sectors than in other economic sectors because they originate to a large extent from the interface between workers and customers (International Labour Organization, 2003).

The direct cost (primarily workers compensation insurance premiums to cover medical treatment, lost time benefits, permanency awards legal fees and expenses) of workplace injuries is estimated at 14-16% of payroll. The indirect cost (lost productivity, employee replacement costs, poor morale, workers functioning in a lesser capacity and record keeping/administrative fees) associated with workplace injuries is estimated at 42-48% of payroll (Genser & Weiss, 2008). Job strain has been shown to lead to performance problems, moderate to high levels of psychological stress can decrease workplace success, and excessive levels of stress affect the productivity of the hotel workforce (Hilton & Whiteford, 2010; Neil & Davis, 2011). The mental and physical consequences of stress can negatively impact on the employee's commitment to the business (Gill et al 2006, Kim (2008) report that stressed hospitality industry workers are likely to become exhausted and cynical and thereby provide poor service. Both directly and indirectly work-related injuries can be extremely costly to employers. While always important, cost reduction is needed more today than perhaps at any other recent time due to the poor economic performance faced by Zimbabwe. Unfortunately, many bank executives in Zimbabwe see the only costs involved with implementing work injury (workplace violence) prevention programs and do not fully understand the benefits of a successful

program. Therefore, development of recommendations for banks that employ frontline staff is very timely and useful in both preventing costs and reducing injuries.

Violence and stress can be more prevalent when a customer acts unreasonably or indirectly through unexpected situations which are difficult to control and may provide inappropriate reactions. Workplace violence and stress have become topical over recent years since it is now increasingly accepted that such phenomena have a bearing on corporate productivity, with greater impact on firms in the service industry. As such, agile firms seeking to attain competitive edge may not go without considering the causes and consequences of workplace violence and stress.

Trends indicate that workplace violence has been on the rise in the financial institutions from 2011 to 2016. Figure 1.1 shows the trend analysis of workplace violence over the 5 year period to year ending 2016.

Figure 1.1: Workplace violence for financial institutions in Harare according to Matsikidze (2017)
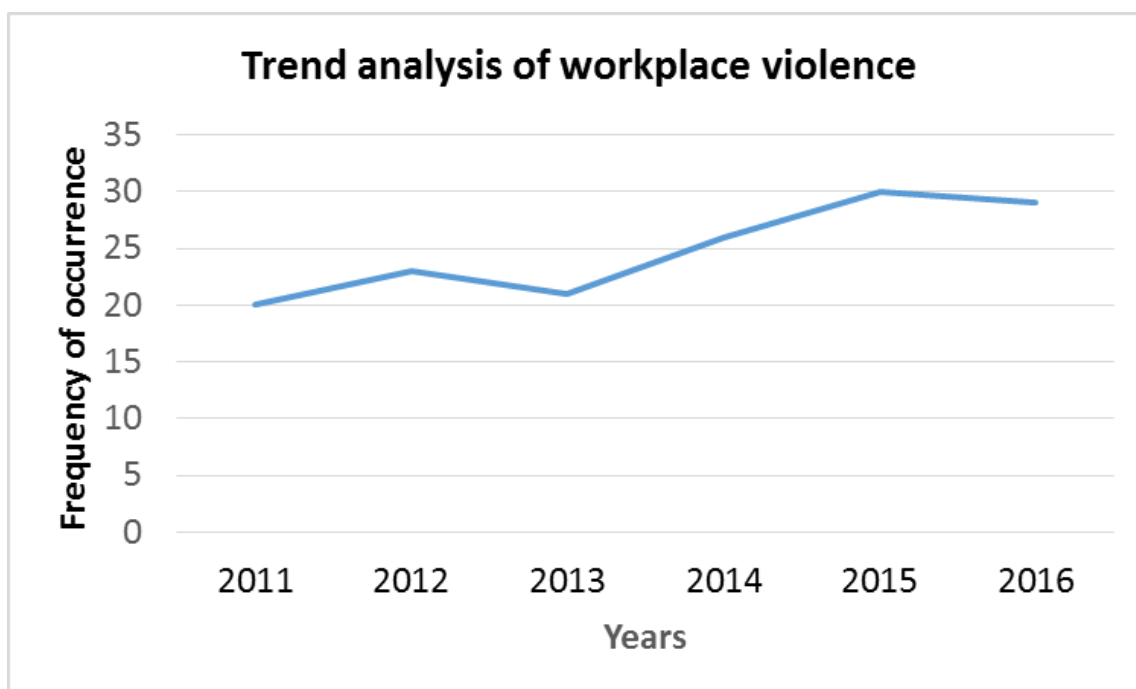
The increasing trend of workplace violence in the financial institutions is a cause for concern which, if not addressed, may jeopardize the entity's efforts to attain a competitive edge in the financial services industry. This then justifies the need to understand the nature and form of workplace violence and stress and how best to minimize and manage workplace violence.

(A) Literature Review

This part of the paper presents interim literature review that will form the foundation of this

study. In the interests of ensuring that the study is placed in the context of the wider body of knowledge and research, the hub of attention shall be on the key rudiments of the study comprising collective workplace violence and stress general framework, theories, causes, effects and prevention. This part began by exploring literature related to workplace violence theories and causes and concludes by discussing workplace violence and stress prevention mechanisms. Focus was devoted to violence as defined by Occupational Safety and Health Administration/National Institute of Occupational Safety and Health (OSHA/NIOSH) and more specifically, Type II workplace violence (that which is caused by customers). Even though bank frontline staff may be prone to all four types of violence in the course of their work, the overwhelming majority of threats and assaults against frontline staff come from clients, justifying our emphasis on this type of violence (Lipscomb et al 2002, Toscano 1995 and Iowa University Iowa Injury Prevention Research Centre (UIIPRC)). Therefore development and evaluation of conceptual models to guide the design and testing of intervention strategies for Type II violence are urgently needed (McPhaul and Lipscomb, 2004).

1. Workplace Violence

Workplace violence is a concept with ambiguous boundaries. The United States (US) Occupational Safety and Health Administration and the US Centre for Disease Control National Institute for Occupational Safety and Health (CDC/NIOSH) define workplace violence as "violent acts (including physical assaults and threats of assault) directed towards persons at work or on duty" (CDC/NIOSH), 1996a). In another definition, workplace violence includes physical and psychological violence, abuse, mobbing or bullying, racial harassment and sexual harassment (Cooper and Swanson, 2002; International Council of Nurses 2000) and include interactions between co-workers, supervisors, patients, families, visitors and others. Di Martino (2000) sets the concept for the problem and extent of workplace violence by outlining a variety of behaviours which may be covered under the general rubric of violence at work. This range of behaviours is so large, the borderline with acceptable behaviours so vague and the perception in different contexts and cultures of what constitutes violence so diverse that it becomes a significant challenge to both describe and define its phenomenon. These behaviours range from homicide and assault, to name calling, innuendos and deliberate silence. The Health and Safety Executive (HSE) in Britain, reports that anyone who works directly with the public has an increased risk of violence Workplace violence is violence or the threat of violence against workers can occur at or outside the workplace and can range from threats and verbal abuse to physical assaults and homicide, one of the leading causes of job-related deaths.

Zimbabwe's Financial Services sector is considered one of the major employers in the country's economy providing opportunities for the semi-qualified people as well as those highly qualified (Matsikidze 2015). The ILO (2003) notes that like other service sectors, the financial services a sector is characterized by an interface with the public/customer. It should be noted that the financial services sector provides employment to a large number of workers some of whom have little training and come from vulnerable groups of the populations such as young people and women with family responsibilities. These workers are in particular need of support to prevent and cope with situations potentially generating violence and stress. For delimitation purposes, this study was conducted under financial institution in Harare central business district branches. The objective of this study is to propose the most effective methods by which workplace violence prevention can be integrated into the safety and health function and the business as a whole so that the organization's bottom line is not eroded by the effects of workplace violence and stress. Amongst the 51 financial institutions that operate in Zimbabwe registered with Reserve Bank of Zimbabwe, 11 were selected for interviewing. These are:

- Stanbic Bank

- Barclays Bank Zimbabwe

- African Project Development Facility (ABDF)

- Zimbabwe Development Bank (ZDB)

- Metbank Zimbabwe

- Merchant Bank of Central Africa Limited (MBCA)

- UDC Holdings Limited (UDC)

- First Banking Corporation Limited (FBCL)

- Central African building society(CABS)

- NMB BANK

- Stewart Bank

These organizations employ around 1268 workers throughout their branches spread across Harare central business district. On a daily basis throughout all these branches frontline staff are interfacing with and helping resolve various queries that are brought by customers. Frontline staff in the financial services, the branches do constitute over eighty percent of the staff complement. These staff members are in direct contact with clients on a daily basis for as

long as they are on duty sometimes even when off duty and hence are prone to workplace violence and stress in the execution of their duties.

Financial Institutions are generally organized into various departments. These provide specialized services to clients. However, for purposes of this research the workers within the financial institutions and for that matter banks shall be classified into two broad categories, i.e. back office staff and frontline staff, with our concern being on the latter and for that matter banks, have been highly labour intensive and have increasingly harsh environmental demands imposed upon them. The nature of work within service industry according to Kristensen et al includes: deadlines, unexpected interactions with guests, long working hours, night and evening work (sometimes), repetitive work, high emotional demands, low influence (control), shift work, high work space and problems with coordination of work (Sampson and Akyeampong: 2014). The above assertions give credence to the incidence of workplace violence and related stress among those who work within the banking environment, especially frontline employees. Frontline work in banks places much emphasis on face-to-face contact with guests and the real-time nature of service delivery means that workers in this environment are not only exposed to pressure of being required to respond promptly. Hales and Nightingale posit that frontline employees are subject to a mass of competing, often contradictory or conflicting demands and expectations for a multiplicity of services. This has the potential to affect front line employees in relation to their output and can result in health-related issues as well as absenteeism and labour turnover.

Violence and stress at the workplace are a complex phenomenon. According to Geneva ILO (2003) their negative impacts range from psychological, rather subjective, harm or injury to physical injury, breakdown or disease. Violence includes not only physical acts committed in a limited number of single situations but also long term behavior like harassment, whose impact on the victim can be even worse than that of immediate physical injury. Moreover stress is difficult to delimit if harmful stress is to be distinguished from its useful dimensions. Violence and stress at work are therefore more present in service sectors than in other economic sectors because they originate to a large extent from the interface between workers and customers.

The Department of Labour (DOL) Bureau of Labour Statistics (BLS) in the United States America in a census conducted in 2000 observed that workplace violence was the leading cause of occupational fatalities especially for women in the USA. Workplace violence and stress have therefore become topical over recent years and these phenomena have a bearing on the productivity of the bank and ultimately the bottom line. It will be fool hardy for any forward looking organization in the service industry that is serious about productivity to ignore the

causes and consequences of workplace violence and stress. Organizations in the service industry that chose to do nothing about the problem of workplace violence will soon awaken to reality of the organization bottom line being eroded as a result of the consequences of workplace violence. The Financial service Industry in Zimbabwe is mandated with funding various projects to ensure economic revival and turnaround of the fortunes of the country. To ensure this it is vital that the workforce is taken care of and provided with mechanisms to cope with the effects of workplace violence.

A substantial number of workers are engaged in banks and on a day-to-day basis they have to deal with a varied situation and a number of customers on a continuum ranging from pleasant to very unpleasant customers to violent customers. When workers have to deal face-to-face with impolite and violent customers chances are that they may get injured physically and psychologically. The effects of workplace violence on a business are just as negative as on the workforce. Repercussions can include; loss of productivity; high employee turnover; financial losses from legal and medical expenses; awards for judgments' of negligence in civil suits and there is also damage to the public image of the business. In the USA it's estimated that employers incur over four billion per annum due to workplace violence (Bureau of labor statistics (USA,2000).

2. Categories of Workplace Violence

The International Labour Organization Code of Practice on Violence and Stress at work in services defines workplace violence "as any action, incident or behaviour that departs from reasonable conduct in which a person is assaulted, threatened, harmed, injured in the course of, or as a direct result of his/her work". There are therefore two broad classifications of workplace violence, that is internal violence and external violence. Internal violence is that which takes place between workers, including managers and supervisors, whilst external violence is that which takes place between workers and (managers & supervisors) and any other person present in the workplace. Megan (2003) classifies workplace violence into four categories which are now discussed below.

According to Megan (2003) type I (Criminal Intent), with this type of violence, the person perpetrating violent conduct has no legitimate relationship to the business or employee. The violence is in conjunction with the commission of crimes such as robbery. With Type II (customer/client), the perpetrator has a legitimate relationship with the business or employee and becomes violent during the course of being served by the business and includes customers, clients, students, inmates, patient or any other group for which the business provides services.

The penultimate category is Type III (worker on worker) in this case the perpetrator is one employee who threatens or attacks another employee. Then lastly Type IV (Personality Relationship), the perpetrator usually does not have a relationship with the business but has a personal relationship with the victim (Cal/OSHA, 1995; UIIPRC, 2001). Domestic violence entering the workplace is most often the cause of this type. Before proceeding further, it may be important to reiterate, that for purposes of this study, focus shall be on Type II violence perpetrated by customers/clients on financial service industry frontline staff so as to put the study in perspective.

According to Hoel and Einarson (2003), only a few studies in banking sector have focused specifically on violence and stress. This is especially surprising in view of certain characteristics of the working environment in the sector, especially its interface with the public. The information available is largely a side product of studies focusing particular groups of employees or managers in particular settings or taken from a larger, for example, national studies of stress and violence in so far as the sectorial composition of data. A number of indicators suggest that physical violence seems to be quite a common experience of those who work in the "night economy" (Leather, Lawrence, Beale and Cox, 1998).

3. Effects of Workplace Violence

According to Tehrani (2002) individual incidences of workplace violence may not immediately result in psychological trauma, prolonged exposure and gradual buildup of traumatic experiences can lead to cumulative form of traumatic stress. The cost of violence according to Thompson (2010) represents a serious, sometimes lethal threat to the efficiency and success of organizations. The new profile of violence which emerges is one which gives equal emphasis to physical and psychological behaviour, and one which gives full recognition to the significance of minor acts of violence. In this vein, Hoel, Einarson and Cooper (2003) maintain that at the organizational level, a number of negative outcomes have been found to be associated with employee's exposure to stress bullying and violence at work such as higher levels of absenteeism, increased turnover, reduced productivity, poor industrial relations, a growing number of complaints and grievances, litigation and damaged public relations. The costs involved maybe substantial.

The financial consequences of workplace violence for employers are enormous and are estimated to be 202 billion dollars each year (Hoobler & Swanberg, 2006). Costly litigation, lost productivity, and damage control are the primary affected areas. The cost of one violent incident includes high costs of medical and psychiatric care to victims. Hutton (2006) reports

workplace injuries stemming from on-the-job violence cost organizations 4.2 billion per year. In addition to the previously mentioned costs, businesses incur the costs and time of restoring their public image. Multiple law suits are often filed against an employer when the violence results in injuries or death. In December 1993, $4.25 million was awarded to a postal employee shot by a coworker in Dearborn, Michigan. Most cases are settled out of court with litigation involving negligent hiring and retention.

Workplace violence has far reaching consequences for the victims and other employees throughout a company. Besides the effect of financial loss and decreased productivity for the entire organization, there is associated job dissatisfaction, decreased employee morale, absenteeism, and problems with employee retention. Finally, the impact of the incident impacts a worker's life and family-physically, psychologically, and financially. The majority of workers or victims after a violent event report difficulty sleeping and generalized irritability. MacDonald, Colotla, Flamer, and Karlinsky (2003) found that 96 percent of the claimants who had experienced violence at work reported difficulty both falling and staying asleep. Thoughts involving the incident or threats regarding safety tended to reoccur at night.

Short and long-term psychological problems, fear of returning to work, and changes in relationships with other coworkers, family, and friends have been reported by those directly assaulted and/or by workers who have witnessed a violent event (Choe, 2000). Employees or victims typically report having difficulty concentrating and processing information after a traumatic event. Employees will internalize their feelings evidenced by depression or withdrawal or externalize showing anger or outbursts of emotional and behavioral responses (Clements et al., 2005).

As this review of the scientific literature and the press found little systematic work on the effects of stress and violence specifically in the banking industry, the general health status of workers in the industry may be looked at. It should be noted, however, that nothing particular seems to be known on the causes of health problems mentioned below and that they should not be related to any documented occurrence of violence and stress, which is not reported. Several longitudinal studies in Scandinavian countries show that the general health of workers in the banking industry seems to be worse than that of the average population (Borgan and Kristofferson, 1986 cited in Hoel et al., 2003).

Megan (2003) is of the view that violence causes deterioration in the work atmosphere that affects the performance and productivity of all employees. The effects of violence on employees can be devastating. Injuries sustained during a violent incident reach into the psyche

of the individual and are not just physical, but more emotional as well. Incidents of violence can cause a myriad of reactions, not only for the employee at whom the violence is directed, but for others in the workspace. The effects may include; feelings of guilt, anger, depression, fear, self-blame powerlessness, increased stress and anxiety, loss of self-esteem and belief in professional competence, avoidance behaviour including absenteeism, negative effects on interpersonal relationships, loss of job satisfaction and overall morale problems. Any of the above, singly or in combination is likely to result in a loss of productivity and increased staff turnover. The effects on a business are just as negative as on employees. Repercussions can include; loss of productivity, high employee turnover, financial losses from legal and medical expenses; awards for judgments of negligence in civil suits. There is also damage to the public image of the businesses that are perceived as having high incidence of violence.

The actual cost of workplace violence is very tough to pinpoint because, in most instances, appropriate financial data specific to workplace violence in a given organization is generally not kept. Thus, at a macro level it is very hard to be able to clearly track the cost. In addition, multiple variables are involved, hard and soft cost, and probably the most difficult issue is that companies are reluctant to expose imperfections in their operations, safety procedures, employee practices, etc. Most firms that experience serious workplace violence incidents want to put a spin on the events to minimize the negative publicity and impact on the business. So the cost are buried in the shuffle to get the event behind them and present the aura of 'all is well' and business as usual to avoid spooking their customers and shareholders.

(B) Research Methodology

This research adopted qualitative research design because the nature of topic fits well research. For it entailed getting views and feelings of respondents on the issues being raised.

1. Population and sample

The population of this study included the entire frontline banking staff at selected financial institutions since it sought to assess workplace violence induced by interaction with customers. As such, the study targeted the employees who often interact with customers. This includes Information Officers, Switchboard Operators, Tellers, Head tellers and Sales consultants bringing the total to 1268 people. The distribution of the population is shown in table 3.1.

Table 3.1: Department for the employees

Department	Number of employees

Information Officers	126
Switchboard Operators	62
Tellers	531
Head tellers	233
Sales consultants	316
Total	**1268**

Source: own computation from secondary data

The researchers employed mainly purposive sampling in order to get key informants. In addition, quota sampling was also used in order to ensure that each category of respondents was represented as a quarter of each sample was represented.

2. Data Collection Instruments

Primary data from the respondents was collected by use of interviews as well as questionnaires and focus groups (Saunders et al., 2007). The major advantage of primary data is that it is original and very relevant to the subject matter.The researchers circulated a questionnaire to various financial institutions staff members who were targeted in this study to gather their opinion about workplace violence induced by interaction with customers. Senior members were also interviewed to get their opinions workplace violence in all financial institutions.

A questionnaire was administered to all the five categories of the sample population involved in the study, giving a total of 552 questionnaires administered to financial institutions employees. Interviews were used in this study as they gave the researchers opportunity to clarify questions for the respondents. They also provided a chance for the researchers to probe for more information where necessary and to observe non-verbal information which may mean more than what is verbally said by the participant. The researchers collected both qualitative and quantitative data, it became necessary to qualitatively and quantitatively analyse the data.

II. PRESENTATION OF FINDINGS, ANALYSIS AND INTERPRETATION

(A) Causes Of Work Places Violence

Table 4.1 below presents the responses on the broad thematic area for causes of workplace violence and stress. The questionnaire was designed with Likert scale responses and had in total fifteen statements posed to the respondents and requested to show the extent to which they

agreed or disagreed with the statements. These have been further broken down into female and male responses.

The goal of anyone looking into workplace violence would more than likely be, to predictably discover what causes people to react violently. Finding exact causes would be a daunting task for anyone. With that in mind it would be more helpful to identify work related factors that may very well contribute to a work environment that could lead to violent episodes. Therefore, from the responses above the following were observed to be risk factors contributing to workplace violence; misinterpretation of customer requests lack of experience in resolving difficult customers problems at the workplace, ladies are more likely than men to be victims of workplace violence, lack of decision making by staff or failure to empower staff, customers who are hypersensitive to even the smallest of issues, some customers who believe they can break rules and are not accountable to anyone as well as the treatment of customers like royalty at the workplace. We quote from one respondent who thus responded that, "*The major cause for workplace violence is due to financial institutions failing to meet their obligations probably due to system challenges, human error or over promising clients when marketing products*"

These were amongst the major causes noted by most respondents. As noted earlier from the literature review, a risk factor is a condition or circumstance that may increase the likelihood of violence occurring in a particular setting.

Sixty nine percent of the respondents maintained that women are more prone to work place violence compared to men and the reason according to the respondents is that "*women are regarded as weak as seen that such treatments rarely happen to our male workmates*". Other respondents affirmed that women were always targets. ". *noted that workplace violence was the leading cause of occupational fatalities particularly for women Zimbabwe."*. It is critically important that managers emphasize performance and productivity, there is need to ensure that it does not become excessively aggressive. Therefore, it's been cautioned, that factors actors that typify an incident prone environment include some of the following: is driven by time, numbers and crises, "resulting in customers being treated like royalty while employees are treated like peasants or that expects greater productivity in less time by fewer people."

It is therefore imperative that managers and supervisors not to fall into the trap of communicating frequently in overly excessively aggressively, condescending, explosive or passive/aggressive tones. It has been observed that these have been referred to as incident prone environments and are conducing for promoting workplace violence. According to 65% of the respondents in the study, the employees in these financial institutions accept as true that the

treatment given to employees' changes from employee to employee depending on various circumstances. The impact of such a policy as already observed earlier from the literature review has a positive correlation in abating type II workplace.

The findings do indicate that the issues of staff working in are very minimal to almost non-existent as shown by the results of the study. These financial institutions deserve a complement in the way they have approached this factor as it ensures all staff have a safe working environment that is open and easily accessible. When staff working in areas that are easily accessible and in public, would be offenders are deterred or at least will have to re-think of their actions before they decide to engage in workplace violence as they would be in the view of all staff including other customers. Hence as a result they may end up shying away from committing an offence. The financial institutions need to be commended for designing workplaces appropriately.

On the overall when male responses are compared to female responses, the male responses recorded a higher mean. From the foregoing, it can be observed that the risk factors outlined fall into the two broad categories namely "violence prone individuals" and incident-prone environments. A majority of the respondents felt the major cause for workplace violence is due to financial institutions failing to meet their obligations probably due to system challenges, human error or over promising clients when marketing products workplace violence.

(B) Extent of Workplace Violence within the Financial Sector in Harare

The penultimate broad thematic area was on the extent of workplace within the financial services sector. In order to ascertain the extent of workplace violence within the banking sector, the respondents were asked to show the extent to which they agreed or disagreed with the statements posed and these were represented as Q24, Q25, Q26 and Q27. The results are now presented on table 4.2 below broken down into male and females as tabulated below.

Table 4.2: Extent of Workplace Violence

Table 4.2 Extent of Workplace Violence	Total	Gender	
		Female	Male
Total	552	346	206

Q24. I have witnessed workplace violence during my employment with this company	Mean	3.13	3.05	3.19
Q25. I have been a victim of workplace violence during my employment with this company.	Mean	2.89	3.19	2.69
Q26. Employees are required to report any incident or threat of violence	Mean	3.83	3.86	3.81
Q27. The reporting procedures are in place and clear	Mean	2.79	2.71	2.84

Q24, and Q25 sought to establish if the respondents had experienced any form of violence perpetrated by customers towards them at any stage during the course of their employment within the industry or if the respondents had witnessed any form of workplace violence being perpetrated by customers towards their colleagues. The mean recorded was 3.13 and 2.89 respectively. It therefore confirms that although not as alarming as yet, the industry should be worried about the current levels of workplace violence. It needs to be given the attention that it deserves so that it does not become a pandemic for the industry.

The effects of workplace violence on a business are just as negative as on the workforce. Repercussions can include; loss of productivity; high employee turnover; financial losses from legal and medical expenses; awards for judgements of negligence in civil suits and there is also damage to the public image of the business. The costs of workplace violence are too pricey to stomach for any progressive thinking organization that values it employees, image of its business, its survival or continued existence in the market place or bottom line.

From the study, it can be observed that employees within the financial services sector are encouraged by their management/employer to report any incidents or threats of violence. However, there is still room for improvement. This study notes that workplace violence and stress in the Service Sectors which focuses on the prevention of workplace violence and its adverse consequences requires that there be in place a mechanism for recording and reporting workplace violence. Furthermore, in terms of the provisions of the Occupational Health and

Safety Convention, 1981 (Convention Number 155), a policy against workplace violence should address the following issues: "the definition of workplace violence, a statement that no workplace violence would be tolerated whether from within the workforce or from clients...; the provision of a fair complaints system that if free from retaliation and that protects against frivolous complaints..." However there is need to further improve and clarify the reporting procedures so that all staff members are well conversant with the procedures. It can therefore be observed from the research findings that there appears to be some mechanism for reporting workplace violence and employees are encouraged to report and incidence of or threat of violence according to the established procedure.

Two other open-ended questions were posed to the respondents soliciting their view on the extent of workplace violence within the Financial Sector in Harare. The questions read, "What forms of workplace violence are common in financial institution in Harare area and briefly comment on the frequency of occurrence of workplace violence at your branch? In response the majority of respondents indicated that verbal abuse was rampant or the most common form of workplace violence perpetrated by customers on front line service staff. Incidents of staff being man handled were not very common if not non-existent. However verbal abuse is equally damaging to an employee's ego and reputation if not worse than being actually punched by customers. It was also observed from the majority of the responses that the verbal abuse of front line by customers was almost a daily occurrence. The abuse verbal abuse according to the respondents can be attributed to error rate that occurs at financial institutions of which the frequency is high as well as system challenges being the number one contributor resultantly promises made to customers are not met leading to customers getting upset with the system and venting it out on front line staff.

45% of the respondents do indicate that the respondents are somewhat uncertain as to whether management has a written banking violence policy. This points to a gap in the communication of the policy by management or even non-existence of such a policy. It further appears that the violence prevention program has also not been publicized enough by management. Hence, most people are not aware of it. 55% of the respondents made up of with senior management in the financials service sector revealed that all the organizations in the financial services sector do not have written violence policy. The interviews with key informants corroborated the findings and goes on to say due to the absence of a written policy on violence as well as violence prevention program, the organizations are unable to provide training on workplace violence prevention program. It should be provided, as appropriate, by the employer alone, or by the employer in cooperation with workers and their representatives, to all workers and their

representatives, supervisors and managers.

The findings of the study confirm that the respondents were generally satisfied with the security system in place in the bank although there is still room for improvement. It further noted that the physical features of a workplace may be factors in defusing workplace violence. Accordingly, therefore consideration should be given to the following: noise, lighting and temperature levels. Another important consideration under the work environment is workplace security issues. In order to minimize the risk of workplace violence in the financial services sector, the following ought to be taken into account; access to and from the workplace, including parking areas and transport facilities; the existence of security. The above factors fall under the broader area of improving the work environment in order to make it safer for the employees.

There are medical and counselling services offered to employees with respect to workplace violence issues), these were the findings of the research. It can be observed that due to the absence of a workplace violence prevention policy and program, there is also no program to assist employees who would have fallen victim to workplace violence neither are there medical and counselling facilities or services. Responses from various organizations to a violent incident should include a plan of response to the various manifestations within the organization after a violent incident, both in terms of physical outcome and psychological outcomes, as far as reasonably practicable.

The other fifty percent of those interviewed argued that the perception of support and responsiveness of the organization, regardless of the particular intervention offered, plays a central role in returning business to it normality and that is something that obviously what clients are looking for. Suffice to say that if workplace violence is not dealt with appropriately, the results can be detrimental on a number of levels. Management has a heightened responsibility to take proactive, preventative measures whenever it is determined that the environment is conducive to the detrimental effects resulting from workplace violence.

With regards to coping and managing workplace violence, several respondents had this to say; *"How may employee help reduce workplace violence, and what ways can employers apply to reduce workplace violence?"* An overwhelming 65% of the respondents suggested that employees should not over promise clients especially on things that they cannot deliver. In addition, issues where one knows one have wronged clients it's important to communicate to them prior to them over-reacting and causing violence to employees. In other words, being pro-active is very important and not having to wait for the customers to ask the staff first. On the

other hand, employers should provide counseling especially those mainly client facing, then employers should address the real problems that will be causing all the issues. It was felt this will go a long way in reducing workplace violence

III. CONCLUSIONS AND RECOMMENDATIONS

The Financial Services Sector does not have individual Workplace Violence Policy and a Violence Prevention Program. There is no training provided to workers on workplace violence due to the absence of the above, neither is there a program and/or facilities in place for those who would have been victims of workplace violence, a situation which is untenable for an organization that is solemn about the safety of its workers. Workplace violence for years has gone on in the workplace but no formal process has been setup for reporting and record keeping and these incidents have been going on unnoticed and some stakeholders have been suffering quietly. The alarms and/or security systems are inadequate in the banking halls whilst there is laxity on the restrictions for access and freedom of movement throughout the banking hall.

Recommendations

From the above findings, the researchers would like to make the following recommendations:

Managers of Financial institutions

- There be a joint workers and management forum to deliberate and formulate a Financial Services Sector Violence Policy that provides for: hazard identification, risk assessment, prevention and control, training, management and mitigation of the impact, care and support of workers affected and monitoring and evaluation of the same.

- The Bank's Risk and Security Department should consider relooking at the alarms and security surveillance system in areas that are of high risk to the workers that are not currently covered.

- There is also need to enforce the restriction of access and freedom of movement by visitors so that they do not end up in staff work areas.

- The erection of barriers in banking halls that do not have barriers demarcating staff and customer areas should be made a priority to deter physical abuse of staff by would be offenders.

- The causes of workplace violence need to be scrutinized as they can potentially contribute to workplace violence.

- Therefore, the enforcement of visitors signing in and signing out with IDs being verified should not be an option.

Employees in financial institutions

Counseling facilities should be availed to all staff to ensure staff at all times are taken care of and after a violent act it does not affect future work floor and productivity.

Universities

The universities should consider undertaking longitudinal studies into the area of workplace violence with a view to establish the actual cost of workplace violence and how it can be minimized.

Future Research

Further studies should consider pursuing investigations on the effects of workplace violence in all client facing workplaces and use the gathered data to come up with a national policy document which will safe-guard both the employee and the employer.

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