# Undesirable Customer Behaviours in Banking and De-escalation Techniques

# سلوكيات العملاء غير المرغوب فيها في القطاع المصرفي وطرق التعامل معها

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**Abstract:**

**Objectives:** The study has three objectives; to identify the types of undesirable behaviour, determine categories of undesirable customer behaviour, and reveal the way of dealing employees with undesirable customer behaviour.

**Methods:** The critical incident technique was utilized in analysing interviews with frontline banking employees and managers in Saudi Arabia. Thematic analysis was chosen to analyse the data.

**Results:** It shows that some customers abuse employees verbally, speak loudly, show contempt, post their frustrations on social media, take photos or videos of employees, and try to harm employees by raising false complaints. The types of undesirable customer behaviour can be divided into three categories, namely, behaviours that harm the employees, behaviours that waste employees' time, and behaviours that frustrate both the employees and the other customers.

**Conclusion:** The study concluded that the types of undesirable customer behaviour are different from one sector to another, and it may not occur in another sector besides the banking sector, and the diversity of undesirable customer behaviours creates a barrier to developing a tactic for each behaviour, and the undesirable customer behaviour can be grouped into three categories according to its impact.

*Keywords: customer undesirable behaviour; customer misbehaviour; cope with customer misbehaviour.*

الملخص:

**الأهداف:** تحتوي الدراسة على ثلاثة أهداف وهي التعرف على أنواع سلوك العملاء غير المرغوب فيه، وتحديد فئات سلوك العملاء غير المرغوب فيه، والكشف عن طريقة تعامل الموظفين مع سلوك العملاء غير المرغوب فيه.

**المنهجية:** تم استخدام تقنية الحوادث الحرجة في تحليل المقابلات مع موظفي ومديري الخدمات المصرفية في الخطوط الأمامية في المملكة العربية السعودية. تم اختيار التحليل الموضوعي لتحليل البيانات.

**النتائج:** تبين أن بعض العملاء يسيئون للموظفين لفظيًا، ويتحدثون بصوت عالٍ، ويظهرون الازدراء، وينشرون إحباطاتهم على وسائل التواصل الاجتماعي، ويلتقطون صورًا أو مقاطع فيديو للموظفين، ويحاولون إيذاء الموظفين من خلال رفع شكاوى كاذبة. يمكن تقسيم أنواع سلوكيات العملاء غير المرغوب فيها إلى ثلاث فئات، وهي السلوكيات التي تضر الموظفين، والسلوكيات التي تضيع وقت الموظفين، والسلوكيات التي تزعج كل من الموظفين والعملاء الآخرين.

**الخلاصة:** خلصت الدراسة إلى أن أنواع سلوك العملاء غير المرغوب فيه تختلف من قطاع إلى آخر وأن هذه الأنواع قد لا تحدث في قطاعات أخرى غير القطاع البنكي، كما أن تنوع سلوكيات العملاء غير المرغوب فيها يخلق عائقًا أمام تطوير استراتيجية تعامل لكل سلوك على حده، ويمكن تقسيم سلوك العملاء غير المرغوب فيه في ثلاث فئات حسب تأثيرها.

*الكلمات المفتاحية: سلوكيات العملاء غير المرغوب فيها؛ سوء سلوكيات العملاء؛ العملاء مسيء التصرف؛ التعامل مع سوء سلوكيات العملاء.*

# 1    Introduction

Customers play an important role in service delivery, as they are co-producers of a service. Service providers expect customers to behave accordingly. There are many repercussions when customers behave undesirably. Regardless of the objective classification, there is a lack of consensus on the inappropriateness of most behaviours (Dootson et al., 2017). Undesirable customer behaviours have been described by using different terms such as dysfunctional behaviour, deviant behaviour, jaycustomer behaviour (Tan et al., 2020), and customer misbehaviour. Extant research (Fullerton & Punj, 1993; Harris & Reynolds, 2003) demonstrates that customer misbehaviour has damaging effects on other customers, employees, and companies. For example, opportunistic plotters, who make illegitimate complaints, take advantage of the complaints policy for financial gain (Huang & Miao, 2013). As a result, customers interpret this as an invitation to exercise undesirable behaviour. Some customers behave in even more damaging ways, inflicting verbal or physical abuse on employees for their own personal gain.

There are limited studies about undesirable behaviour. Studying undesirable behaviour may be deemed as not important as it could be considered less of a violation compared with other categories such as dysfunctional behaviour; especially, where there is a lack of consensus about the inappropriateness of most behaviours (Dootson et al., 2017). To address this gap in the literature, the study will identify the types of undesirable behaviour as well as the tactics that employees use to respond. Two specific interrelated questions will be addressed:

- What are the categories of undesirable customer behaviour?
- How do employees deal with undesirable customer behaviour?

Therefore, this study has three objectives:

- To identify the types of undesirable behaviour.
- To determine categories of undesirable customer behaviour.
- To reveal the way of dealing employees with undesirable customer behaviour.

There is a growing body of literature on customer misbehaviour in the hospitality industry ( Fullerton & Punj, 1997; Reynolds & Harris, 2005; Sharma, 2008); although, there is a lack in other industries as well as different forms of customer misbehaviour such undesirable customer behaviours. Up to the knowledge of the author, there is no study of this phenomenon has been studied in Saudi Arabia. This study will concentrate on the banking industry because of the sensitivity, complexity, and intangibility of its service, which is regarded as a professional and highly customised service that requires high standards and employees with professional customer service skills (Hausman, 2003; McColl-Kennedy, Sweeney et al., 2008). As a result, banks may be able to cope with undesirable customer behaviour in a more robust manner than any other industry. In recent years, the Kingdom of Saudi Arabia's banking sector has seen tremendous growth in terms of providing electronic self-services, internet electronic services, and mobile banking, with some banking services available online but some services not, such as deposits and personal and real estate loans. As a result, banks are unable to shift all services online, and some consumers are hesitant to conduct business with online banks. The significance of the study is to detect the forms of undesirable customer behaviour as well as the ways of dealing with them.

# 2    Literature Review

## 2.1 Definition

Undesirable customers have been labelled as a type of jaycustomers (Harris & Reynolds, 2004). Moreover, the researchers define undesirable customers as "consumers or users of services that are viewed as unattractive, unwanted, or objectionable by customer-contact personnel, the management of the organization, or fellow service users" (Harris & Reynolds, 2004, p.345). According to Daunt and Greer (2015), customer misbehaviour can be described as undesirable acts. Furthermore, consumer misbehaviour can be categorised as a "disruption of functional experience" and "violation" (Fowler, 2007; Fullerton & Punj, 2004). For example, Harris and Reynolds (2003) defined dysfunctional consumer behaviour as "actions by customers who intentionally or unintentionally, overtly or covertly, act in a manner that, in some way, disrupts otherwise functional service encounters" (p. 145). Moschis and Cox, (1989) define deviant customer behaviour as "unacceptable, undesirable, or dysfunctional". However, this study defines undesirable customer behaviour as unacceptable

behaviour that disturbs service providers. Therefore, undesirable customer behaviour can be described as more disruptive of functional experience than being a violation.

## 2.2 The Causes

Poor service, personnel misbehaviour, and policy shortcomings can all lead to undesirable customer behaviour (Cheng-Hua & Hsin-Li, 2012), a service scape environment (Reynolds & Harris, 2009), and lack of customer information, experience or control over the situation (Bitner et al., 1997). When staff feel unfulfilled and as though they are being treated unfairly, and that their needs are being overwhelmingly overlooked, their performance can lead to undesirable customer behaviour to occur(Amine & Gicquel, 2011).

Undesirable customer behaviour varies based on the circumstances of the event, which adds to the notion of sophistication. According to Funches (2011), customers become enraged for three reasons. First, as the result of broken promises. The company may fail to keep its promises to customers, leading to frustration on the part of the client. Incidents can occur because employees or customers have misunderstood the firm's policies. There is also the issue of unjust treatment, which is determined by the customer's impression of the service provider. Customers may perceive the treatment as unjust, leading to undesirable behaviour towards the employees or the company. Furthermore, the customer's biased perception is a major element in post-purchase decision-making. The third factor is stated antagonism, which is based on a person's belief system (Funches, 2011). Customers may believe that one of the company's employees is hostile to them. Godwin et al. (1999) states that when a customer's identity is threatened, they become enraged and physically violent. The source of a customer's rage has been identified by Daunt and Harris (2012), as relating to a motive of revenge that is enacted through undesirable behaviour.

The primary marketing concept of customer sovereignty has the unintended consequence of socializing all customers to behave badly(R A Fullerton & Punj, 2004). Several researchers argue that the rise in consumer misbehaviour is largely attributable to marketers' long-held belief in customer sovereignty(Rouquet & Suquet, 2020). Indeed, traditional marketing principles, such as "the customer is king," compel staff to "suppress inner feelings of anger and respond with a smile and fulfil customer needs even when they do not want to (Madupalli & Poddar, 2014). According to (Kim & Baker, 2020), the primacy of the customer promotes uneven power between business personnel and customers. As a result, customers are too empowered (Madupalli & Poddar, 2014), and have "more freedom to express anger"(Choi et al., 2014). Customers' misbehaviour may therefore be viewed as "an outcome of a reconfiguration of social mores around customer sovereignty" (Korczynski & Evans, 2013). Academics urge that corporations utilize their resources to rebalance their power with customers(Bove & Robertson, 2005; Kim & Baker, 2020; Rouquet & Suquet, 2020). Many organizations appear to allow such behaviour since it is regarded to be harmless. Customers do and frequently misbehave. They lie, cheat, steal, and act violently, to the point of verbally, physically, and sexually harassing frontline personnel (Harris & Reynolds, 2003; Yagil, 2008). It is not safe. But what makes it much more challenging for frontline personnel is that they are still expected to be nice, frequently pretending subservience. Customers, on the other hand, are not constrained by social conventions of respectful behaviour. Employees are frequently subjected to emotional distress as a result of an uneven power dynamic.

## 2.3 The Impacts

Undesirable customer behaviour has ramifications for a company, its workers, and other customers (Harris & Daunt, 2013). It could have a negative impact on the company's image and reputation. Financial expenditures may also be incurred during the recovery of the service or in offering counselling to employees who engage in inappropriate behaviour (Bahar et al., 2010). More than %81 percent of frontline employees have had to deal with undesirable customer behaviour, according to the study (Harris & Reynolds, 2003). Employees are thereby harmed emotionally, mentally, behaviourally, and physically. Employees are emotionally harmed by undesirable behaviour in the short term, but they are psychologically harmed in the long run ( Harris & Reynolds, 2003). Customer undesirable behaviour can have a negative impact on employees' personal lives as well as their employment (Harris & Daunt, 2013). Employees are more inclined to engage in antisocial behaviour because of the hostile behaviour of customers (Gur et al., 2017). Thus, undesirable customer behaviour influences employee behaviour (Kang & Gong, 2019). Other customers can be affected by undesirable customer behaviour, as it degrades their desire to repurchase, the enjoyment of the service (Huang, et al., 2010),

the evaluation of service, their loyalty to a given firm (Harris & Reynolds 2003) and fellow customers such as family members (Kashif & Zarkada 2015).

## 2.4 Categories

According to Amine and Gicquel (2011), researchers face obstacles in defining deviant behaviours because some are easily recognised as customer misbehaviour, such as shoplifting, but other types are harder to recognise, especially when they appear in social trends, such as consumption subcultures or green behaviours. Undesirable customer behaviour has been classified into four categories in previous studies. To start with, undesirable customer behaviour has been researched as a discrete behaviour such as fraud (Brinkmann & Lentz, 2006), and opportunistic claiming (Wirtz & McColl-Kennedy, 2010). Second, it has been classified according to its primary objectives, two of them are directed towards people and the rest are directed towards merchandise and services, physical/electronic premises and financial assets( Fullerton & Punj, 2004). Third, it has been classified according to the behaviour's trigger or motivation. Daunt and Harris (2012), state that dysfunctional customers' behaviour has three motives for the customer to misbehaviour, which are financial gain, ego gain, and revenge. Fourth, it has been classified according to undesirable customer behaviour typologies. For instance, Harris and Reynolds (2004), identified eight types of deviant consumers: oral abusers, property abusers, undesirable customers, compensation letter writers, sexual predators, service workers, physical abusers and vindictive customers.

Intriguingly, the second most common type of jay customer behaviour reported by customers is undesirable customers, with 47% of informants discussing undesirable customers (Harris & Reynolds, 2004). Lovelock (1994; 2001) refers to undesired customers as "family feuders" and "rule breakers" and echoes (Grove & Fisk, 1997) in recognising that consumers can influence one another's sentiments of pleasure during a service experience.

## 3    Method

This study will identify the types of undesirable behaviour as well as the tactics that employees use to respond. The qualitative approach was thought necessary in order to gain a deeper grasp of the fundamental ideas in this area. In-depth interviews were used in data gathering procedures in particular to obtain "rich" and "deep" insights (Stauss and Weinlich, 1997).

In designing our sample, we attempted to maximize variation among respondents to provide a comprehensive picture of types of undesirable customer behaviour and employees' reactions to undesirable customer behaviour. The study used semi-structured personal interviews.  A total of 19 interviews were conducted with nine frontline employees and ten managers of the five largest banks in Saudi Arabia. The researcher used the snowball technique to reach the participants from different branches and banks and it was volunteering. The snowball sampling is based on the availability and willingness of current participants to refer or introduce other participants. The research reached a saturation point of 19 participants. According to Guest et al. (2006), the minimum sample acceptable for qualitative methods is 15 participants. In particular, the critical incident technique (Flanagan, 1954) was found acceptable in this study because the critical incident technique is seen to be particularly beneficial in exploratory research.

The current study used an open-ended questionnaire structure, which allowed respondents to express themselves and explain their experiences in their own words, potentially providing rich and meaningful data and collecting "true" portrayals of incidents from the respondents' perspectives. When the participants consented to participate in the study, the researcher began asking general questions to warm them up, which were utilized as icebreaker questions (Creswell, 2009). The second step of the interview asked participants to recount an instance of undesirable customer behaviour and excluding money laundering and fraud because it is criminal behaviour. The researcher then asked questions regarding the occurrence to learn more about it. Finally, the researcher congratulated the volunteers and gave them contact information. Individual interviews normally lasted 30 minutes (but some went up to an hour). Given the sensitive nature of some of the subjects under discussion, respondent confidentiality and anonymity were assured. All interviews were audio-recorded and transcribed by the interviewer to ensure the accuracy of the recorded data. The interviews followed a loose timetable, although special care was taken to avoid being excessively constrained using checklists. The researcher made use of opportune opportunities to pursue potentially worthwhile lines of inquiry to foster

elaboration. Each interview began with guarantees of secrecy (to encourage free dialogue on the side of the informant) and the gathering of socio-demographic data.

The stage in data gathering where no new insights are revealed is referred to by (Strauss & Corbin, 1998) as theoretical saturation, and this is where data collecting halted. All interviews were audio-recorded and verbatim transcribed before being coded and analysed in NVivo. The researcher used a discovery-oriented, thematic analytic technique to evaluate the data, which is an iterative process of reading, analysing, and recognizing new themes and categories that organize and characterize data in depth (Braun & Clarke, 2006). For ethical reasons, the names of participants and banks have been changed in the report of the findings.

## 4  Findings

Data analysis revealed 11 types of undesirable customer behaviour that occur in the banking industry. The data was collected from different banks and branches. It shows that some customers abuse employees verbally, raising their voices, in contempt, posting on social media, and raising false complaints. Moreover, some customers waste employees' time by repeating questions needlessly and Intrusive questions. The data shows three types of behaviour that have frustrated both employees and customers such as trying to jump the queue, standing in the wrong area, and wearing inappropriate clothes.

**Table 1:** The participant's personal profile

| N | Participants | Age group | Educational background | Work experiences |
|---|---|---|---|---|
| 1. | A.J | 25-35 | Bachelor's degree | 3 |
| 2. | A.Sh | 25-35 | Bachelor's degree | 5 |
| 3. | R.A | 36-45 | Bachelor's degree | 8 |
| 4. | S.A | 36-45 | Bachelor's degree | 12 |
| 5. | B. A | 36-45 | Bachelor's degree | 17 |
| 6. | F.A | 25-35 | Bachelor's degree | 8 |
| 7. | H.SH | 25-35 | Bachelor's degree | 10 |
| 8. | A.S.H | 25-35 | Bachelor's degree | 8 |
| 9. | W.A | 25-35 | Bachelor's degree | 7 |
| 10. | S.S.A | 25-35 | Bachelor's degree | 4 |
| 11. | A.H | 46-55 | Bachelor's degree | 20 |
| 12. | A.D.M | 36-45 | Bachelor's degree | 17 |
| 13. | Kh.A | 25-35 | Bachelor's degree | 10 |
| 14. | Hat. A | 46-55 | Bachelor's degree | 25 |
| 15. | Asa. | 25-35 | Bachelor's degree | 5 |
| 16. | Saf. A | 36-45 | Bachelor's degree | 9 |
| 17. | N.A | 36-45 | Bachelor's degree | 15 |
| 18. | B.F | 36-45 | Bachelor's degree | 25 |
| 19. | Ab.H | 46-55 | Bachelor's degree | 17 |

### 4.1 Types of undesirable behaviour

The types of undesirable customer behaviour can be divided into three categories; behaviours that harm the employees, behaviours that waste employees' time, and behaviours that frustrate both the employees and the customers.

### 4.2 Behaviours that harm the employee

All the behaviours in this category harm the employee emotionally and cause him or her to experience conflict with senior management. The study found five types that harm the employees directly or indirectly.

- **Verbal abuse**

Verbal abuse refers to customers who use his or her words to assault, dominate or ridicule the employee such as by yelling or swearing. Verbal abuse can harm the employee emotionally. According to the employees who participated in this study, verbal abuse occurred often to them. For example, one employee (A.J) said that:

…Mostly insults and humiliate the employee…

According to another employee (A.Sh):

…verbal abuse usually the manager stops it before it goes to physical abuse…it happened one day an old man verbally abused the employee and the manager contacted the police to kick him out of the branch…

- **Raising voice**

Angry customers talk loudly to let all customers hear and express their emotions by raising their voices, demanding to be served. Some customers raise their voices to be served fast. An employee (R.A) said that:

…he starts raising his voice and then goes to the branch manager and settles the same

thing…customers believe that raising their voice can help them to be served…

Some employees sped up the service for customers who raised their voices to satisfy the customer. For instance, employee (S.A) said that:

… He starts raising his voice so that I can serve him quickly and before other customers…

- **Contempt**

Contempt refers to customers who despise abiding by the rules and cannot serve them for some reason such as because of the customer providing an incomplete document. Therefore, customers despise the employees and their jobs once they are not served as they wish. A manager (S.A) said that:

… The other principle is customers say that because of them, the employee would not be in this place… we ignored the customer to avoid any problem with him or her…

- **Post on social media**

Some customers post on social media about anything negative they observe in a branch, such as the length of time they spend waiting in a queue. They consequently take pictures to post and write about it on social media. A manager (A.J) said about an accident occurred that:

… that he started taking pictures of the staff and this is forbidden. We asked him to delete the photos, but he refused. We must take the necessary action with him by taking the mobile and calling the security authorities…

Also, another branch manager (B. A) stated that

… one of our customers took a photograph in the branch and tweeted on Twitter said that he was waiting for an hour to be served which is not true but he wanted to cause a problem for us…

- **False complaints**

Some customers lodge complaints against the employee that has served them and most of the time, the complaint is false. An employee (A.sh) said that:

…There are many clients who file complaints unjustly, but the complaint is raised from the banking phone, so it comes to the branch manager, and it is verified and answered in an appropriate manner… all the complaints take the same process but the false complaint closes after investigation…

### 4.3 Behaviours that waste employees' time

The employees must serve as many customers who visit the branch as possible but some customers waste employees' time. Some types of undesirable customer behaviours which waste the employees' time the employees include:

- **Repeating questions needlessly:**

Some customers repeat their questions in different formats because they either distrust or have misunderstood the employee. For instance, an employee (F.A) said that:

… Customers ask the same questions, but with different formulations, and the answer is one: "The system does not accept" So, how long will I repeat the same answers? They do not like the answer they have been given and are trying to negotiate a different outcome. So, I told the customers to go to the manager to get a check if the manager can serve him…

- **Intrusive questions**

Parents think they have the right to ask for and be told the balance of their adult child's bank accounts which is against bank policy. For example, a manager (F.A) said that:

…An old customer was asking about financial matters of his son and his excuse was that he is his father, but the bank does not allow to show any of the customer's accounts to anybody except for the owner of the account, and the customer was repeating that he is the father of the customer, and he has the right to see his son's financial matters…

## 4.4 Behaviours that frustrate employees and other customers

In this category, both employees and other customers are affected by undesirable behaviours from a customer. Undesirable customer behaviours can create discomfort for both employees and other customers. Some examples of these behaviours follow.

- **Trying to jump the queue**

Some customers want to fast-track the service to them by trying to jump the queue. An employee (H.SH) said that:

… A customer comes and asks to skip the queue…

Another employee (A.J) said that:

… sometimes if I have time to serve him quickly without other customers' notice, I help him. But usually, I direct him to wait for his number…

- **Standing in the wrong area**

There is a waiting area for customers who are waiting to be served but some customers prefer to stand near the employee which may cause inconvenience for both the employee and the customer they are serving. An employee (A.S.H) said that:

…a customer standing next to the employee while serving another customer and, as you know, there is confidentiality in customer data in the bank. Since there is a standing customer next to the employee, the employee cannot work freely. When questioned by the customer, the client says that he is free to stand wherever he wants. This customer behaviour is considered undesirable behaviour by employees and other customers… the security authorities direct him or her to the waiting area…

- **Wearing inappropriate clothes**

Wearing inappropriate clothes at a bank is seen as an undesirable behaviour for both employees and customers. A manager (F.A) said that:

Improper clothing is undesirable behaviour in the bank. Customers are expelled from the branch if they are clothing inappropriately and are asked to change their clothes and return to the bank…

**Table 2:** Type of undesirable customer behaviours with tactics

| Themes | Undesirable behaviours | Tactics |
|---|---|---|
| Behaviours which harm the employee | Verbal abuse | Asking the customer to calm down in order to be served or asking him or her to leave the branch. If he or she refuses to leave, the manager contacts the police. |
| | Raising voice Contempt | Speed up the service Ignore the contempt shown by the customer. |
| | Post on social media | Asking the customer to delete the pictures or video and if the customer refuses, the employee will call the security authorities. |
| | False complaints | The complaint is investigated and treated like any complaint and if it is found to be false, the bank does not act on it. |
| Behaviours that waste the employees' time | Repeating questions | Provide more explanation until the customers understand and if they do not, refer them to the manager. |
| | Intrusive questions | Explaining to the customer the bank policy and privacy requirements. |
| Behaviours that frustrate both the employees and the customers | Jump the queue | Asking the customer to wait for his or her number to be served. |
| | Standing in the wrong area | Asking the customer to go and sit in the waiting area. |
| | Wearing inappropriate clothes | Asking the customer to leave the branch. |

# 5    Discussion

The findings are consistent with recent studies that have been undertaken on undesirable behaviour occurrences that have often been seen in the West (Gro¨nroos, 2011). According to Ang and Koslow (2012), there is a lack of consensus on what criteria are acceptable. The study reveals new types of undesirable customer behaviours as well as confirms some types of undesirable customer behaviours from provirus studies. Jumping the queue, verbal abuse, and false complaints are behaviours that are discussed in the literature review (Mitchell & Ka Lun Chan, 2002; Grandey et al., 2004) and this study confirmed these behaviours have occurred in the banking sector. Verbal abuse is the most common incident (Akkawanitcha et al., 2015; Grandey et al., 2004). The result of our study is consistent with provirus studies which illustrate that verbal abuse is the most prevalent type of undesirable consumer behaviour. According to Harris and Reynolds (2004), employees report a rate of 92% of incidents of verbal abuse while customers report a rate of 70%. This study found that verbal abuse occurred often in the banking sector. According to Harris and Reynolds (2004), verbal abuser tactics range from "professional complainers" to "ego hunters". "Ego hunters" are consumers who regularly attempt to verbally attack employees through condescension, ostensibly to boost their sense of self-worth. Moreover, this behaviour has long been recognised as a type of false complaint intended to either harm the employee or to allow the customer to gain an advantage (Huang & Miao, 2013). Firms try to satisfy the customers as much as they can which has allowed customers to take advantage of this ethos. According to Kang and Gong (2019), firms need to pay more attention to false complaints as much as other types of undesirable customer behaviour. In addition, the study confirms some behaviours that have been identified by provirus studies (Harris & Reynolds, 2004; Huang & Miao, 2013), revealing seven new types of undesirable behaviour occurring in the banking sector. These are contempt, using social media, repeating questions needlessly, invasive questions from family members about their relative's bank balance, standing near the employee while they are serving another customer, and wearing inappropriate clothes. The study shows that behaviours can have different impacts on firms. It can affect the employees and their use of time which can lead to wasting customers' time, which, in turn, frustrates both employees and other customers. All these effects harm the company in indirect ways. Thus, the tactics of dealing with undesirable customer behaviours are significant for the company.

The results of our study revealed the tactics that employees use to respond to undesirable customer behaviour. The result shows that different tactics are used depending on the undesirable customer behaviour being addressed since there is a different consequence for each behaviour. Echeverri et al. (2012) discovered occasions where employees considered both organisational and customer viewpoints while dealing with undesirable customer behaviour. According to Yagil (2008), companies leave the employees to deal with undesirable behaviour in the way they feel is right. Furthermore, the tactics of employees are different based on their experience of facing undesirable customer behaviour. According to the result of the study, employees learn tactics for addressing undesirable customer behaviour from their co-workers since the banks do not provide information on specific tactics. The severity of undesired customer behaviours experienced by staff varies from one person to another. It is difficult for any firm to set a tactic for each type of customer behaviour. Thus, firms require employees to satisfy the customers regardless of their behaviour. The study results highlight that all the tactics of responding to undesirable customer behaviour aim to prevent the escalation of the behaviour and keep customers satisfied. Dealing with "difficult" customers can be a daily occurrence in service positions, with cumulatively substantial negative impacts on staff health and wellness (Yagil & Luria, 2014).

The undesirable customer behaviour is categorisation such as any kind of violent behaviour. The types of undesirable customer behaviour differ from one firm to another. Some firms might categorise a behavioural type as being undesirable while others may classify it as reaching that threshold. Undesirable customer behaviour offers a wider classification of categories in which Lovelock (2001; 1994) includes terms such as "family feuders" and "rule breakers", and jay customer behaviour (Harris & Reynolds, 2004). However, this study separates undesirable customer behaviour into three categories based on its impacts.

## 5.1 Contribution

This study has made three contributions to the literature in the field. First, the types of undesirable customer behaviour are different from sector to sector. Undesirable customer behaviour and its variations might differ from one firm to another. Furthermore, customer behaviour changes often and the behaviours that were

previously considered undesirable may one day be deemed to be acceptable. According to Fullerton and Punj (1993), undesirable customer behaviour can be influenced by the nature of exchange settings and marketing institutions. Since society helps set behavioural norms, firms can set their own categories of undesirable customer behaviour. Moreover, society has behavioural norms that may differ from place to place. These norms provide a structure for what is recognised and required and help to reduce the uncertainty of circumstances, thereby preserving social order (Baker et al., 2013). The behaviour of customers is based on the norms of their society and cultures in their environment (Gur et al., 2017). What is perceived as undesirable customer behaviour in one setting can be accepted as normal behaviour in other contexts, by different individuals and cultures, and at different geographical locations (Fisk et al., 2010).

Second, the diversity of types of undesirable customer behaviours creates a barrier for companies to develop a tactic for addressing each behaviour. Companies set general rules for employees in regard to dealing with customers and employees may or may not follow these rules when addressing desirable or undesirable consumer behaviours. Firms appear to tolerate consumer misconduct because of the incorrect belief that such offences are rare (Ang & Koslow, 2012). According to their argument, when they occur, they are usually committed by a deviant few.

The third contribution is the step of using the impacts of undesirable customer behaviour to classify it into three categories. These behaviours are categorised according to their effects; namely, wasting employees' time, frustrating both employees and other customers, and harming the employees. Undesirable customer behaviour has previously been separated into four categories which are discrete behaviour, primary objectives, behavioural trigger or motivation, and undesirable customer behaviour typologies (Amine &Gicquel, 2011; Harris & Reynolds, 2004).

The practical implication of this study is that marketing policymakers need to reconsider the training and authority that they provide employees to equip them in dealing with undesirable customer behaviour. Training frontline employees to identify and manage undesirable customer behaviour is a solution for managers (Reynolds & Harris, 2005). Regular training is helpful for employees since undesirable customer behaviour can occur at any moment, and therefore, employees need to be prepared.

## 6    Conclusion

This study attempts to answer two questions which are what are the types of undesirable customer behaviour and how employees respond to minimise their impacts. There have been few research studies conducted on undesirable consumer behaviour. Studying undesirable behaviour is important because it addresses a research gap, as there is a greater focus on more extreme categories such as dysfunctional behaviour, and there is a lack of consensus on the inappropriateness of most of the undesirable behaviours. The qualitative method was chosen since it generates a large amount of data. Semi-structured interviews were conducted with managers and workers from Saudi Arabia's five main banks. Data analysis revealed that 11 main types of undesirable customer behaviours occur in the banking industry. The data was collected from different banks and branches. It shows that some customers abuse employees verbally, speak loudly, show contempt, post their frustrations on social media, take photos or videos of employees, and try to harm employees by raising false complaints. The types of undesirable customer behaviour can be divided into three categories, namely, behaviours that harm the employee, behaviours that waste employees' time, and behaviours that frustrate both the employees and the other customers. This study has made three contributions to the literature; first, it has established that undesirable customer behaviours are different from sector to sector, and second, it has identified that the diversity of undesirable customer behaviours creates a barrier to developing a tactic for each behaviour. The third is the step of using the impacts of undesirable customer behaviour to classify it into three categories.

### 6.1 Limitations and future research

This study has limitations, as does any study. First, this study focused on undesirable customer behaviour in the banking sector. There are limited studies in the literature review regarding undesirable customer behaviour in the banking sector. Future research studies may focus more on undesirable behaviour in different sectors. Due to this study being conducted in Saudi Arabia, the author did not have access to women's bank branches, because banks have separate branches for men and women in Saudi Arabia, and men are not allowed to enter

women's branches. In future research, it would be helpful to research instances of undesirable electronic behaviours because extensive and ever-increasing provision of electronic services by banks in Saudi Arabia lately. In the future, it is the author's intention to analyse undesirable behaviour in other cultures. The development of societal norms regarding one's thoughts and actions in connection to various situational settings is one way that culture manifests itself. These norms provide a framework for what is recognised and expected, and they help to eliminate uncertainty in different conditions, preserving social order (Baker et al., 2013). In future research, the researcher may intend to discover the traits of customers that lead to these undesirable behaviours.

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