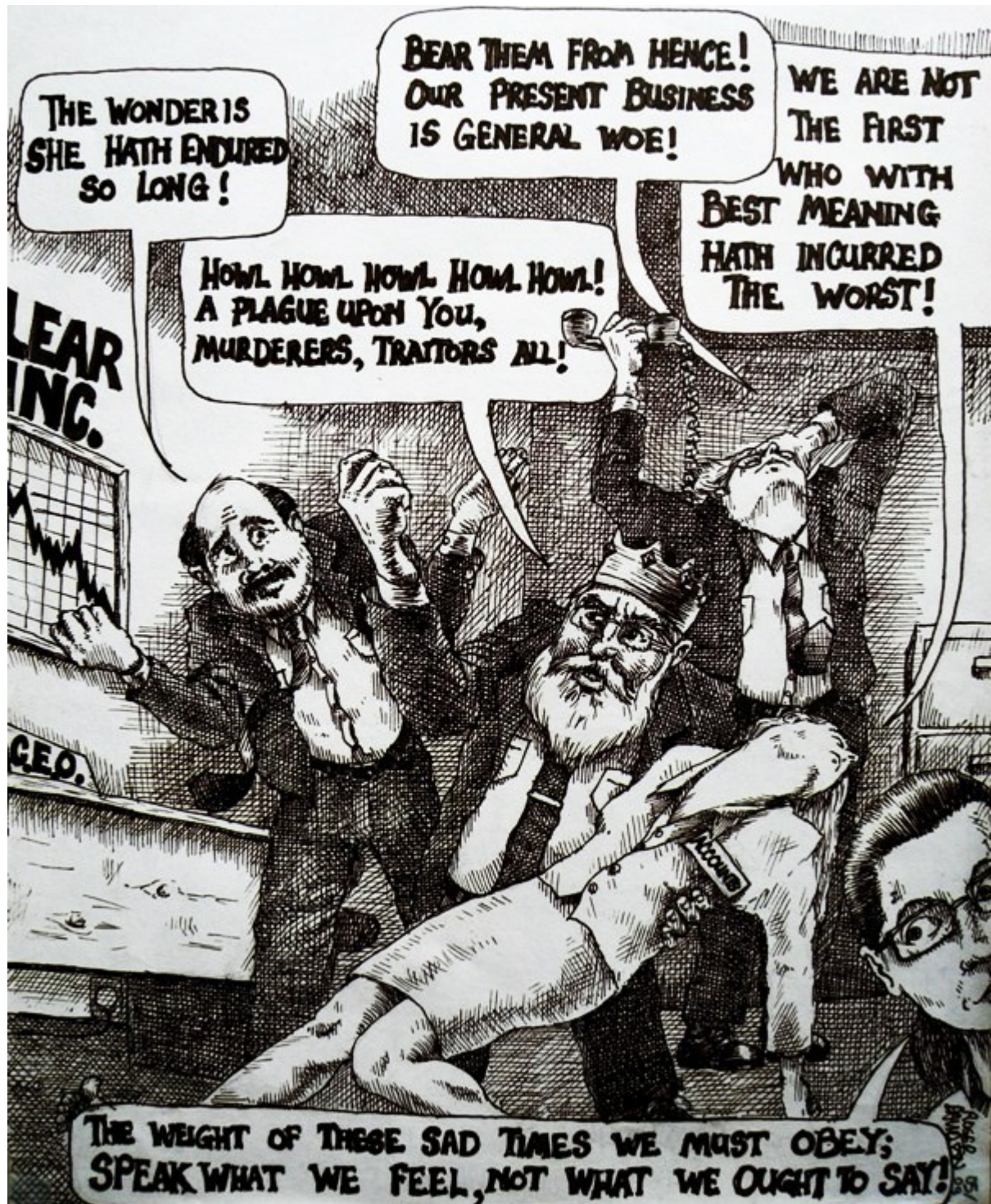


Workplace Bullying on Stage: A Shakespearean Perspective



Hello everyone! Welcome to our second newsletter. As you've probably guessed, one of our essays will discuss what we can learn from Shakespeare to avoid workplace Bullying. Much of the focus will be on Shakespeare's exposition of the frailties and weaknesses of the human character that can make us vulnerable to attacks by manipulative Bullies on perceptions of our **competence** and **loyalty** that feed directly into our **reputation**. Our reputation is, arguably, one of our most important organisational currencies, and manipulative Bullies, who seek to disparage their victims, often for personal gain, will assess our strengths and, especially, our weaknesses, and target them accordingly.

We will also be discussing the benefits of using Creative Writing as part of a Bullying and Harassment/Equality and Diversity awareness programme. This is a wonderfully empowering, creative, eye-opening, and very insightful method of determining your employees' workplace Bullying and Harassment experiences, how they have responded emotionally, the causes, and how they believe the organisation should resolve the situation. Attempting to discover covert acts of workplace intimidation, exclusion, and aggression can be fraught with difficulties, however Creative Writing offers you a cost-effective opportunity to lift the lid on what's been going on beyond the organisation's radar.

Our final essay proposes a hypothesis: is much of the banking and financial system guilty of exhibiting psychopathic behaviours? The essay addresses the dark heart of financial Capitalism, and looks at examples of customers suffering the consequences of being lied to, manipulated, and being bullied and harassed to meet payments of debt from credit cards, mortgages and other financial products that, in many cases, shouldn't have been sold to them in the first place. The essay doesn't attempt to answer conclusively *WHY* banks behave like this because this would require extensive research. However, an organisational culture of maximising profits, exceeding performance targets, accruing substantial bonuses, and generating industry recognition and adulation, may be important factors that can, potentially, be correlated with some of the psychopathic behaviours banks have, arguably, been exhibiting.

Many thanks to Roger Davidson for designing the front-page cartoon – a brilliant intellectual and artist, whom the world, I'm sure, will be hearing a lot more from in the near future; Mohsin Hamid for inspiring the essay on Creative Writing; Professor Robert Hare for wise guidance on Psychopathy; and, last but definitely not least, Paola Bassanesse for inspiring me to write about banks' behaviour – her tenacity and energy is an inspiration for all!

SELF-HELP FROM SHAKESPEARE: TIPS TO AVOID BULLIES ATTACKING YOUR COMPETENCE AND LOYALTY

There's a considerable amount of self-help literature around these days offering tips, strategies and advice on strengthening one's character. This is a very important issue for all of us to consider, especially when Bullies seek to disparage targets' characters and reputation by undermining their **competence** and **loyalty**. These two facets are our organizational currencies; the stronger they are, the less likely, one could argue, that Bullies will succeed in undermining you. What struck me, however, is that much of the self-help advice on offer is nothing new or original.

Many of our great authors and playwrights have brilliantly fleshed out the weaknesses and foibles of human nature to graphically demonstrate how, if one is not careful, others can systematically expose, attack and take advantage of our weaknesses that feed directly into how our social group perceive our levels of competence and loyalty. No other writer, in my opinion, has done so with more clarity and power than William Shakespeare. His plays encourage self-reflection and highlight the need for us to:

- learn all we can about ourselves
- understand our weak spots: easily frustrated? Angered? Irritated?
- understand our hot buttons: easily flattered? Influenced?
- consider the consequences of our behaviours and actions

Much of what follows are, what I believe to be, some of the most important behavioural issues extrapolated from a selection of Shakespeare's plays that managers and employees should focus on improving. My interpretations of the relevant Shakespeare plays are, of course, personal, however I would strongly recommend reading them yourself, or, even better, going to a theatre performance, or watching a good movie adaptation to form your own understanding.

1. Build and maintain good relationships with your boss and colleagues

Invest time in cultivating good, sincere relationships with those around you in the office, regardless of their position. By doing so, you will offset any attempts by a Bully to potentially undermine your competence and loyalty by spreading malicious gossip and rumour; the more people who have a shared, positive, firm belief in you, the less likely unsubstantiated, negative assertions will be taken seriously. Also,

taking an active interest in your subordinates will allow you to get to know, identify, and assess potentially troublesome individuals, who may attempt a Bullying strategy, while simultaneously demonstrating to your employees your desire to recognise their hard work, effort and contributions. Likewise, getting close to your own boss allows you the opportunity to demonstrate your willingness to work hard for the company, offer ideas and suggestions for improvement, and to highlight the positive aspects of your persona: issues that will create a positive impression with your boss, who will, perhaps, be more inclined to support you, if someone else seeks to undermine you.

Shakespeare's *Henry V* is a master class in excellent leadership skills, in my opinion. Documenting the events leading up to, during, and after the legendary battle of Agincourt, King Henry continuously:

- takes counsel from and listens to others' opinions
- takes time out to converse with his soldiers
- recognises his soldiers' efforts
- fights alongside his soldiers, leading by example.

In Shakespeare's preceding plays, *Henry IV Parts I and II*, a young Hal, the future King Henry V, visits Public Houses and working class homes to get to know and understand the challenges, the desires, and the motivations of the people he will soon lead. By doing so, he understands the need to develop good relationships to consolidate his LOYALTY to his subjects, and his COMPETENCE to lead as a King through mutual respect.

2. Watch your temper!

There's nothing a Bully loves more than a victim to lose one's temper in front of others. Losing one's temper is a momentary lapse of reason; an inability to think and behave rationally. By demonstrating these negative traits in public calls into question one's judgement, emotional stability, capability to lead others, and to focus reliably on one's job tasks; most importantly, it jeopardises others' perceptions of one's COMPETENCE.

It is very important for us to be fully aware of our weak spots:

- areas of our personality that are sensitive to criticism
- issues with self-esteem and self-confidence
- insecurities
- issues that easily irritate us
- mood swings
- prejudices;

All of these areas can be assessed and manipulated by a Bully to provoke negative, public responses from their target, undermining the target's reputation, and providing further ammunition to the Bully's malicious gossip: “there, I told you so; he's such a hothead, and can't be trusted in such a role”; allowing the Bully space and time to manoeuvre for the target's job, perhaps.

Exposing another character's weakness and insecurity, for his own personal gain, is exemplified by Iago, the devious schemer of *Othello*. Iago presciently assesses the eponymous character: a proud, articulate, and successful man who, being black, is consistently aware of being not altogether accepted by Venetian society; an insecurity which, arguably, feeds into Othello's jealousy and rash judgement, following Iago's plot to create the perception that Othello's wife, Desdemona, has been having an affair. Iago knows Othello's weak spot and hits it with a sledgehammer, culminating in Othello murdering Desdemona in a fit of rage and, ultimately, destroying himself. Dramatic as this sounds, it brilliantly demonstrates the dangers of allowing a manipulating Bully the opportunity to know you, perhaps better than you know yourself. If you feel the pang of rage overcoming you, when teased or provoked by someone else, be very mindful of who is present, and what the consequences might be, if you allow your temper to get the better of you: it could cost you your career.

3. Avoid showing favouritism, especially in public

Your reputation as a manager, or employee, can be severely damaged, if you demonstrate behaviour which can be perceived as favouring another, or others, at the expense of the rest of the workforce. This can be easily done, as it is a basic element of our human personality to like people who are like ourselves, or if we are attracted to that person. However, the consequence can be a cohort of employees, unhappy at not being given the same levels of recognition, collaborating and conspiring against you. This can be exacerbated further by public displays of favour to the object(s) of your affection. Always bear the following in mind:

- treat everyone with a high level of respect, and give recognition when due
- don't allow your affinity with other employees - whether it be shared ethnicity, shared religious beliefs, personal friendship - to cloud your judgement
- don't allow your sexual attraction for another member of staff to affect your professional behaviour
- allow everyone the opportunity to compete for high level projects and assignments
- deal with poor performance and disciplinary matters, in private, and with dignity.

Of course, one cannot hope to fully insulate oneself from others' political scheming; after all, if one occupies a senior role, or one is an employee mired in a fight to keep one's job during an organizational downsizing, expect covert attacks and backstabbing, regardless. Nevertheless, the stronger one's reputation of being a FAIR and OBJECTIVE manager who influences and leads their team by example, the less likely there to be conflict, meaning good productivity levels, and possibly lower levels of absenteeism and employee turnover; the end result being evidence in support of positive impressions of one's competence levels and the less likelihood a manipulative Bully has of successfully undermining one's reputation.

In *Julius Caesar*, Shakespeare, in graphic detail, depicts the political machinations of Cassius and Brutus, leading to the assassination of the eponymous character. While the play hinges, for the most part, on the former characters' murderous thirst for power, I was struck at the favouritism Caesar displays toward Mark Antony. One could argue, Cassius and Brutus both take umbrage at this apparent slight against their honour, after all, they are senior, successful Romans: should they not be treated with equal favour by Caesar? A lack of recognition can cause frustration, even jealousy, leading to acts of aggression, and, in this play, murder. In the workplace, one can, perhaps, expect your employees to gang up on you - a phenomenon that is increasing - if you publicly favour one person at their expense. Murder may not happen, but expect your reputation to be disparaged; possible acts of sabotage; vandalism; vindictive acts, for example, employees being deliberately rude and unhelpful to customers; and low morale and productivity.

4. Don't be taken in by others' attempts at flattery

Likewise, don't be so easily influenced by others' attempts to flatter you to gain good favour. Being showered with compliments undoubtedly strokes one's ego, however be very skeptical about the flatterer's motivations; they may well be using you, and, in the workplace, may be looking to create affinity with you to gain your support and trust as part of a political plan to oust rivals, including, perhaps, yourself. Observers will also cast doubt on your judgement, if you are seen to be easily influenced by kind words and compliments, leading to a possible relapse in others' opinion of your competence.

Manipulative Bullies' strategies often involve developing a strong, interpersonal relationship with their own superiors, involving, in many cases, large doses of compliments, flattery, and errand running; the aim: to create a relationship in which their boss becomes a patron, supporting them at the possible expense of others' opinions of the Bully. Senior managers, in particular, should always be on their guard against those who are, seemingly, making consistent attempts at flattery, rather than

offering substantial, evidence-based suggestions that could actually contribute to the aims and objectives of the business. Also, be on the lookout for flattery mixed with gossip and rumour: this is a tell-tale sign that your interlocutor is seeking your approval and support for their scheme. If you're taken in by the Bully's mellifluous words, then expect derision from others behind your back: the result being attack from both sides; manipulation from the Bully, and possible collective attacks from those who believe your judgement and competence to be unsound to be influenced so easily.

Goneril and Regan, the manipulative and devious daughters of *King Lear*, are masters of masking their vicious intent in flattery. King Lear, upon deciding who will inherit his throne, is taken in by their sweet words, at the expense of his other daughter, Cordelia, who largely remains silent, reluctant to offer insincere words of flattery, believing actions and her constant love for her father to be much more substantial, sincere, and reliable indicators of her fondness and support. King Lear, however, interprets Cordelia's honesty as contempt, exiling her and rewarding Goneril and Regan with the Kingdom of England. Our impression of King Lear is very poor: he is a shallow man, devoid of skepticism and critical thinking, easily influenced, and sorely lacking in judgement; he merits his consequences, one could argue. Nevertheless, he eventually clears the fog of flattery, and discovers Goneril and Regan's true intentions, and also recognises Cordelia's true love for him. Nevertheless, Lear's original misjudgement has set off a chain reaction of misdeeds, deceit, political manoeuvring, and murder, leading to the deaths of his devious daughters, Goneril and Regan, and the suicide of Cordelia. The final scene has an old and decrepit Lear holding Cordelia's body in his arms; struggling to cope with this hammer blow, he too dies.

The drama and tragedy of *King Lear* is, of course, hardly representative of the modern workplace, however the play has an important lesson: if you have been taken in by others' attempts to influence you with flattery, you may reap the consequences, with terminal damage being inflicted upon observers' perceptions of your competence; your position possibly being usurped by the manipulative Bully who is showering you with compliments; and, the possible demise of your career.

5. Avoid mood swings

Being unpredictable means others' will perceive you as being emotionally unstable, unreliable, and lacking focus, impacting directly on how others' perceive your levels of competence. This is fertile ground for Bullies to use this negative perception to attack you, especially if you hold a management role the Bully wants to get his, or

her, hands on. The Bully has the advantage of knowing that others' will be more likely to believe his, or hers, malicious gossip, if your reputation has already been tarnished.

Hamlet is the classic Shakespearean example of a character, following the death of his father and the hasty re-marriage of his mother to her brother-in-law, indulging in violent mood swings, causing mayhem, anger, and in Ophelia's case, heartbreak and death. Hamlet's reputation becomes that of an unstable, and rather dangerous, loose canon, bent on revenging his father's death. Granted, this all sounds very dramatic, however, the important lesson is that, whatever may be going on in one's domestic life, it's very important one maintains consistent, appropriate, and thoughtful emotional and behavioural responses to workplace events; failing which, our reputation may suffer, and we become open to Bullies' attacks. Arguably, if one is experiencing domestic trauma - be it a divorce, illness of a close relative, bereavement - it can be very difficult to maintain a façade, without chinks forming in our armour of impression management; likewise, mood swings can often be a symptom of mental health problems that, without professional treatment, can often not be controlled. Nevertheless, it's important to seek advice, help and support from others to help you get through the situation. Being emotionally unstable will gain you neither friends, sympathy, nor support, and will allow for a Bully to take full advantage of you.

6. Avoid pretension and long speeches – keep to the point, be sincere, and do what you say you will do!

Have you noticed audience members nodding off during a dull, self-indulgent presentation? Others rolling their eyes at another's rather exaggerated claims of skill and success? Others expressing cynicism at the latest grand plan? When communicating, keep it concise, lucid, sincere, honest, and realistic. If your colleagues suspect you're exaggerating, your reputation will be affected; likewise, if you indulge in long-winded responses, your interlocutors will tune out, and your message will be lost. And, perhaps most importantly, do what you say you will do, unless VERY clear, moral, and possibly unexpected reasons arise after the announcement of your stated intentions, rendering your original plans unworkable, making sure these reasons are announced publicly. Otherwise, in all cases, you will be perceived as dishonest, grandiose, unreliable and unfocused: very useful ammunition for a Bully to take advantage of!

The eponymous character of *Richard II* had a rather nasty habit of indulging in long, exhaustive rhetoric; in fact, one could argue, that was all he was good at. By contrast, Henry Bolingbrooke, who unseated King Richard, was a man of action, prepared to

do what he said, despite the malignance of his plans. Even in his final scene, King Richard couldn't resist overindulging in rhetoric, as he soliloquises in the confines of his cell, awaiting his death. The lesson is, in the workplace, do what you say and avoid waffling about it! If you don't have anything constructive to say, then don't say anything at all.

THE BENEFITS OF CREATIVE WRITING

Creative writing allows for a fascinating insight into the rich tapestry of the human psyche, revealing our motivations, our fears, our experiences, and our desires. The process of writing can also be wonderfully empowering and cathartic, allowing the writer the opportunity, through narrative, to:

- describe their personal, emotional responses to important life events
- detail the impact and consequences of others' behaviours
- provide rich detail of complex life experiences
- foster empathy from others, who may be able to relate to the events described.

Listed below are some of the benefits that the use of creative writing in the workplace can deliver in support of your current Bullying and Harassment and Equality and Diversity strategy.

1. Exposing problems and issues

A lot of issues that potentially feed into cases of Bullying and Harassment can be difficult to detect, especially if employees are reluctant to approach management and HR directly to report their concerns. As part of your Employee Assistance Programme, or other interventions, you can ask your employees to write a short story describing their workplace experiences. This will provide a rare insight into issues that are important to them, for example:

- relationships with colleagues and management
- their impression of the organisation
- the informal grassroots culture
- interpersonal and group dynamics: the development of cliques

- specific incidents of Bullying and Harassment, whether directly experienced or witnessed
- their personal feelings and emotional responses to Bullying and Harassment
- their suggestions for resolving issues of Bullying and Harassment.

The employee should be allowed the opportunity to remain anonymous, giving them the confidence to elaborate in more detail, without fear of retribution. One can also consider using the information from the short stories as a platform to investigate further the issues raised, perhaps using workshops and focus groups.

Short story writing has clear advantages, when compared to other methods of investigation:

- short stories allow considerable time for employees to reflect fully on their workplace experiences, giving them a greater opportunity to portray issues in much more detail
- much less intimidating when compared to participating in a focus group, or interview
- short stories provide much richer data on employees' emotions and their personal experiences, in contrast to a staff survey
- cost-effective
- fun, empowering and cathartic.

Of course, there are disadvantages:

- employees may embellish their stories with untruths and exaggerations
- short story narratives, by their very nature, can oversimplify and reduce the complexities and messy realities of workplace Bullying and Harassment
- employees may feel uncomfortable, or unwilling to participate, in a short story writing project.

Nevertheless, all forms and methods of investigation and intervention will never be 100% successful, foolproof, nor immune to objection. What it offers you, however, is an opportunity to engage with your staff in a creative, unobtrusive, empowering and cost-effective manner.

2. Raising the profile of and engendering respect for minority employees

From experience, I've found a first-person narrative life-story method – in which the writer puts themselves at the centre of the narrative, continuously using the pronoun

'I' - to be a very effective and thought-provoking creative technique at raising the profile of ethnic minority employees, and others, who may perceive themselves as being more prone to ignorance, misunderstanding and Bullying and Harassment.

A recent example involved a young Pakistani man, in his mid 20's, who complained of being subjected to racial harassment. I asked him to write his life story, with special attention to his experiences of Pakistan – the culture, the food, his family, Islam, the Politics, the History. What I got was a wonderfully evocative, detailed and sophisticated narrative of his life experiences and what led him to study and work in the UK. What struck me were the similarities of his life experience – disagreements with family, a love for another woman, exam pressures, financial pressures – that have obvious parallels with what many people here in Britain experience each day. He agreed to my request to share his life-story with his colleagues, and to gauge the reaction. Many of those who took time out to read his life story were very impressed, and both he and I noticed that attitudes softened, and behaviours started to improve towards him. The key point here is that this method can help minimise ignorance, and expose employees' rich, cosmopolitan life experiences, enriching the culture of the organisation, and reducing incidents of workplace Bullying and Harassment.

CREDIT-CRUNCH FALLOUT: ARE BANKS FOLLOWING A CLASSIC PSYCHOPATHIC BEHAVIOURAL CYCLE WHEN DEALING WITH CUSTOMERS?

Mmmm...it was after writing the above headline I thought to myself, 'sounds a little over-the-top'. However, when one reflects on the recent behaviours of a number of banks and financial institutions, then maybe I wasn't exaggerating after all. The list of shame reads as follows:

- cavalier and venal behaviour on the international banking wholesale markets
- aggressive, insensitive methods of debt collection and family home reposessions/foreclosures following the collapse of the sub-prime mortgage market and the drying up of inter-bank lending
- selling sub-prime mortgages to consumers, who clearly were incapable of servicing the debt, and then repackaging that debt and selling it to other financial institutions at a profit

- targeting high-risk, low-income consumers with high-interest credit cards to maximise profit
- gambling wealthy customers' money in high-risk hedge-fund derivatives, predicated on, arguably, flawed and complex mathematical models designed to generate a smokescreen of knowledge, understanding and trust
- senior bankers and financiers indulging in high-risk, dangerous, and illegal activities to maximise profit, irrespective of the collateral damage inflicted on others
- some senior bankers and financiers, despite the damage caused, continuing to assert their sense of entitlement to bonuses and generous pension packages
- banks and financial institutions sense of entitlement to Government help at the expense of other important areas of spending, such as Health and Social Welfare
- banks seemingly unperturbed by the damage being inflicted to small and medium sized business due to the lack of credit being offered as a result of banks' own behaviours, despite massive Government cash injections
- collective failure of banks to accept responsibility for their actions leading up to the banking crisis, with a propensity, on some occasions, to blame others, eg regulatory bodies, Governments, and even customers;

apologies for the long list, but I couldn't help myself.

Psychopathic behaviour can manifest itself in many forms, and is a very complex area; also, one has to be very careful of labelling individuals as psychopaths, or institutions as exhibiting psychopathic behaviours. However, consider the following behaviours that are normally correlated with psychopathic personality disorders and compare to the previous list detailing banks' and financial institutions' recent behaviours:

- selfish, and obsessed at protecting own interests
- irresponsible
- unable to emotionally empathise or sympathise sincerely with others' problems
- do not care about the consequences to others of their actions
- prey on the vulnerable; manipulate the powerful
- aggressive
- obsessed with obtaining power and wealth, with minimal effort
- enjoy thrill-seeking behaviours
- living for the moment: lacking a practical long-term vision, aim and purpose
- contemptuous of others' health and safety

- habitual liars and deceivers
- unpredictable
- blame others when things go wrong
- sense of entitlement.

This is not an exhaustive list, but I'm sure you can connect some of these traits to stories you've read in the media, or from your own direct experiences with banks and financial institutions.

What triggered my suspicions further were behaviours demonstrated by banks when communicating directly with customers. One could argue that, in many cases, banks follow the classic psychopathic behavioural cycle of Assessment, Manipulation and Abandonment; the latter stage being particularly important, considering how quickly a bank can withdraw services, such as an overdraft, or pursue an aggressive debt-collection strategy, when a customer can no longer pay their bills, due to the recent economic downturn. Let's look at each stage in more detail:

- Assessment

At this early stage, an individual with a psychopathic personality disorder will assess your usefulness in their scheme to gain power and advantage. For example, a psychopath will assess your financial resources, to determine whether it is worth the trouble to steal from you; or assess your personality, to find out how you can be used to further their scheme, for example you may be feeling down and open to exploitation, conversely you may be confident and popular and associating with you

generates positive impressions. Whatever the *modus operandi*, the intent is usually the same: to assess your worth, and how you can help them, with little or no reciprocity or consideration of the potential damage that could be inflicted upon you and others in the future as a consequence of their scheme.

There is a parallel with how banks analyze and assess customers, especially in the wake of the credit-crunch. Many people from high-risk, low-income backgrounds were assessed by banks to determine how much money could be made from sub-prime mortgages and, in many cases, were lied to. Other examples include customers with poor credit histories being assessed and accepted for high-interest credit cards and loans, when, one could argue, the long term consequences would be bleak: again, the urge to make profits, reach targets, and boost productivity trumped any reflection or consideration of the long-term human, moral and societal impact. One could argue, that banks have adopted a deeply insensitive, irresponsible, morally corrupt and

cavalier approach to assessing financially vulnerable people. Likewise, as someone who runs their own business and is *assumed* to have wealth, I'm always amazed at the unctuous lengths banks, financial advisers, and financial institutions will indulge in to flatter me in their initial assessment stages, in order to get business: is this not a flagrant attempt at manipulation to get their hands on my money, mirroring the techniques a common conman would adopt?

- Manipulation

Following a thorough assessment, a psychopath will implement their plan of action, involving a whole array of techniques. If you are useful to the psychopath, expect all manner of ingratiation techniques, activating the 'people like people like themselves' routine, needling their way into your life, gaining your trust, all to quicken their pursuit of power, promotion, and wealth, or to satiate their desire to commit pain and wrongdoing on others. Psychopaths tend to use people as pawns: in other words, as a means to promote their fickle but vindictive ends.

One could argue that it's rather easy to see how banks, following the assessment stage, manipulate and take full advantage of both high risk, low paid, vulnerable customers, and successful high earners, for their own pursuit of maximising wealth with little consideration of the future impact. With respect to successful customers for example, a lot of their money was invested by hedge fund managers in derivative investment schemes underwritten by complex mathematical models that, apparently, were capable of minimising risk to such an extent that one could predict the future outcome of investments with high levels of confidence: that hasn't exactly gone to plan. Many investment houses lost billions (trillions?) of dollars/pounds/euros etc, on, what could be best described, as maverick, cavalier, over-confident and grandiose

investment strategies. Much of this can be characterised as thrill-seeking, irresponsible behaviour, in my opinion, with little regard for the consequences, knowing that Governments will bail out the system in the end with customers unable to recover their money. Were the complex mathematical models, as Naseem Taleb has pointed out in "The Black Swan" and "Fooled By Randomness", simply a smokescreen to fool investors? Were some fund-managers guilty of creating a pathological fiction, a lie, to hoodwink, in their opinion, the gullible, the greedy and the uninformed, in the same manner a capricious and aggressive doorstep salesman will attempt to manipulate, bully and take advantage of vulnerable senior citizens by promising all manner of fictions to secure a sale?

- Abandonment

Evidence of the full scale of the manipulation will be exposed at this stage. In many cases, the victim will be surprised and shocked at suddenly finding themselves hung out to dry, having not only suddenly lost what they thought to be a close friendship based upon affinity and trust, but, depending on the context, perhaps their career, significant portions of their wealth, and reputation. The psychopath dumps their victim because, quite simply, the victim no longer provides any utility. Victims may experience a complete role-reversal in the psychopath's behaviour, from being a seemingly caring, patient, and intimate close acquaintance, to an aggressive, hostile, and bullying nemesis: expect the psychopath to even plot your demise by disparaging your reputation, blaming you, bullying you, lying about you; all to protect their own interests with possible devastating effects on the victim's psyche and mental health.

One can draw parallels with the above to how a number of banks and financial institutions treat their customers, if they find themselves in financial difficulty. Bearing in mind that much of the current economic downturn has, arguably, been caused in the first place by the banks' rapacious behaviour and irresponsible financial strategies, it is somewhat ironic that banks now focus their frustrations on their customers, whom they, arguably, have manipulated for years. Perhaps buoyed by recent Government bail-outs, banks seem very keen on turning up the heat on vulnerable customers. Indeed, in many cases I have heard, customers have experienced a complete change in the banks' behaviour: before the credit-crunch, the banks were only too keen to facilitate potential business by being helpful, friendly and seemingly conscientious; now, customers who find themselves gridlocked in the economic crisis are experiencing aggressive attempts at home repossession/foreclosure, constant threatening telephone calls chasing up outstanding credit card debt, and overdraft facilities being withdrawn without notice. As a friend of mine said, "I've gone from hero to zero." From the people I've spoken to who have experienced this behaviour, many talk of feeling abandoned, betrayed and being used; the same language victims of psychopathic behaviour often use.

What is to be done?

Politicians, the general public, business-owners – all have trumpeted the need for improved financial regulation, transparency, and codes of practice. However, will reform in these areas improve the long-term behaviour of banks? Should we perhaps be reflecting on the dark heart of the free-market that would seem to be promoting a financial system that, one could argue, adopts a psychopathic behavioural cycle? This would require considerable debate, tough choices and real change to challenge the

unpalatable behaviours that one can, perhaps, associate with the Capitalist system.

This should not be perceived as an attack on free-market economics; I firmly believe that the free market is a good system, that allows people from all backgrounds an opportunity to create wealth and empower their lives by starting up their own businesses. However, we should all be on our guard against those who seek to take advantage of this system for their own, selfish benefit by manipulating others. Capitalism is only selfish, if we practice selfishness.

A word of caution

Drawing parallels with the behaviours of banks and psychopaths is an untested hypothesis. Substantial research and considerable work is required before one can confidently correlate the two. Nevertheless, I hope that this has laid the groundwork for future research studies, and will assist current research projects in this area.