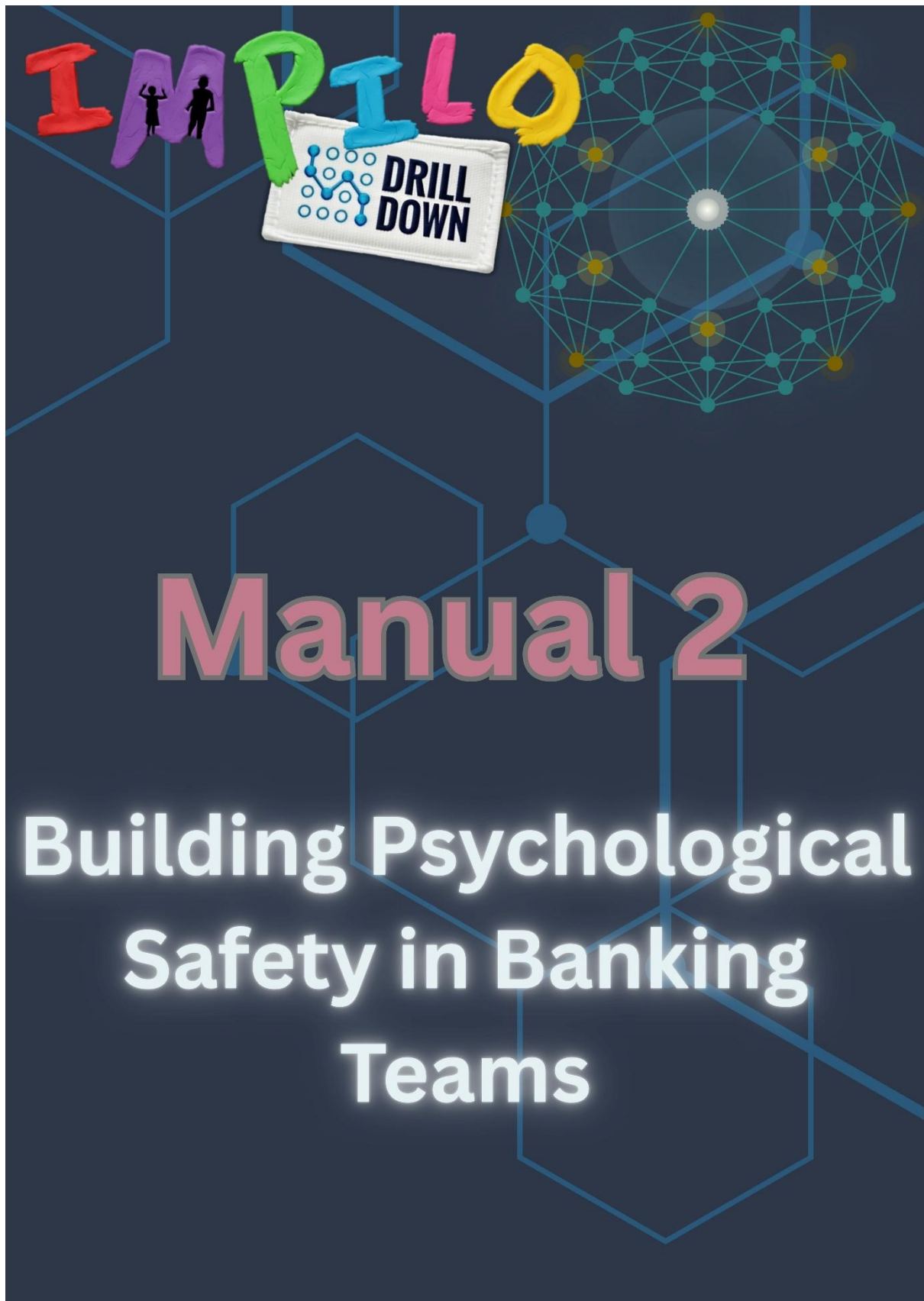




Module 2

PRACTICAL SKILLS FOR SAFER WORKPLACES AND STRONGER FAMILIES



SECTION 1: DESCRIPTION OF THE MODULE'S FOCUS

In this module you will explore what psychological safety really looks like in South African banking workplaces, from busy branch counters and call-centre pods to back-office teams and hybrid meetings. You will see how everyday behaviours either build a foundation of trust where colleagues feel safe to speak up, share ideas, raise concerns, or admit mistakes without fear of embarrassment or retaliation, or gradually erode that safety through exclusion, undermining comments, or collective silence. The module highlights the real impact this has on individual wellbeing, team performance, service quality, and family life outside work, while showing that small, consistent, low-risk actions by anyone, regardless of role or level, can strengthen the team environment. Content is designed to feel relevant and respectful to the full diversity of banking colleagues, reflecting current workforce realities across Black African, Coloured, Indian, White, and other heritages, with authentic representation of women at all levels.

HOW THIS MODULE BUILDS ON PREVIOUS LEARNING AND CONNECTS TO THE OVERALL PROGRAMME

Module 2 builds directly on the awareness developed in Module 1, where you learned to recognise the subtle and overt signs of GBV, bullying, and coercive control in banking interactions. With that foundation in place, the focus now shifts from noticing harmful patterns to actively creating the team conditions in which those patterns are far less likely to take hold or remain unchallenged. This module forms an essential bridge to Module 3's Upstander Mindset and all subsequent modules on disclosure response, practical intervention tools, leadership accountability, team norms, and sustaining safer workplaces. Across the full programme, psychological safety is the enabling thread that allows the 5 D's of bystander intervention, supportive disclosure responses, and collective accountability to be practised effectively. In doing so, it helps banks demonstrate reasonable steps under the Employment Equity Act and the Code of Good Practice on the Prevention and Elimination of Harassment, while supporting broader transformation, King IV ethical culture, and wellbeing objectives in line with the real demographic composition of the sector.

BRIEF NOTE ON THE FIVE VIDEOS AND HOW THE MANUAL SUPPORTS THEM

The five videos in this module each run approximately five minutes and follow a clear, progressive flow: Video 1 defines psychological safety with relatable banking examples; Video 2 demonstrates everyday behaviours that build or break team safety; Video 3 explores the cost of silence on reporting, service, and wellbeing; Video 4 offers practical, low-risk actions anyone can take; and Video 5 equips you to initiate or support conversations about team norms. This PDF Training Manual complements the videos by expanding on each concept with additional realistic scenarios drawn from branch, contact-centre, back-office, and hybrid settings, ready-to-use phrases and tools you can apply immediately, trauma-informed reflection prompts, and quick-reference job aids. It also gently incorporates practical elements from the uKukhula coaching approach, including simple CBT-informed thought reframes and brief mindfulness grounding techniques, to help you notice unhelpful automatic thoughts (such as "my voice doesn't matter here") and respond with greater clarity and confidence. The manual is designed to support deeper learning, personal application, and sustained behaviour change, empowering you to contribute to safer, more supportive teams long after the videos end.

SECTION 2: LEARNING OBJECTIVES

By the end of this module, you will be able to:

- Clearly define psychological safety in the context of South African banking teams and explain why it matters for frontline, call-centre, back-office, hybrid, and leadership roles.
- Identify at least four everyday behaviours that build psychological safety and four behaviours that erode it, using realistic examples from diverse banking environments.
- Recognise the personal, team, service, and family-level costs of silence or exclusion in banking settings.
- Apply small, low-risk actions (including the 5 D's framework where appropriate) to contribute to a safer team environment in your daily work.
- Use respectful, culturally attuned language and simple conversation starters to initiate or support discussions about team norms with colleagues at different levels.
- Notice and gently reframe unhelpful automatic thoughts (such as “It’s not my place to speak up” or “My input won’t make a difference”) using practical CBT-informed approaches from the uKukhula coaching principles.
- Practise brief mindfulness grounding techniques to stay present and regulated when contributing to team safety or noticing concerning dynamics.
- Commit to personal actions that strengthen psychological safety, demonstrating an Upstander mindset that values respect, inclusion, and collective wellbeing across the diverse demographics of the banking workforce.

SECTION 3: KEY CONCEPTS SUMMARY

CORE CONCEPTS COVERED ACROSS THE FIVE VIDEOS

This module introduces the foundation of psychological safety in banking teams and shows how you can actively strengthen it in your daily work. Across the five videos, you move from understanding the concept, to recognising helpful and unhelpful behaviours, understanding the real costs of silence, learning small practical actions, and discovering how to start constructive conversations about team norms.

KEY DEFINITIONS AND PRINCIPLES

PSYCHOLOGICAL SAFETY

The shared belief that your team is a safe place to take interpersonal risks — to ask questions, share ideas, admit mistakes, or raise concerns without fear of embarrassment, blame, or negative consequences. In banking, this means colleagues across all levels and backgrounds feel able to speak up, which improves service, early reporting, and wellbeing.

BEHAVIOURS THAT BUILD SAFETY

Actions such as active listening, inclusive decision-making, acknowledging contributions, giving constructive feedback privately, and showing genuine curiosity about colleagues’ perspectives. These behaviours create trust and encourage open communication.

BEHAVIOURS THAT BREAK SAFETY

Actions such as interrupting, dismissing ideas, using sarcastic or controlling language, excluding colleagues from discussions, or remaining silent when harmful dynamics occur. These gradually erode trust and increase fear of speaking up.

THE COST OF SILENCE

When teams lack psychological safety, people stop reporting concerns, hide mistakes, experience higher stress, and carry tension home to families. This affects individual mental health, team performance, customer service quality, and organisational compliance with harassment prevention requirements.

SMALL ACTIONS THAT CREATE SAFETY

Low-risk steps anyone can take, including using the 5 D's framework (Distract, Delegate, Document, Delay, Direct) where appropriate, offering supportive non-verbal cues, and validating colleagues' experiences. These actions are practical, proportionate, and effective across roles.

STARTING THE SAFETY CONVERSATION

Using respectful, plain-language prompts to discuss team norms together, such as “How can we make sure everyone feels heard in our meetings?” These conversations build shared accountability and collective responsibility.

Throughout these concepts you will find gentle uKukhula coaching prompts — simple ways to notice and reframe unhelpful thoughts and brief grounding techniques — to help you stay calm, confident, and present while building safer teams. All examples reflect the real diversity of South African banking colleagues and honour values such as respect and protecting one another across cultures.

SECTION 4: PRACTICAL TOOLS & SCRIPTS

This is the heart of the module — the section where you turn understanding into action. Below you will find ready-to-use phrases, scripts, step-by-step guides, and simple tools you can apply immediately in branch counters, call centres, back-office teams, hybrid meetings, or any banking setting. All language is designed to feel natural, respectful, and inclusive of South Africa's diverse workforce.

STEP-BY-STEP DECISION FRAMEWORK: “CHECK – CHOOSE – ACT”

Use this quick framework when you notice a moment that could build or break safety:

1. **Check** – Pause and notice what is happening (behaviour, tone, who is included/excluded) and how it feels in the team.
2. **Choose** – Ask yourself: “Is this building safety or breaking it? What small action fits my role and the risk level?” (Consider the 5 D's: Distract, Delegate, Document, Delay, Direct).
3. **Act** – Take one low-risk step and follow up later if needed.

Try This (Mindfulness grounding – 10 seconds): Take one calm breath. Feel your feet on the floor. Remind yourself: “I can contribute to safety here.”

BEHAVIOURS THAT BUILD OR BREAK SAFETY

You Can Say (to reinforce building behaviours):

- “I appreciated how you included everyone's input in that discussion — it helped us make a better decision.”
- “Thank you for raising that concern. It's important we hear different perspectives.”

You Can Say (to address breaking behaviours gently):

- “I noticed the tone became quite sharp just now. Let's make sure we keep the conversation respectful so everyone feels comfortable contributing.”
- “I'd like to hear from [colleague's name] on this — their experience with this process is valuable.”

SMALL ACTIONS THAT CREATE SAFETY (LOW-RISK OPTIONS)

- Offer a supportive nod or brief “I hear you” during a meeting.
- Privately check in after a tense moment using the Delay strategy.
- Redirect exclusion: “Let's make sure we loop in the whole team on this.”

You Can Say – Branch Counter Example: “I saw that interaction with the customer was stressful. How are you doing? I'm here if you want to debrief quickly.”

You Can Say – Call Centre Example: “After that tough call, take a moment if you need to. Your handling of it was professional — well done.”

STARTING THE SAFETY CONVERSATION

Conversation Starters You Can Use

- “Team, I’ve been thinking about how we can make our meetings feel safer for everyone to share ideas. What’s one thing that would help?”
- “I value all of our perspectives here. How can we support each other better when things get busy?”
- “In our culture we respect one another — let’s agree on a norm that everyone’s voice matters in decisions that affect us.”

Step-by-Step Script for a Short Team Check-In (2–3 minutes)

1. Open positively: “I appreciate how hard everyone is working.”
2. State the purpose: “I want us to feel safe speaking up.”
3. Invite input: “What’s one small change that would help?”
4. Close with commitment: “Let’s try this for the next week and check in again.”

CBT, NLP & MINDFULNESS TOOLS FROM UKUKHULA COACHING

CBT Thought Reframe (Notice → Challenge → Choose) Unhelpful thought: “It’s not my place to speak up, especially to someone senior.” Helpful reframe: “My respectful input helps protect the team and our customers. I can speak in a way that shows respect while being clear.”

NLP-Style Empowering Phrase Anchor Before contributing: Silently say to yourself, “I speak to keep our team safe and strong.” Then use a calm tone and inclusive language.

One-Minute Mindfulness Reset (usable between calls or after a meeting)

- Sit or stand comfortably.
- Take three slow breaths.
- Name three things you can see or hear in the room.
- Remind yourself: “I am present and capable of supporting my colleagues.”

You Can Say (after using a tool): “I took a moment to gather my thoughts because this matters to all of us. Here’s what I’d like to add...”

QUICK REFERENCE: YOUR PERSONAL SAFETY-BUILDING COMMITMENT

Choose one action from this section to practise this week. Write it down and review it at the end of each shift. Small, consistent steps create lasting change.

These tools are designed to feel practical and achievable whether you are a teller, call-centre agent, team leader, or senior manager. Use them with the warmth and respect that honours our diverse South African banking teams. You have everything you need to contribute to a psychologically safe workplace — one conversation and one small action at a time.

SECTION 5: EXPANDED SCENARIO LIBRARY

The following scenarios expand on the examples in the videos. Each one reflects realistic South African banking environments and the diverse colleagues who work in them (aligned with current BASA 2023 workforce demographics). They show how you can apply the concepts of psychological safety in everyday situations. For each scenario you will find a brief context, what happened, possible responses with analysis, and recommended language or actions.

SCENARIO 1: BRANCH COUNTER (FRONTLINE – JUNIOR TELLER INTERACTION)

Context: A busy branch in Johannesburg. A junior Black African female teller (Nomusa) is serving a customer while a senior Coloured male colleague (Riaan) repeatedly interrupts her with sarcastic comments about her speed.

What Happened: Riaan says loudly, “Come on, we don’t have all day here,” in front of the customer. Nomusa looks embarrassed and becomes quieter.

Possible Responses:

- Less effective: Ignoring the comment or laughing along (maintains silence and erodes safety).
- More effective: Using a small, low-risk action to redirect and support.

Recommended Language/Actions (Delay + Small Action):

Later, privately: “Nomusa, I noticed Riaan’s comment earlier. That didn’t feel respectful. Are you okay? Next time I can help redirect if it happens again.” This builds safety by validating her experience and showing collective responsibility without escalating publicly.

SCENARIO 2: CALL CENTRE POD (REMOTE/HIGH-PRESSURE ENVIRONMENT)

Context: Mid-morning in a Cape Town call centre. A young Indian South African agent (Priya) shares a difficult customer case in the team huddle. A White male team leader (Mark) dismisses her idea quickly: “That won’t work, we’ve tried it before.” Other agents stay silent.

What Happened: Priya stops contributing for the rest of the huddle. The team misses a useful suggestion.

Possible Responses:

- Less effective: Silence or changing the subject (reinforces exclusion).
- More effective: Distract or Direct in the moment, followed by Delay.

Recommended Language/Actions:

In the moment (Distract): “Interesting point, Priya. Let’s hear more about how that might help with similar calls.” Later (Delay): “Priya, I valued your suggestion earlier. Mark, including different ideas helps us all improve. How can we make sure everyone’s input is heard?” This demonstrates inclusive leadership and encourages psychological safety.

SCENARIO 3: IN-PERSON TEAM MEETING (BACK-OFFICE SUPPORT TEAM)

Context: Rustenburg regional back-office team meeting. A Basotho female processing clerk (Masego) tries to raise a compliance concern but is interrupted twice by a senior colleague.

What Happened: Masego gives up and the team moves on, potentially missing a risk.

Possible Responses:

- Less effective: Waiting until after the meeting to complain privately (missed opportunity for team learning).
- More effective: Using Direct or Delegate safely.

Recommended Language/Actions:

“Hold on, I think Masego had an important point on compliance. Masego, please continue — we need to hear this.” Follow up after: “Team, let’s agree that we pause and listen fully when someone raises a concern. It keeps us all safer.” This reinforces team norms and shows courage in the moment.

SCENARIO 4: HYBRID MEETING (REGIONAL LEADERSHIP + REMOTE STAFF)

Context: Monthly performance review via Microsoft Teams. A junior Black African male analyst (Sipho) working remotely from a rural area shares data but is spoken over by two Johannesburg-based senior managers (one male Afrikaner, one female Xhosa). Camera off for some participants.

What Happened: Sipho stops sharing screen and becomes disengaged.

Possible Responses:

- Less effective: Continuing as if nothing happened (signals remote voices matter less).
- More effective: Small action to include and model safety.

Recommended Language/Actions:

As a participant: “Sipho, we lost you for a moment — can you share your screen again? Your analysis on this trend is valuable.” As leader: “Let’s make sure all voices are heard, especially our colleagues joining remotely. Sipho, go ahead.” This addresses hybrid-specific exclusion and strengthens belonging.

SCENARIO 5: OPEN-PLAN BACK-OFFICE (DAILY INTERACTIONS)

Context: Shared workspace. A Coloured female supervisor (Aisha) notices a junior Venda colleague (Tendani) being excluded from casual problem-solving discussions by a small group.

What Happened: Tendani works in silence and later seems withdrawn.

Possible Responses:

- Less effective: Assuming it’s not serious or waiting for someone else to act.
- More effective: Using Delegate or small inclusive action.

Recommended Language/Actions:

“I noticed Tendani wasn’t included in the discussion. Let’s bring her in - her experience with that system is useful.” Later one-on-one: “Tendani, I saw what happened earlier. You’re part of this team and your input matters. How are you feeling?”

SCENARIO 6: MIXED BRANCH & BACK-OFFICE HANDOVER

Context: End-of-day handover between branch and back-office teams. A senior manager makes a dismissive joke about a younger team member's accent and cultural reference.

What Happened: Laughter from some, discomfort from others, including a Khoisan heritage colleague.

Possible Responses:

- Less effective: Joining in or staying silent to avoid conflict.
- More effective: Naming the behaviour respectfully using "I noticed" language.

Recommended Language/Actions:

"I noticed that comment about the accent. Comments like that can make people feel unwelcome. Let's keep our language inclusive so everyone feels they belong." Follow up privately if needed and document factually if it recurs.

These scenarios show that small, values-driven actions create real change. After reading each one, pause and consider: "What would I do in this situation?" Practising these responses builds your confidence and helps create the psychologically safe teams we all deserve.

SECTION 6: APPLICATION & REFLECTION

This section helps you turn the ideas from Module 2 into real habits in your banking role. Take your time — there is no pressure to answer everything at once. These prompts are designed to be gentle, empowering, and respectful of your experience.

PAUSE AND CONSIDER

- When have you noticed a moment in your team where psychological safety felt strong? What behaviours helped create that feeling?
- When have you seen or felt safety being eroded? How did it affect you or others in that moment?
- What small action could you have taken in that situation that felt safe for you at the time?

PERSONAL REFLECTION PROMPTS

- Think of a recent interaction at work (branch, call centre, meeting, or handover). What is one behaviour you used — or could use next time — to help build psychological safety?
- Which unhelpful thought sometimes stops you from speaking up or supporting a colleague (e.g., “It’s not my place” or “It won’t change anything”)? How might you gently reframe that thought using the CBT approach in this module?
- What is one low-risk action from the tools section that you feel ready to try in the next week? When and where could you practise it?

PERSONAL APPLICATION QUESTIONS

- What is one situation in your daily work where you could use a conversation starter to strengthen team norms?
- How might improving psychological safety in your team positively affect not only your colleagues but also the customers you serve and the families you go home to?
- Looking at your own role and level, what is one strength you already bring to creating safer teams? How can you build on it?

TEAM DISCUSSION STARTERS (FOR MANAGERS AND TEAM MEETINGS)

- “Let’s take a few minutes to share: What makes you feel safe to speak up in our team, and what sometimes gets in the way?”
- “Looking at our last busy period, where did we do well at including everyone’s input, and where could we improve?”
- “What is one small team norm we could agree on this month to make our workspace feel more supportive for everyone?”
- “How can we support each other better when someone seems withdrawn or uncomfortable during a discussion?”

MINDFULNESS ANCHOR FOR REFLECTION

Before you answer any of these questions, take one calm breath and remind yourself: “I am already contributing, and every small step matters.”

You do not need to share your reflections unless you choose to. The goal is to help you feel more confident and equipped to build psychological safety where you are. Well done for investing time in this important work — your efforts strengthen both your team and the wider banking community.

SECTION 7: QUICK REFERENCE TOOLS

Print or save this page as your pocket guide for Module 2. Keep it handy during shifts, meetings, or handovers.

QUICK DECISION FRAMEWORK: CHECK – CHOOSE – ACT

1. **Check** – Pause. Notice the behaviour and its impact on safety.
2. **Choose** – What small action fits? (Use 5 D’s if needed: Distract, Delegate, Document, Delay, Direct).
3. **Act** – Take one respectful step. Follow up later if appropriate.

SELF-CARE GROUNDING TIP (10–20 SECONDS)

Feel your feet on the floor → Take three slow breaths → Say silently: “I am present and contributing to a safer team.”

KEY PHRASES SUMMARY

To Build Safety

- “I appreciated how you included everyone’s input.”
- “Thank you for raising that — it’s important we hear all perspectives.”
- “Let’s make sure we loop in the whole team.”

To Address Concerns Respectfully

- “I noticed the tone became quite sharp. Let’s keep it respectful so everyone feels comfortable.”
- “I’d like to hear from [name] on this.”
- “Hold on, let’s give [name] space to finish their point.”

Conversation Starters for Team Norms

- “What’s one thing that would help everyone feel safe to speak up in our meetings?”
- “How can we support each other better when things get busy?”
- “Let’s agree on a norm that everyone’s voice matters here.”

BEHAVIOURS CHECKLIST – PSYCHOLOGICAL SAFETY AT A GLANCE

Behaviours That Build Safety (aim to do these)

- ☐ Active listening and full attention
- ☐ Inclusive language and inviting input
- ☐ Validating concerns privately or publicly
- ☐ Acknowledging contributions from all levels
- ☐ Using respectful tone and body language

Behaviours That Break Safety (avoid or gently address)

- ☐ Interrupting or dismissing ideas
- ☐ Sarcastic or controlling comments
- ☐ Excluding colleagues (especially remote/junior)
- ☐ Remaining silent when harm occurs
- ☐ Jokes that target accent, culture, or identity

YOUR PERSONAL COMMITMENT (FILL IN)

One small action I will practise this week: _____

When and where: _____

How I will check in with myself: _____

Reminder: You are already a Skilled Upstander Colleague. Small, consistent actions create safer teams, better service, and stronger families. Use these tools with confidence and care.

Keep this page visible — review it regularly and celebrate the positive moments you help create.

SECTION 8: RESOURCES & SIGNPOSTING

You have taken an important step by completing Module 2. Building psychological safety is ongoing work — you are not expected to do it perfectly, and support is always available.

INTERNAL BANK RESOURCES

- **Employee Assistance Programme (EAP):** Confidential counselling and support for personal or work-related stress. Contact details are available on the bank intranet or through HR.
- **Harassment and GBV Policies:** Refer to your bank's Code of Conduct, Harassment Policy, and Reporting Guidelines on the internal portal.
- **Reporting Channels:** Use your branch/manager escalation process, anonymous whistle-blower hotline, or HR business partner. All reports are handled with confidentiality and care.

- **Wellbeing Resources:** Check the bank's intranet for mental health toolkits, resilience workshops, and team support programmes.

EXTERNAL SUPPORT

- **TEARS Foundation:** 24-hour helpline and counselling for gender-based violence — 0800 121 777 (toll-free).
- **National GBV Command Centre:** 24/7 support — 0800 428 428.
- **Lifeline South Africa:** Emotional support — 0861 322 322.
- **Other Local Services:** Visit tears.co.za or search your province for community counselling and legal aid services.

PROGRAMME RESOURCES & RELATED MODULES

- Revisit the five videos in this module for quick refreshers.
- **Module 4 & 5:** Responding to Disclosures – Core Principles and Support.
- **Module 11:** Protecting Yourself & Your Colleagues – Self-Care and Vicarious Resilience.
- **Module 10:** Creating Team Norms & Collective Accountability.

ENCOURAGING CLOSING MESSAGE

You now have practical tools and awareness to help create psychologically safe teams where colleagues feel valued and supported. Every respectful conversation, inclusive action, and moment of courage you bring makes a real difference — for your team, your customers, and the families you all return to each day. Thank you for your commitment to safer workplaces and stronger communities. You are making a meaningful impact. Keep going — we build safety together, one interaction at a time.

If anything in this module felt heavy, please reach out to your EAP or a trusted person.
You matter, and support is here for you.

