



## **Possible situations that trigger stress in bank employees in the municipality of Ecoporanga-ES**

### **Possíveis situações que desencadeiam estresse em bancários do município de Ecoporanga-ES**

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### **ABSTRACT**

**Introduction:** With globalization, the banking model and the modification of the model used by banks, employees began to suffer from influences linked to high competitiveness, greater profit and market positioning, in order to meet the main current demands. Along with this new work model acquired by bank employees, there is also the great possibility that bank employees developed stress at work, causing psychological problems and directly affecting the quality of life of this employee. **Objective:** to analyze possible stress indicators presented by bank employees in the municipality of Ecoporanga, in the north of the state of Espírito Santo. **Methodology:** This is a quantitative, exploratory and descriptive research, carried out with bank employees in the municipality of Ecoporanga (ES) with a focus on possible triggering factors of work stress. **Results:** The characteristics that manifest stress situations are linked to unexpected events, loss of control and symptoms involving sadness, nervousness and stress itself. Work is affecting these workers' lives not only in their workplace, but also in their personal lives; the answers "always or almost always" had a large percentage mainly in questions that were related to not being able to deal with changes and being able to solve accumulations of generated problems. **Conclusion:** These professionals feel incapable and sad in their daily lives, thus generating stress due to the pressure not only from their superiors, but also their own pressure to make them feel necessary and useful for the company they work for, with a high predisposition to emergence of mental illnesses or disorders.



**Keywords:** Banking, Stress, Mental health, Occupational health.

## 1 INTRODUCTION

In today's world, the models employed by executives have undergone several technological and economic developments and have presented advantages and disadvantages in several segments, especially banking, which undergo these changes and developments (MATTANA and GRANDO, 2015).

With the evolution also came several adaptations such as the forms of contract, forms of customer acquisition and even adaptations in the system, where we have the current model used by banks, which began to suffer from influences related to high competitiveness, higher profit and market positioning, in order to meet the main current demands (PINTO, 2011).

Along with this, the banks began to have their own systems for collecting results and goals, which most of the time can not be achieved, because of their time and the difficulty of its realization, causing the banker to present wear and psychological pressure by his immediate boss (LIMA, 2004).

In this way, the possibility of bank employees developing stress at work increases, causing psychological problems and directly affecting the quality of life of this employee. Therefore, stress has become one of the most studied subjects in recent decades, being caused most of the time when people need to adapt to some situation and do not have this capacity, establishing maximum effort on the part of the employee (MATTANA and GRANDO, 2015).

These living conditions are fundamental to the emergence of mental and physical illnesses, so this study gains real importance to better understand working conditions, which encompasses employment relationships, constraints and pressures in the physical environment and the organization of the work process. Finally, the research of the conditions in which the banker is working will allow and better understand the illness profiles of the various fractions of bankers (SILVA and NAVARRO, 2012).

Given such relevance and in order to understand about the possible stress situations involving bank employees, a survey was conducted with these employees in the bank branches of Sicoob, Caixa Econômica, Banco do Brasil and Banco do Banestes in the municipality of Ecoporanga-ES.

This study aims to analyze the possible indicators of stress presented by bank employees of Banco do Brasil, Caixa Econômica, Sicoob and Banestes in the municipality of Ecoporanga, in the north of the State of Espírito Santo, in addition to conceptualizing stress caused by work, it

was possible to observe that they are employees who have goals to be beaten, make public service in addition to staying hours in front of computer screens.

## 2 THEORETICAL BACKGROUND

### 2.1 PSYCHOPATHOLOGY OF WORK

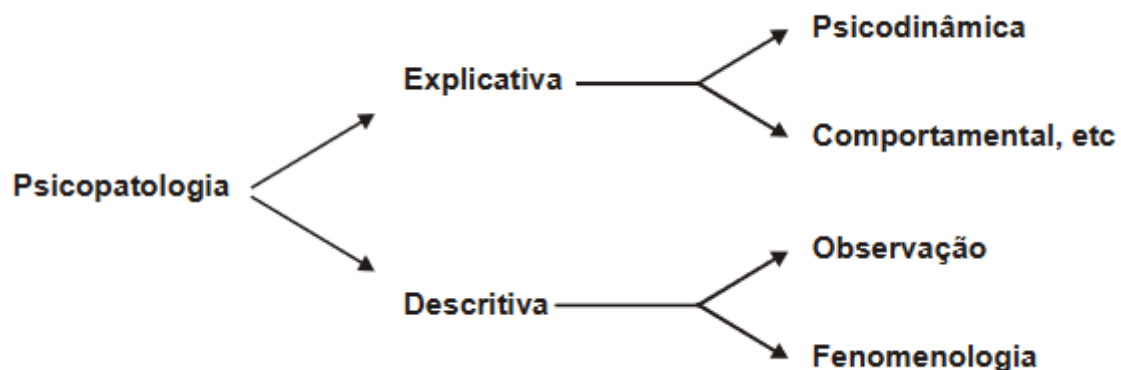
The psychopathology of work is the study related to behavior, cognition and abnormal experiences, encompassing in general the study of mental disorders related to work (GONZAGA, 2009).

These problems and sufferings passed by the worker are linked to the environment to which the worker is subjected, in which they have the greater goal of consolidating financially, without understanding the burden that this work can bring to your mental health (GONZAGA, 2009).

Currently there are several psychopathologies related to work, and in recent years this issue has become more evident, because, every day that passes there is a greater concern with quality of life of the worker, even by stressful overload and the increase in the number of hours worked by the employee (NASSIF, 2005).

Psychopathology is subdivided into two lines, being the explanatory psychopathologies, in which there are reasons for the emergence, and the descriptive psychopathologies, which is defined by the precise description and categorization of abnormal experiences, as presented in figure 1 (BELLUSCI, 2002).

Figure 1 Types of Psychopathologies



Source: Available at: <<https://cursospsicologia.com.br/wp-content/uploads/2020/09/Psicopatologia-na-Infancia-e-na-Adolescencia.pdf>>



Currently, there are several types of psychopathologies linked to work, being (GONZAGA, 2009, p. 11):

- Stress: Generating insomnia, poor concentration and irritation;
- Burnout syndrome: fatigue, anxiety and depression;
- Depression.
- Depression and Suicide due to work stress.

In addition, there are other psychopathologies that have not been cited above as professional fatigue, interpersonal relationship difficulty, bullying, and all these factors mentioned contribute directly in the development of these psychopathologies and increase the suffering of the worker (NASSIF, 2005).

### **2.1.1 Moral Harassment**

Moral harassment in workers is characterized by the emergence of exposure to humiliating and embarrassing situations to the employee, in a repetitive and lasting way during his work activities, causing him to develop psychopathologies, such as panic attack, agitation, anxiety and even depression (SUPERIOR COURT OF LABOR, 2023).

### **2.1.2 Depression**

Depression is one of the biggest causes of removal of employees in Brazil, because it is one of the reactions of loss and threats of loss, whether linked to employment or an unfavorable social context, which can lead to a deep sadness directly impacting the worker's work activity. There are three aspects that the worker can trigger depression, the first for lack of work, the second because of the threat of losing it, and finally, the pressures in which this worker is subjected (JARDIM, 2011).

### **2.1.3 Anxiety**

Another important psychopathology is anxiety, which is among the most prevalent category of mental illnesses in workers, which is characterized by anguish, disturbance, distress caused by uncertainty or any situation of danger, which when left untreated cause significant impairments in the worker's functioning, poor quality of life and a huge economic impact (RIBEIRTO *et al.*, 2019).



#### **2.1.4 Chemical dependency (alcoholism, indiscriminate use of drugs and medication)**

When workers develop psychopathologies, they can associate the disease with alcohol and drug abuse, which can cause several damages to their health. Excessive use of alcohol can cause a number of problems that should always be treated and investigated. The main changes are dehydration, hydroelectrolytic disorders, malnutrition, alcoholic pancreatitis, liver diseases, glycemic changes and infectious diseases (AMARAL *et al*, 2010).

There are currently a variety of psychoactive substances on the market, among the most consumed, marijuana, cocaine, crack and opioids stand out. These drugs can present several symptoms when there is intoxication or withdrawal, for cases of cocaine and crack use, hypertension, tachycardia, tachypnea, hyperthermia, pupillary dilation, high alertness and increased psychomotricity stand out. For cases of marijuana use are psychotic symptoms, acute episodes of anxiety and some cases of aggressiveness. In cases of opioid use (morphine, heroin, pethidine, tramadol, etc.) signs of marked miosis and bradycardia, respiratory depression, stupor or coma may be presented (AMARAL *et al*, 2010).

#### **2.1.5 Stress**

Stress at work is characterized by the physical and emotional reactions resulting when the requirements do not match the real capacity, resources or real need of the employee, which directly impacts on their interaction with the work environment and can develop other diseases, such as anxiety mentioned above (REIS *et al.*, 2010).

These disturbances are present within the major organizations of the world and compromise the interpersonal relationship of employees, and may thus stimulate various types of conflicts within the workplace (FIORELLI, 2007).

#### **2.1.6 Depression and Suicide due to work stress**

The increase in the incidence and prevalence of anxiety and depression, post-traumatic stress disorders, Burnout and exhaustion favor the emergence of an aggravating factor that has been increasing over the years, which is suicide. This increase is linked to the sequence of characteristics that the banking work process has been acquiring (SOARES and VILLELA, 2012).

#### **2.1.7 Signs, symptoms and diagnosis of Occupational Psychopathologies**

With regard to signs and symptoms, the clinical picture of the patient can evolve to 4 levels, being the level 1, which is characterized by lack of spirit, low back pain and cervicalgia; the level



2 begins to have difficulty relating to other employees, increased working time lost and job turnover; already at level 3 there is a noticeable decrease in working capacity, where begins self-medication and beginning of alcoholism. Finally, the last level which is the most serious, the patient present alcoholism, drug use, suicidal ideas, cardiovascular disease and professional withdrawal (ABRAÃO, 2008).

The diagnosis of this pathology is not easy, this is because there are changes in the behavior of the patient, because the symptoms can be diverse and present several at the same time, so it is worth noting that the diagnosis is the basic principle of the symptoms that the worker feels, where this is key to the definition of psychopathology (ABRAÃO, 2008).

## 2.2 THE WORKING ENVIRONMENT OF BANK EMPLOYEES AND ITS PSYCHOSOCIAL CHARACTERISTICS

The work environment of bank employees in recent years has been presenting with significant changes, linked to the characterization of the preconization and intensification of work and the incorporation of current technologies, which cause difficulties of adaptation for workers (GOULART, 2010).

The work environment of the bank went through a process of productive restructuring as quality control of the service provided to the public, form of contract of new employees, collection of goals to be beaten, method used by employees for a capture and fixation of customers, which impacted on the emergence of negative problems for the health of these employees, this stress is due from situations involving instability in employment, the possibility of unemployment, the exaggerated individualism, the performance charges based on excellence, qualification requirements, little space for manifestation of bankers, lack of recognition, authoritarian bosses, exaggerated pressure for greater productivity and achievement of goals, increased working hours, among other situations of the environment that cause the emergence of psychopathologies (BRUNO, 2011).

Another determining factor also involving the work environment are the possible situations of violence such as robberies and kidnappings, in addition to the daily life related to inappropriate ergonomic conditions of workplaces and that most of the time is not given due attention (BRUNO, 2011).

Ergonomic factors stimulate the emergence of pathologies related to biomechanical issues in work activities, due to repetitive exercises and inappropriate furniture, favoring the emergence



of Repetitive Strain Injury (RSI) and Work-Related Musculoskeletal Disorders (WMSD) (BRANDÃO, 2005).

All these aspects generate a variety of health problems such as psychosocial distress, the high prevalence of sedentary lifestyle, weight gain, diabetes, hypertension and alcoholism, and these factors are determinants for the emergence of mental disorders due to stressful situations involving the daily work of the bank (MELO, 2011).

To better understand the environmental factors and psychosocial determinants, it is necessary to understand the relationship between work and the health-disease process, which encompasses social factors, suffering, illness and death of social classes and groups, here saying, bank employees (SILVA and NAVARRO, 2012).

With the increasing implementation of quality of life programs in companies aimed at promoting the physical and mental health of employees, the need to identify the psychopathologies of work has long ceased to be a concern only of organizational psychologists, becoming a concern for administrators. The monitoring of mental disorders by organizations aims to reduce its incidence and neutralize its negative consequences, thus increasing the productivity of employees and ensuring a higher quality of life (FIORELLI, 2007).

### 2.3 DETERMINANTS AND METHODS OF PREVENTION OF PSYCHOPATHOLOGY

At the time when psychopathologies are addressed, what comes to mind is the realization of therapy and few times talk about preventive methods, however, the daily routine of the banker and the family history of these diseases are determining factors for this employee to be vulnerable to the evolution of the picture (PAIVA, 2009).

One of the ways to prevent psychopathology is through a healthy diet, with a low intake of sugars, a diet rich in vegetables, proteins and healthy fats are indispensable for the proper functioning of the nervous system. In addition, it is worth mentioning that foods rich in omega 3, vitamin B, iron, zinc, magnesium, vitamin D, amino acids, directly affect the manufacture of neurotransmitters, in addition to preventing cognitive degeneration and memory loss (MENDES, 2007).

Another method of prevention is physical activity, which besides doing good for our body also does for our mind releasing the tension that accumulates by stress and anxiety. Physical activity activates blood circulation, which stimulates the production of neurons and improves memory, in addition, the pleasure caused by physical activity arouse a constant satisfaction in those who have this habit, reducing the possibility of depressive picture (ZANELLI *et. al*, 2014).



Sleep is also a preventive method for the emergence of psychopathologies and emotional, and a physical and mental rest is an important point to be considered, and it is necessary to sleep around 7 to 9 hours to recharge mental energy, because the mind when tired brings inadequate thoughts, negative effects and apprehensions, so sleep is fundamental to the health of the nervous system (MULLER and GUIMARÃES, 2007).

And finally, a new method that is being widely discussed for the area of psychopathologies is meditation, which is an oriental technique that stimulates self-knowledge, control and emotional balance. This activity alleviates tensions, "relaxes" the brain and activates a sensitive side of the nervous system (MULLER and GUIMARÃES, 2007).

### 3 METHODOLOGICAL PROCEDURES

This is a quantitative, exploratory and descriptive research, because it explored and described the real stress situation of bank employees in the municipality of Ecoporanga-ES, who live daily with goals, objectives and results that must be met, with an extremely heavy emotional burden that triggers a high level of stress in these employees.

In the first moment, seeking to give sustainability and credibility to the research, a field study was applied through a questionnaire with the bank employees of the branches of Caixa Econômica, Sicoob, Banco do Brasil and Banco do Banestes in the municipality of Ecoporanga-ES.

According to Gil (2008, p. 10),

a field study or research is defined as the realization through direct observation of the activities of the studied group and interviews with informants to capture the explanations and interpretations of what occurs in that reality.

With regard to the nature of this information the research is quantitative, by the fact, to have the need for the analysis of resources and static techniques, the research becomes quantitative by will evaluate cases of stress in bankers, generating numerical data and referred probabilities, with the quantification of values and symbolic exchanges and submit to proof of facts, because the data analyzed are numerical (GIL, 2008).

The questionnaire used was prepared by the authors João Paulo Gomes da Silva and Lucas Pulcheiro Abdanur, in 2017, containing 14 questions, which will be directed to bank employees of Caixa Econômica, Sicoob, Banco do Brasil and Banco do Banestes branches in the municipality of Ecoporanga-ES. The questionnaire was applied to all bank employees of each bank, both female and male, in the age group of 18 to 60 years old. The bank employees who completed this





document signed the informed consent form, agreeing to participate in the research and giving knowledge that their name would not be identified under any circumstances.

#### 4 RESULTS AND DISCUSSION

The questionnaire was applied in the banks of Brazil, Caixa Econômica, Banestes and Sicoob, in the municipality of Ecoporanga, totaling 29 bank employees. At Banco do Brasil, only 60% of the bank employees answered the questionnaire. At Caixa Econômica, 71% of the bank employees answered the questionnaire. And at Banestes and Sicoob 100% of the bank employees answered the questionnaire.

At the Sicoob branch, after surveying the responses of the 8 bank employees interviewed, it was evident that only 13% of the bank employees had little or almost no symptoms of stress at work, however, the others (87%) presented possible stress situations almost always or always during their activities.

At Banco do Banestes, 44% of the bank employees did not present any or few stress situations, while the remaining 56% presented almost always or always stress situations during work.

At Caixa Econômica, 50% presented possible stress situations and the other 50% did not express stress situations in their responses.

And at Banco do Brasil, 60% of the bank employees expressed possible stress situations and 40% did not. In this bank, 60% of the employees expressed interest in participating in the survey. The other 40% were not available or did not feel comfortable to answer the survey.

After the end of the questionnaire application, the following result was obtained, presented in the table below:

Table 1: Possible stress situations in bank employees in the municipality of Ecoporanga-ES.

QUESTION	NEVER	ALMOST NEVER	SOMETIMES	ALWAYS	ALWAYS
1. Have you been sad because of something that happened unexpectedly?	20%	11%	29%	29%	11%
2. Have you been feeling unable to control the important things in your life?	29%	32%	20%	14%	4%
3. Have you been feeling nervous and "stressed"?	14%	18%	25%	20%	20%
4. Have you successfully dealt with life's difficult problems?	4%	32%	14%	36%	14%



5.Do you feel that you are coping well with the important changes that are taking place in your life?	4%	7%	18%	43%	25%
6.Have you felt confident in your ability to solve personal problems?	4%	4%	18%	43%	32%
7. Have you felt that things are happening according to your will?	7%	14%	36%	29%	14%
8.Have you been feeling that you could not cope with all the things you have to do?	14%	18%	29%	20%	20%
9.Have you been able to control the irritations in your life?	0%	14%	54%	14%	20%
10.Have you felt that things are under your control?	4%	7%	43%	25%	18%
11.Have you been angry because things that happen are out of your control?	20%	11%	29%	32%	25%
12.Have you found yourself thinking about the things you should do?	4%	0%	18%	32%	39%
13.Have you been able to control the way you spend your time?	7%	25%	18%	32%	14%
14.Have you felt that difficulties accumulate to the point where you believe you cannot overcome them?	20%	36%	29%	14%	0%

Source: Survey data.

The characteristics that manifest stress situations are linked to unexpected events, loss of control and symptoms involving sadness, nervousness and stress itself, which was widely addressed in the questionnaire applied to bank employees (GOURLART, 2010).

During the survey, it was notable a marked manifestation in two items, which with regard to question 1 (have you been sad because of something that happened unexpectedly?), 29% claimed to have been "almost always" sad, in addition, when asked by question 3 (have you felt nervous or stressed?) 20% admitted to having felt "almost always" nervous. It is remarkable the manifestation of negative symptoms, ranging from sadness to even stress and situations of absolute loss of control, which is evident in the profile of the banker who is going through a moment of stress (BRUNO, 2011).

The research also showed greater symptoms of stress in bank employees working in private institutions, in the case of the research the Sicoob agency, where it showed a huge disparity, reaching approximately 90% of employees with manifestation of stress situations. This information can be directly linked to the high turnover of employees, the instability that



this private organization provides, since their dismissal can occur at any time, and the constant charge for achieving goals and results (MORONTE and ALBUQUERQUE, 2016).

It is worth mentioning that labor laws are different in public, private and mixed banking institutions, so they have a different labor relationship within these places, in addition, there is a different perception of the future both in terms of stability and promotion in the future.

These stresses are generated due to this highly profitable and competitive market, where goals and demands are even greater, causing more tension, stress, insecurity in their abilities to respond to challenges (COELHO *et al*, 2018).

The study proves that it was the high predisposition to passive work among the participants, which makes the mental health of the banker harmful, in addition to a higher risk of developing occupational stress (PERTARLI *et al*, 2015).

The stress generated in the work environment in these bankers goes beyond goal collections, but also the service to the public where they have direct contact with the client who in some cases deposit in these bankers, dreams and personal goals, but also frustrations of their daily lives. And with the great competition, fear of unemployment, charging the superior they refrain from complaints and go through accumulating these problems and wear suffered on a daily basis, these problems also interfere in another important factor for a good job like sleep.

Sleep is also a preventive method and physical and mental rest is an important point to be considered, being necessary to have a good quality of sleep and have a rest time greater than 7 hours to recharge mental energy, because the mind when tired brings with it inadequate thoughts, negative effects and apprehensions that can be reflected in your day to day.

## **5 FINAL CONSIDERATIONS**

Given what was presented, among the possible stress situations presented by bank employees in the municipality of Ecoporanga, it is concluded that the main ones are high collection, high demand, personal collection in addition to emotional and pathological factors, with a high predisposition to the emergence of diseases or mental disorders.

These stress situations were evidenced with the results presented in the theoretical framework, where it was possible to verify that the greater the overload, the charge for results and the achievement of goals, the greater the labor instability, the high turnover of employees and the



psychological pressure suffered. The sum of these factors consequently triggers a greater likelihood of developing stress situations and even other more aggravating health problems (both mental and physical).

Therefore, it is proposed for professionals in the field of Physiotherapy who are interested in working on this topic with this population group, that they can build actions and strategies in order to achieve a positive result, providing a better working environment and better quality of life for employees in the banking sector.

The development of this study allowed us to understand and learn more about the daily lives of bank employees. However, only with the application of the questionnaire, that is, field research, it was not possible to understand the main causes of stress of bank employees.

According to the research it was possible to realize that bank employees suffer from stress at work mainly those who deal directly with customer service and goals, which can trigger some psychopathologies such as depression, sadness, feeling of incomprehension, feeling of incapacity.

It was possible to see that despite looking for methods to improve these emotional factors such as physical activity, leisure activities many still feel useless and with the feeling of fear of unemployment and competition.



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