

Stressors and coping strategies adopted by bank employees of a financial branch in the city of Três Rios/RJ



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ABSTRACT

The objective of this research was to analyze the stressors and coping strategies associated with the work of bank employees of a financial branch in the city of Três Rios/RJ. To this end, an exploratory research with a qualitative approach was carried out with a sample of 15 bank employees. Data collection involved the application of semi-structured interviews, and the data were analyzed using the discourse analysis technique. As a result, it was found that the main stressors were linked to pressure for results, high demands, and excessive goals. In addition, difficulties in customer relationships also contributed to generating stress, which highlights the interpersonal complexity that exists in the work of bank employees. The professionals' main coping strategies included physical exercises, leisure activities and family support. It was also observed that alcohol consumption in social environments was identified as a coping strategy, which can, however, cause harmful effects in the long term.

Keywords: Occupational stress, Coping strategies, Bank.

1 INTRODUCTION

In the current market dynamics, which are characterized by intense socioeconomic transformations and technological advances, organizations have faced a series of challenges that directly impact the work environment and the mental health of employees. Among the sectors experiencing these changes, the banking sector stands out, where professionals play a fundamental role in financial intermediation and in the provision of services to customers. However, the banking environment is notorious for its complex demands and constant pressures, giving rise to a set of stressors that can affect the well-being and quality of life of employees (SOARES; MOURA, 2016).



Occupational stress is characterized by the individual's physical and emotional response to excessive demands or persistent challenges in their work environment. In the banking context, increasing competitiveness, strict targets, the need to deal with delicate financial situations, and frequent contact with customers in pressure situations are just a few examples of the factors that contribute to the high stress burden on employees. However, the rapid evolution of financial technologies and the need to constantly adapt to new systems may further accentuate this scenario (PRADO, 2016).

In Brazil, the banking sector has, according to data from the Ministry of Finance (2017), one of the highest rates of work-related health problems compared to other economic activities. Between 2012 and 2016, for example, there were a total of 6,763 cases of sick leave due to mental and behavioral disorders related to the work environment. This amount corresponds to 12.77% of the benefits granted by accident sickness benefit.

Thus, occupational stress among bank employees becomes a topic of not only individual, but also organizational and social relevance. The well-being of employees directly reflects on the productivity and efficiency of financial institutions, as well as influencing the quality of services offered to customers. From this perspective, it is important to understand the stressors that permeate the banking environment and, above all, the coping strategies adopted by employees to deal with such challenges (MORONTE; ALBUQUERQUE, 2021).

As Muller, Silva, and Pesca (2021) point out, coping strategies, also known as coping strategies, represent the cognitive and behavioral efforts that individuals employ to manage the stress and challenges present in their lives. In banking, *coping strategies* can range from problem-solving approaches to emotional regulation mechanisms, as well as forms of seeking social support and cognitive reappraisal.

The study of the *coping strategies* adopted by bank employees in the face of stressors is extremely relevant, since such strategies can, according to Dias and Angélico (2018), directly influence individual and organizational results, shaping the effectiveness of coping and the psychosocial health of professionals.

In this context, the present research aimed to identify the stressors and *coping strategies* associated with the work of bank employees at a financial branch in the city of Três Rios/RJ, in the interior of Rio de Janeiro.

It is hoped that the results of this research can offer relevant theoretical and practical subsidies not only for the understanding of the impact of occupational stress in this specific context, but also for the identification of possible interventions and organizational policies aimed at the well-being of bank employees and the promotion of a healthier and more productive work environment.



2 THEORETICAL AXIS

2.1 OCCUPATIONAL STRESS: HISTORICAL CONTEXTUALIZATION AND CONCEPTS

Over the decades, according to Bianchi (2001), the understanding of stress has undergone a significant evolution, encompassing several fields and reflecting changes in society, medicine, and behavioral sciences. The term "stress," originally used in physics to denote force applied to an object, was brought into the context of health and well-being by physician Hans Selye in the 1930s. The doctor introduced the "general adaptation syndrome," describing how the body reacts to different stressful stimuli.

Authors such as Silva, Goulart, and Guido (2018) add that, during the 1950s and 1960s, Selye's theory of the stress response gained popularity, emphasizing the role of the adrenal glands and the hormonal system. In addition, Selye distinguished between "eustress" and "distress." Research on stress advanced in the 1970s and 1980s, when psychologists began investigating how psychosocial factors affect mental and physical health. During this period, occupational stress emerged as a relevant theme, recognizing the influence of the work environment on stress.

In the 1990s and 2000s, the study of stress continued to evolve, with an increasing focus on the interaction between biological, psychological, and social factors. Neuroscience has begun to explore the neural mechanisms underlying the stress response, broadening the understanding of how the brain and body cope with stressful situations. In the 21st century, occupational stress has gained prominence due to the growing concern about mental well-being in the workplace, driving efforts to create healthier environments and stress management strategies. Technology has also brought additional challenges, such as constant connectivity and the demands of the modern era (SILVA; GEORGE; GUIDO, 2018).

Occupational stress is a complex and wide-ranging phenomenon that affects individuals in diverse work environments around the world. As Lipp (1984) points out, occupational stress refers to the physical, emotional and psychological response that occurs when there is an imbalance between the demands of work and the resources available to deal with these demands. This imbalance can arise from a variety of sources, such as high workload, tight deadlines, lack of autonomy, interpersonal conflicts, role ambiguity, and constant pressures to perform.

The consequences of occupational stress can be significant for both individuals and organizations. On an individual level, symptoms can range from chronic fatigue, irritability, difficulty concentrating, and sleep disturbances to more serious health problems such as hypertension, gastrointestinal disorders, and even mental conditions such as anxiety and depression. In addition, prolonged stress in the workplace can also extend to personal life, affecting relationships and overall quality of life (PRADO, 2016).

For organizations, occupational stress is associated with a number of challenges. Stressed employees tend to be less productive and engaged, which can result in a drop in quality of work,



increased employee turnover, and higher sick leave costs. In addition, a work environment that does not adequately address employee stress can suffer damage to its reputation and face legal issues related to workers' health and well-being (MENDONÇA; SOLANO, 2013).

2.2 COPING STRATEGIES

Coping strategies, also known as *coping* strategies, refer to the approaches that individuals use to cope with the stress, challenges, and adversities they face in their lives. Coping strategies can vary from person to person, and their effectiveness can depend on individual context, personality, and circumstances. Coping strategies are essential for promoting people's resilience, mental health, and overall well-being, allowing them to more adaptively cope with problems that arise (MELO et al., 2016).

In addition, Morero, Bragagnollo and Santos (2018) highlight that *coping* is the set of strategies used by people to adapt to adverse situations. The efforts that individuals make to cope with stressful situations, whether chronic or acute, have been studied by social, clinical, and personality psychology, and are closely linked to the study of differences between people.

Initially, at the beginning of the twenty-first century, researchers associated with the psychology of the ego considered *coping* as related to defense mechanisms, being internally and unconsciously motivated to deal with sexual and aggressive conflicts. Eventually, external and environmental events were also included as triggers of the *coping* process, being hierarchically categorized, as well as the defense mechanisms, from less mature to more sophisticated and adaptive. From this perspective, the *coping* style was seen as stable and related to health or psychopathology (RIBEIRO; RODRIGUES, 2004).

According to Suls, David and Harvey (1996), a research approach began in the 1960s that began to emphasize *coping* behaviors and their cognitive and situational determinants. Coping was conceptualized as a transactional process between the person and the environment, with attention to both the process itself and the personality traits. This period saw significant advances in the field, especially through the work of Lazarus and Folkman.

Under a cognitivist approach, Folkman and Lazarus (1980) proposed a model that divides coping into two functional categories: problem-focused coping and emotion-focused coping. This model is based on factor analyses that identified two main factors to define these types of *coping* strategies. According to this perspective, *coping* involves conscious cognitive and behavioral efforts to cope with specific demands, internal or external, that are perceived as exceeding the individual's personal resources.

The model proposed by Folkman and Lazarus (1980) encompasses four key concepts: (a) *coping* is an interaction between the individual and the environment; (b) its function is to manage the



stressful situation, not to control it; (c) *the coping process* involves evaluation, i.e., how the phenomenon is perceived, interpreted, and represented cognitively in the individual's mind; (d) *the coping process* requires cognitive and behavioral efforts to cope with the internal or external demands resulting from the interaction with the environment.

Currently, the study of *coping strategies* remains an area of great relevance in psychology and other disciplines related to human well-being. Research has advanced to better understand how different coping strategies impact people's mental health, resilience, and quality of life in various situations (MULLER; SILVA; FISHERIES, 2021).

Advances in research have shed light on the complexity and diversity of *coping strategies*, recognizing that there is no one-size-fits-all approach that applies to all individuals and contexts. Instead, efforts focus on examining in depth how individual characteristics, such as personality traits, life history, and emotional resources, shape coping choices (HIRSCHLE; GONDIM, 2020).

According to Morero, Bragagnollo, and Santos (2018), the effectiveness of a *coping strategy* can vary considerably from person to person, taking into account factors such as the availability of social support, the ability to regulate emotions, and even cultural differences in the way people deal with stress. In addition, there is the interaction between *coping strategies* and other influencing factors, such as physical health, social environment, and life contexts.

2.3 OCCUPATIONAL STRESS AMONG BANK EMPLOYEES

In recent decades, banking institutions have undergone significant transformations in their labor operations. These changes were marked by a noticeable increase in workload and an emphasis on measuring the results achieved. As a consequence, these changes led to a growing number of health problems among bank employees (SOARES; MOURA, 2016).

In this context, musculoskeletal disorders resulting from repetitive efforts (known as Repetitive Strain Injuries - RSI) and mental disorders stand out as some of the major problems among bank employees (MORONTE; ALBUQUERQUE, 2021).

Thus, occupational stress is a significant issue in the context of bank employees. The demands and pressures associated with the financial industry can result in considerable levels of stress among these professionals. The banking environment often involves high performance expectations, sales targets, tight deadlines, and frequent interactions with customers, which can contribute to an intense and challenging work environment (VALERETTO, 2014).

According to Marques and Giongo (2016), the repetitive nature of tasks, coupled with the need to deal with sensitive financial issues, can cause emotional distress over time. Additionally, economic fluctuations and changes in industry regulations can create uncertainty, which in turn affects employee stability and well-being.



Notwithstanding, the pressure to meet goals and meet strict standards can lead to long working hours and a constant sense of urgency. Not only does this impact mental health, but it can also lead to physical problems, such as fatigue, insomnia, and even disorders related to a sedentary lifestyle, since many bank employees spend a large part of the day sitting (MARQUES; GIONGO, 2015).

Authors such as Mattana and Grando (2015) add that customer service, although essential for the banking industry, can be challenging, especially when dealing with dissatisfied customers or delicate financial situations. The ability to manage these interactions effectively is vital, but it can also be a source of additional stress.

3 METHODOLOGY

The present research was characterized as exploratory with a qualitative approach, since the purpose was to analyze the phenomenon of occupational stress from the perceptions of bank employees of a branch in the city of Três Rios/RJ. The choice of the qualitative approach proved to be appropriate because, as Godoy (1995) points out, it is an approach that values the depth of the information collected, allowing a detailed exploration of the experiences, emotions and meanings attributed by the participants.

Because it is a qualitative approach, the research focused, instead of looking for numerical data and statistics, on exploring the individual narratives, subjective perceptions, and contextual interactions that contribute to occupational stress. In this sense, the focus of the study was not the quantification of the data, but rather the in-depth understanding of the phenomenon under analysis, corroborating what Martins (2004) suggests.

Data collection was carried out with a sample of 15 bank employees from a financial branch in the city of Três Rios/RJ. Participants were selected through convenience, where individuals were chosen according to their availability and willingness to participate in the research. Thus, convenient sampling was adopted considering the accessibility of the respondents and the feasibility of conducting the interviews.

In the initial phase of the fieldwork, a pre-test was carried out with 5 employees in order to assess the clarity of the questions and the adequacy of the questions proposed for the interviews. At the end of the pre-test, two questions were readapted to ensure a better understanding for the interviewees. The pre-test allowed us to adjust and refine the interview script, ensuring that the questions were understandable and comprehensive enough to capture the nuances of the phenomenon under study.

After the pre-test, data collection was applied through individual semi-structured interviews with the selected bank employees. The interviews were scheduled in advance according to the availability of the participants and were held at the workplace, in a reserved room. The interview script,



refined based on the pre-test, addressed topics such as the triggers of stress, the coping strategies used, and the perception of the impact of stress on health and work performance.

Semi-structured interviews, which are characterized as a flexible and open type of interview (FRASER; GONDIM, 2004), allowed a holistic analysis of the factors involved, going beyond the superficial aspects to explore the complexities underlying occupational stress. During the interviews, there was space to explore emerging themes and to deepen the questions according to the interviewees' responses.

The answers to the interviews were recorded in a printed questionnaire. In addition, the interviews were recorded to ensure the accuracy and completeness of the information collected. It should be noted that all respondents were previously informed about the recording process and agreed to the recording for research purposes. The names of the interviewees were kept confidential, being replaced by pseudonyms in order to ensure the confidentiality and privacy of the participants.

After the fieldwork, the data were analyzed using the discourse analysis technique, which prioritizes the capture of the messages transmitted by the subjects (CAMPO; DELANOY, 2019). The data were analyzed through an integrated approach to the phenomena that occurred, thus involving the selection of the text, reading of the transcripts, coding, data analysis and analytical writing of the discourse.

4 RESULTS AND DATA ANALYSIS

Through data collection, it was possible to identify the profile of the bank employees who participated in the study. The age of the interviewees ranged from 23 to 43 years, and the mean age was estimated at 35 years. Regarding gender, men constituted 60% of the sample, while women represented 40%, which shows a preponderance of male bank employees. The length of time the professionals worked in the agency ranged from 1 year to 13 years, with an average estimated at 5 years.

The profiles of the bank employees who participated in the study reveal a diversified sample, where different demographic characteristics and professional trajectories are represented. The age spectrum suggests that the study included both bank employees in the early stages of their careers and professionals with more consolidated experience, contributing to the representativeness of the sample. The gender discrepancy observed, with 60% of respondents being men and 40% women, reflects the gender dynamics of the banking sector, with a historical predominance of men in this field.

In relation to the central theme of this study, bank employees were asked about the main stressors that exist in the branch. As a response, it was observed that the majority of bank employees, in a total of eight people, cited factors linked to high demand, pressure for results and excessive goals, as can be evidenced in the subsequent statements transcribed below.



The high charge is super stressful. Knowing that we are charged all the time for goals is something that affects my psychology a lot (E4).

The main stressor is the pressure that exists to achieve results. As bank employees, we always have to achieve a certain result, and this causes us to have an extremely stressful work routine (E8).

Working in a bank branch is extremely stressful as we work on a goal basis. We are constantly confronted with the need to meet sales quotas and achieve productivity goals (E11).

In view of the above, it is observed that the results of this research reflect a substantial convergence in the perceptions of the participating bank employees about the main stressors present in bank branches. The analysis of the answers obtained reveals that the high demand, the pressure for results and the excessive goals emerge as critical elements that significantly influence the level of stress experienced by these professionals.

The high demand highlights the constant pressure and vigilance imposed by targets, exerting a negative impact on the psychological well-being of bank employees. The notion of constant vigilance in relation to goals aligns with the principles of work stress theory, which emphasizes how constant performance evaluation and the need to meet pre-established goals can result in psychological tensions and pressures.

The pressure for results also emerges as a central component of the stressors in bank branches, corroborating that excessive goals are configured as a trigger for work stress. In this scenario, the constant need to achieve specific results imposes a significant burden on bank employees, affecting not only the professional sphere, but also the quality of life and mental health of these individuals.

Thus, the constant pressure for goals and results, together with the need to meet quotas, creates a scenario in which bank employees face a strenuous and demanding work routine. This prolonged stress load can lead to a variety of adverse impacts, including mental health issues, physical exhaustion, and work-life imbalance.

In addition to these factors, four bank employees cited difficulties in customer relationships as the main stress factor, as they reported that dealing with complex demands, dissatisfactions and frequent interpersonal conflicts with customers contributes to a challenging work environment. The statements below show some reports.

Dealing with customers is very stressful. Many times, clients are rude and end up disrespecting me (E14).

The main factor that stresses me out is the bad manners of some customers. I work directly with customer service, and that ends up wearing me out. Almost all the clients I serve get in touch to try to solve some kind of problem, so they are people who are already in a state of dissatisfaction when they come to me (E2).



Based on the results, it is possible to verify that the stressors associated with customer relationships play a crucial role in the stress experience of bank employees. These responses indicate that interacting with clients can be a significant source of psychological tension and pressure for these professionals.

Difficulties in customer relationships are often described as involving challenging situations, such as dealing with complex demands and unhappy customers. The report that customers are often rude and disrespectful suggests that bank employees face emotionally charged interactions, which can amplify stress.

Notwithstanding, the perception that most customers already contact bankers in a state of prior dissatisfaction highlights the reactive nature of the job, where professionals are often dealing with issues that customers face. In this way, the complexity of customer service in bank branches, where the reactive nature of interactions can intensify the stress of professionals.

In addition to the pressure for goals and results, the need to manage dissatisfied customers and deal with their demands and negative emotions can contribute to the psychological burden experienced by bank employees. Problems in customer relationships can create an emotionally exhausting work environment, where bank employees have to manage not only tasks related to goals and outcomes, but also the emotional and social demands that arise from customer interactions.

In this sense, the need to remain calm, professional, and solve clients' problems can be particularly draining, especially when emotions are high. It should be noted that, in addition to impacting the psychological well-being of bank employees, customer relationship problems can also have repercussions on intra-organizational relationships. Frequent conflicts with unhappy customers can contribute to a tense work environment and decrease overall job satisfaction.

It should also be noted that three individuals pointed out different factors, such as: lack of adequate support from the superior boss, lack of recognition, and excessive noise in the agency.

It stresses me out that I don't have the proper support from my superior boss. I think that working in a bank branch requires mutual collaboration, and that doesn't exist here (E7).

The most stressful factor is a lack of recognition. I do my best and meet my goals, but I'm not recognized. This discourages and stresses me out (E10).

Here at the agency it's a lot of noise. The phone rings all the time and the clients, as well as my co-workers, speak very loudly. You can't work in a healthy way this way, it's stressful (E12).

The respondents' reports highlight the diversity of stressors present in the work environment of bank employees. Lack of management support, excessive workload, and lack of recognition can interact with the other sources of stress, making the work experience even more challenging.



After identifying the stressors, the bank employees were asked about the strategies they seek to adopt to alleviate stress. As a result, it was observed that most professionals, in a total of seven individuals, seek to perform physical and leisure activities, such as weight training, running, fighting, cycling, soccer and *crossfit*.

To ease the stress, I do weight training. Leaving work and doing weight training brings me a sense of relief. Today, I can no longer live without working out (E13).

I try to do physical activities. Every morning, I get up early and run along the riverbank. This gives me the energy to go to work every day (E5).

On weekends, I always play soccer. Being with friends and playing ball brings me a certain relief to start work each week (E2).

The results of the survey indicate that the practice of physical activities is a common strategy among bank employees to deal with stress. The experiences reported by the interviewees show that these activities not only offer physical relief, but also emotional relief, contributing to improve general well-being and disposition in the work environment.

In this sense, the regular practice of physical activities has the potential to mitigate the wear and tear of the work environment's routine, allowing bank employees an opportunity to disconnect from the challenges of everyday life and focus on something positive and invigorating. This mental break can be essential to recharge your batteries and face the demands of the profession with a more balanced perspective.

The second *coping* strategy most cited by employees was linked to support and socializing with the family, as four individuals mentioned aspects such as: being with the family, going to the movies with the children, participating in activities together and sharing leisure time with loved ones. These experiences reported by the interviewees show that family support plays a crucial role in mitigating stress related to the work environment.

What relieves my stress is knowing that I'm going to come home and have a family. It's because of them that I endure everything, and they are my support (E8).

To relieve stress, I often go out with my kids to see movies at the cinema on the weekends. It's a routine that's already part of my life, and my kids love it (E14).

Having leisure time with my family is, without a doubt, what relieves my stress. I forget everything when I'm with them (E9).

Based on the reports, it appears that respondents mentioned that spending quality time with their loved ones is a significant way to cope with stress coming from the work environment. The narratives reveal that the presence of the family offers an emotional refuge, allowing bank employees to disconnect from professional pressures and find comfort in affective bonds.



Reports indicate that sharing moments with family provides a sense of belonging and security, creating an environment where bank employees can express themselves freely and find emotional support. This emotional support contributes to the reduction of anxiety and tension levels, as employees feel understood and supported by their loved ones.

In addition, interaction with family members helps bank employees to maintain a balanced perspective between work and life outside the professional environment. The presence of family contributes to employees disconnecting from work and engaging in relaxing and meaningful activities during their free time.

It is also worth mentioning that two individuals pointed out that they try to go to clubs and drink beer to try to forget about work problems, as evidenced by the statements below.

I usually go to Rio de Janeiro and enjoy the clubs. Every weekend, I take the bus and go to Lapa to have a little fun (E1)

To relieve my stress, I always drink a beer on the weekend with friends (E7).

This approach reflects the search for a complete break from professional pressures, through an environment of entertainment and relaxation. The festive and lively atmosphere of nightclubs can provide a sense of freedom and distance from the demands of everyday life, allowing individuals to engage in activities that provide immediate pleasure.

However, it is important to highlight that this coping strategy can present both benefits and challenges. While nightclubs may offer momentary stress relief, they may not address the underlying issues or offer a sustainable long-term solution. This is because, this approach can be accompanied by side effects, such as additional fatigue due to nighttime activities and excessive alcohol consumption, which can negatively impact physical and mental health.

Finally, two individuals mentioned elements such as reading books and cooking. The results show that these activities are also adopted as strategies to deal with stress in the banking environment. The experiences shared by the interviewees indicate that these activities offer not only a positive distraction but also an opportunity to focus the mind on something pleasurable and creative, temporarily taking the worries away from work.

5 FINAL THOUGHTS

Based on this research, it was possible to verify the stressors and *coping* strategies adopted by bank employees of a financial branch in the city of Três Rios/RJ. The diverse profile of the participants, representing a variety of ages, genders and professional experiences, contributed to the representativeness of the sample. The predominance of men in the sample reflects the historical gender dynamics in the banking sector, where men have traditionally been more present.



The analysis of bank employees' responses to the main stressors highlighted high demands, pressure for results, and excessive goals as critical components that influence the level of stress experienced by these professionals. The constant vigilance imposed by the targets, combined with the need to meet sales and productivity quotas, emerged as elements that negatively impact the psychological well-being of bank employees.

In addition, difficulties in the relationship with clients were also identified as a significant source of stress, evidencing the emotional and interpersonal complexity inherent to the work. The need to meet customer expectations, resolve conflicts, and deal with varying demands puts bankers in challenging situations. This emotionally charged dynamic results in additional work tensions as bank employees struggle to balance service excellence with the rigorous operational demands imposed by the organizational environment.

The coping strategies adopted by the bank employees revealed the importance of physical and leisure activities, as well as support and interaction with the family, in mitigating stress. Regular physical activity has been shown to be an effective way to disconnect from professional demands and recharge your batteries. In addition, the support and interaction with the family offered an emotional refuge, allowing bank employees to disconnect from the pressures of work and find comfort in emotional bonds.

However, it is relevant to note that some strategies adopted, such as excessive alcohol consumption in nightclubs, can offer momentary relief, but also lead to harmful side effects. Therefore, the promotion of healthy and sustainable stress coping strategies should be encouraged, aiming at the long-term well-being of bank employees.

The results of this survey provide a comprehensive understanding of the stressors faced by bank employees and the ways in which they seek to cope with stress. This information has important implications for the banking industry and can contribute to the development of more effective stress management strategies aimed at improving the quality of life and well-being of these professionals.



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