

Quality Of Life in The Banking Sector

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Abstract

The present study focuses on the discussion of quality of life at work (QWL), a fundamental requirement to guarantee the well-being of workers, promoting a healthier and more pleasant work environment, as well as a better performance. In this context, the paper presented had as research source the banking sector of a Financial Institution held in the city of Três Rios, a municipality in the state of Rio Janeiro. The objective of this research article is to present how bank employees evaluate their quality of life. A qualitative research was performed, where interviews were conducted with company employees.

Key words: Quality of life at work (QWL). Motivational factors. Banking industry.

1. INTRODUCTION

Quality of Life at Work - QWL is a subject increasingly addressed in organizations today. This is easily explained, considering that the theme is responsible for the satisfaction and well-being of employees. A collaborator who has his diverse needs satisfied tends to produce more and better, becoming more motivated and less exposed to stress and the various diseases of work. We spend most of our time at work, it will be the quality of work condition that will lead to a better life - probably longer and happier (ZANELI and SILVA, 2009). The objective of the present study is to demonstrate the perception and understanding of bank employees about QWL, and what aspects favor and disfavor the quality of life at work. The study was conducted through interviews with ten professionals from an institution located in the city of Três Rios, in the state of Rio de Janeiro.

The banking sector in Brazil is experiencing a huge inconsistency. We have on the one hand, the bankers, one of the classes that profits the most in Brazil today, according to the National Confederation of Banking (2005), and on the other hand, bank employees that are more and more exploited and harassed to achieve greater goals. This results in a work environment full of pressures and fears. It also leads to a stressful and unhealthy life.

The relentless pursuit of goals leads supervisors to impose high work pressure, in the form of threats of unemployment (JACQUES; AMAZARRAY, 2006). Fear of losing their jobs causes many workers to give up their free time, working excessively to meet organizational demands. The absence of a good quality of life, affects both the professional and personal life of employees, and can develop occupational illnesses, demotivation, loss of satisfaction.

2. THEORETICAL FOUNDATIONS

From the beginning of the Industrial Revolution the worker was treated as simple "tools" of the production line. The change in this vision was very slow and timid; and it was not until the middle of the twentieth century that an efficient movement emerged that effectively cared for the health of worker.

The origin of Quality of Life at Work movement (QWL) began in the 1950s, with the emergence of the socio-technical approach. However, it was only in the 1960s that initiatives of social scientists, trade union leaders, business leaders, came in search of better ways of organizing work, in order to minimize negative effects on workers' health and well-being.

Over time, several interpretations have been attributed to QWL. The aspects of the individual reaction to the work experiences were emphasized; aspects of improving working conditions and environments were also highlighted, aiming greater satisfaction and productivity. QWL is also seen as a movement, in which terms

such as participatory management and industrial democracy are often adopted as their ideals. Finally, in the 1980s, QWL acquires importance as a globalized concept, related to productivity and total quality.

2.1. Main models of QWL

2.1.1. Model QWL - Nadler and Lawler

Quality of life is based on employee participation in decisions, restructuring of work through the enrichment of tasks and autonomous work groups, innovation of the rewards system to influence the organizational climate and improvement in the work environment regarding the physical and psychological conditions, working hours, etc.

2.1.2. Model of Hackman and Oldham

The job dimensions are fundamental in QWL, these aspects produce critical psychological states that lead to personal and work results that directly affect the quality of life at work. The main job-based aspects are: varieties of skills, task identity, task significance, autonomy, Feedback and inter-relationship.

2.1.3. Walton Model

It is divided into eight factors and each of them covers several dimensions. The eight factors are: fair and adequate compensation, safety and health conditions at work, capacity utilization and development, opportunities for continued growth and security, social integration in the organization, constitutional guarantees, work and total living space and social relevance of life at work.

The Quality of Life at Work is the research of the means of work execution, which is developed so that the best human potential is harnessed, being individual and or in a team, so the QWL inserted in the organizational context helps in the continuous reformulation of the company. This concept is to be healthy, from physical health to professional, intellectual and social health. QWL is directly linked to motivation, the more motivated the person is, the greater the degree of self-esteem, consequently, the more health and the willingness to generate positive results in their work. More and more companies wishing to be among the best in the market should invest in people. Therefore, quality of life is a factor of personal and organizational excellence.

3. METHODOLOGY

The research on QWL performed in this branch of Banking sector was done by qualitative research method. The observation of the studied phenomena characterizes a research that requires the contact with the people involved, either through interviews or through questionnaires, aiming to identify the reasons that they attribute to the research question.

The natural environment is the direct source of data and the researcher, the main instrument, and the data collected are predominantly descriptive, as Creswel (2007) points out. In addition, the author emphasizes that the concern with the process is much greater than with the product, that is, the researcher's interest in studying a particular problem is to verify "how" it manifests itself in everyday activities and procedures. Richardson (1999) adds that qualitative research is especially valid in situations where it is evident the importance of understanding psychological aspects whose data can't be fully collected by other methods because of the complexity they entail (eg understanding attitudes, motivations, expectations and values).

The Research Instrument consisted of an interview and questionnaire applied to the bank employees, where the research problem was verified. A total of ten people were interviewed.

The interview and the application of the questionnaire were carried out with the authorization of the agency administration, provided that the Financial Institution was not identified in the present study, thus guaranteeing the anonymity of participants. The questionnaire was personally delivered by one of the authors of this study, given the ease of access to the employees it owns, allowing the possibility of responding at home.

This latter condition was suggested to obtain greater wealth in the answers because there is no pressure due to the lack of time.

The Technique of analysis of collected data was the analysis of discourse. According to Vergara (2005), discourse analysis comes to be a method that seeks not only to learn how a message is transmitted, but also to explore its meaning. Evaluates who sent and received and what context the message is inserted into. For the discourse analysis to be clear, it is an indispensable condition to transcribe the discourse in its entirety without initial cuts, corrections and interpretations. In this case, whenever it is necessary, for a better understanding of the obtained information, or exemplification of variable identified in the research, the literal transcription of the answers obtained by the questionnaire or interview should be used.

Thus, based on the above considerations, to ensure the anonymity of the participants and involved in the research, as already informed, the transcripts of the answers obtained will be used with fictitious names.

4. PRESENTATION OF RESULTS

The research was done with a sample of 10 employees of a renowned Financial Institution in Três Rios city. Four employees are women and six are men. Three are aged between 20 and 30 years; six are aged

between 30 and 40 years and only one is over 40 years old. The positions occupied by the interviewees are: service coordinator, relationship manager, commercial agent, cashier, trainee, and general manager. All respondents work in one location and have a workload of 40 hours per week.

Responding to the first question in the questionnaire that is: "describe the organization in which you work and the position you currently occupy", they responded positively overall. Most of them have just described their position and the tasks they perform as we can observe in the lines of "Maria" and "João" transcribed respectively: - "I work in the banking area which is responsible for the management - income, where I work in problem solving and business prospecting. "; "Bank work with retail sales through cash and management".

The few who described the organization did so from an optimistic point of view. It was mentioned that the bank is an organization that generates opportunities for those who dedicate themselves, as described by two interviewees in the speeches: - "The Bank where I work is a large financial institution that is always offering opportunities for those who seek great positions and aim to grow in the financial sector. "; " The Organization I work for is a consistent company with market value".

In the second question, which is: How do you define the expression "Quality of Life at Work", The most common answers affirmed that Quality of Life at work is a good relation between employees in the work environment, pleasant environment with flexible hours, available and well-preserved work materials and reconciliation of work and personal life as transcribed by the lines: - "People who know how to work together, making work more productive, as well as strengthening effective and reliable ties"; "A pleasant environment with flexible schedules, furniture and equipment in good repair", and " Quality of life is a balance of personal, family and work life in my point of view. "

Others affirm that QWL is directly related to the development of the work, as stated in the speech of "Pedro" and "Maria" respectively: - "Respect for the legislation and well-being of the employee, with an environment conducive to the development of work, based on morality, ethics and good customs", " Quality of life at work is directly linked to the improvement of employee performance ". There were also vague answers such as: "coherence on the part of all employees".

Finally, in the third and last question, which is: "In your opinion, what factors do not favor the quality of life at work?", The most common answers was: poor relation between work colleagues and bullying as it says an interviewee in the speech: - "A bad relationship with teammates, a boss who practices harassment or abuse of authority and repudiation of my own services". But it was also reported excessive stress, poor organization, prolonged working hours and lack of balance between work, personal life and family, as represented by the following speech: - "Stress, bullying, lack of balance between staff, work and family problems".

Another important factor reported in the banking sector, which directly affects the QWL, is the excessive collection of targets as quoted in the "Maria" speech: - "In my workplace, the management of goal collections affects the psychological of employees ... ". In addition, it was also reported as a factor that undermines the QWL, the accumulation of functions and disrespect to internal norms and labor legislation.

It was verified that most of interviewees have little understanding about the theoretical concepts of QWL. However, the problems they have presented fit the most common quality of life problems at work in companies. This shows that despite little theoretical knowledge, they have a good empirical knowledge on the subject.

5. DISCUSSION

In the current context of organizations, the quest for quality of life at work (QWL) has been almost an obligation. On the other hand, changes in the banking system have led to a decrease in the number of employees, a significant increase in the workload, services, responsibilities and targets assigned to workers. All these changes have an impact on the overall health of employees.

According to Silva and Navarro (2012), the sector faced a process of intense restructuring due to technological advances and organizational modifications. The most recent phase involves the reduction of hierarchical levels, the flexibility and the polyvalence required by the new functions. The employee bank began to fulfill a role of excellent sellers, being charged for the fulfillment of goals established by superior hierarchical levels, and responsible for activities like financial consultancies and the commercialization of products and services (LARANGEIRA, 1997; GRAVINA and ROCHA, 2006).

This scenario of a strong change in the banking sector contributes significantly to poor quality of life, and the bad relation among work colleagues, bullying, prolonged workload, stress and imbalance of professional and personal life.

Considering that the differential in the organizations are people, is clear the importance and contribution of the interpersonal relationship for the companies that when well implemented and accompanied by managers, the tendency is that the organizations will get good results and stand out in the market. The challenge for administrator is to make employees work in team, motivated and in tune respecting the individualities and differences of each one attending the organizational objectives, generating a good atmosphere and satisfaction with their work and the organization.

According to Lacombe (2005, p.21): "Interpersonal relationships are constituted by a group of people within the same environment and with objectives common to all, where organizational objectives are priorities". Managers should adopt strategies where it is evident to employees that within the organizational environment what should prevail are the company's objectives and mobilize the work team in favor of it, thus minimizing the formation of possible informal groups.

Another complaint made in the banking sector and by employees interviewed is bullying at work. It is characterized by "any and all abusive conduct (gesture, word, behavior, attitude) that attempts, by its repetition or systematization, against the dignity or the physical or psychological integrity of a person, threatening his or her employment or degrading the work climate". Sometimes they are small aggressions that, taken in isolation, may be considered minor, but when practiced in a systematic way, they become destructive.

In general, the aim of the harasser is to degrade the work environment for an employee or for a group of employees. However, harassment can also be configured with the aim of changing the employee's behavior, simply by seeking, for example, his embarrassment towards the boss and other colleagues as a kind of punishment for the opinions or attitudes manifested. Other times, as is common in the banking sector, harassment turns to the achievement of production targets that are often excessive, with deadlines that are too short, and with very strict forms of collection, without considering the variations that occur in various parts of the industry and the economic scenario. These goals increase the workflow for certain periods by setting specific deadlines for their attainment, generating work overload and stress, which together affect the quality of life of employees.

The workplace becomes a place of torment, where the worker does not find more security and confidence on the leaders or pairs. The loss of productivity begins to be felt; the employees, due to the pressure of the work and to the excessive collection or other factors of oppression, begin to deliver a smaller volume than the expected, and consequently, the reprisals within the organization begin, causing the detachment of colleagues and their own social isolation (SOBOLL, 2008).

Chiavenato (2014) reminds us that the workplace should be the place where the employee has help and comfort in carrying out his activities. When there are cases that contribute to the disadvantage of such situations, an imbalance arises that will lead to significant disarrangement within the organization, contributing to the degradation of quality of life.

6. CONCLUSION

The objective of this article was to analyze the quality of life of the bank worker. Therefore, through the applied research, the proposed objective was reached, because it was possible to identify the employees' perception of their own QWL.

Among the questions asked, we can verify that the employees believe that quality of life is related to good relationship between employees, a pleasant working environment with flexible hours, adequate material to carry out the tasks and reconciliation of professional life with personal life.

We verified that there was a great complaint by the interviewees about the interpersonal relationship in the sector, a factor that directly affects the quality of life. Having a favorable working environment with healthy relationships would bring great benefits to employees. Strong teams are stronger not only by sharing victories, but also sharing the negative results and seeking solutions that can reverse that (FONSECA, 2016).

Another point addressed by the collaborators was the moral harassment and the stress given to fulfill goals. Due to the intensification of work in the banking sector, the stimulus to competitiveness among colleagues, the threat of unemployment due to non-compliance with goals and constant demands are some of the factors responsible for the emergence of occupational diseases, depression, stress, demotivation, loss of satisfaction. The company should pay more attention to the quality of life at work, promote actions and follow them. Because QWL is closely related to the organizational climate and productivity, which affects the financial return and image of the organization, its lack is harmful both to the employee and to organization, as well as impacting the employee's relationships with family and society.

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