

“WORK FOR WHAT?” THE MEANING AND THE SENSE OF WORK FOR THE BANKERS

“TRABALHAR PRA QUÊ?” O SIGNIFICADO E O SENTIDO DO TRABALHO PARA OS BANCÁRIOS

Submission: 18/04/2016

Accept: 23/12/2017

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ABSTRACT

The work of the banking sector has been affected by several transformations, especially by the insertion of the technological equipment in the agencies and integrated information systems, to control the time, the work and the productivity of the bankers. In this context, the purpose of this study is to understand the meaning and meaning of the work for bankers. The research characterized by the quantitative method, and the data collection was carried out through a survey applied to 65 bankers, who answered a questionnaire with closed questions. Data were analyzed using descriptive statistics techniques (mean and standard deviation) and factorial analysis. The main meanings pointed out by the bankers are that the work is something that allows the improvement, that adds value to life, as well as offers a contribution to the community. In this sense, work means a set of relevant activities to meet professional needs, personal values and contribute to society. It was found that the main factors that give meaning to the work in the banking sector is the guarantee of a quiet future, respect in the work environment, transparency and, its influence and social utility in what comprises justice and equality, corresponding to the desires Interests of the worker.

Keywords: Work. Meaning of work. Meaning. Banking.

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RESUMO

O trabalho do bancário vem sendo afetado por diversas transformações, especialmente pela inserção dos equipamentos tecnológicos nas agências e sistemas de informação integrados, para controle do tempo, do trabalho e da produtividade dos bancários. Nesse contexto, o objetivo deste estudo é compreender o significado e o sentido do trabalho para os bancários. A pesquisa caracteriza-se pelo método quantitativo, e a coleta de dados foi realizada através de uma survey aplicada a 65 bancários, que responderam a um questionário com perguntas fechadas. Os dados foram analisados por meio das técnicas de estatísticas descritivas, (média e desvio padrão) e da análise fatorial. Os principais significados apontados pelos bancários para o trabalho é algo que permite o aperfeiçoamento, que acrescenta valor a vida, bem como oferece uma contribuição para a comunidade. Nesse sentido, o trabalho significa um conjunto de atividades relevantes para satisfazer as necessidades profissionais, valores pessoais e contribuir para a sociedade. Constatou-se que os principais fatores que dão sentido ao trabalho no setor bancário é a garantia de um futuro tranquilo, o respeito no ambiente laboral, a transparência e, sua influência e utilidade social no que compreende a justiça e a igualdade, correspondendo aos desejos e interesses do trabalhador.

Palavras-chaves: Trabalho. Sentido do trabalho. Significado. Bancários.

1 INTRODUCTION

The work, as a productive effort, shows a part of nature, or in any kind where instinct and execution can not be separated. "The spider weaves its web according to a biological incitement and can not delegate this function to another spider; it performs this activity because it is of its nature" (Braverman, 2014, 53). Human beings, unlike animals, have a motivation to work, where the unity of conception and execution can be invalidated. Conception can continue and manage execution, but the idea conceived by one person can be executed by another (Braverman, 2014, Antunes, Praun, 2015).

Work was present during the development of society. In the early days, work had a unique subsistence objective, but today it has a much broader social, cultural and economic sense. According to Morin (2001), the changes experienced by society and organizations pose a great challenge to managers. Thus, the link between management and work is evident, since it is the responsibility of the company to offer workers the possibility of doing something that makes sense, to practice and develop their personal skills, to exercise judgments and free will, to know the evolution of their performances and of adjusting (Morin, 2001).

The research on the themes, meaning and meaning of the work began with the study group MOW - Meaning of Works and presented advances with Morin (2001). In this paper, we can highlight studies on these themes in different groups, such as advertising (Alberton & Piccinini, 2009), young Brazilian executives (Morin et al., 2007), disabled people (Lima et al., 2013), retirees (Bitencourt et al., 2011), individuals in organizations of popular culture (Dourado et al., 2009).

In the discussion about the meaning and meanings of work, it is pertinent to delimit the issue in a class of workers that has undergone profound transformations in the last decades: the banking ones. Bank work was significantly affected by several changes, especially by the insertion of technological equipment in agencies (FEBRABAN, 2014) and the improvement of integrated information systems used by banks to control the time, work and productivity of bankers (Pereira, Segre, Nascimento, 2013). We point out the studies carried out on the working conditions of bankers, as in Paiva and Borges (2009) and Ferreira and Seidl (2009); (1998), Gomes and Souza (2008), Teixeira and Cavalcante (2005), Pereira, Segre and Nascimento (2013), and other studies on banking work and its changes, such as in Tavares and Thiry-Cherques (2011), Grisci and Bessi (2004). Therefore, the purpose of this study is to understand the meaning and meaning of the work for bankers.

We must question the importance of this study. It is possible to list justifications for conducting this research with bankers for the importance of their work in society, for the search for improvement of the relationship between employee and employer and the advances of people management. The work shows itself as one of the characteristics of the current capitalist society, having undergone several profound changes in the last centuries. Therefore, the study of the context of work is always relevant from the social point of view, since changes in work influence the whole society. Moreover, the banking context is highlighted, both by the importance of financial institutions in society and by the number of employees. Studying the banking sector is already justified by its importance in society, reinforced by the number of agencies spread across Brazil: more than 20 thousand agencies (BACEN, 2014 and DIEESE, 2015). As for its employees, the banking sector employs more than 468 thousand employees (DIEESE, 2015), demonstrating the economic and social relevance.

Still, in the practical character, the study is justified by the relevance of the management of people in the contemporary context. Studying the people, their relationships, and their sense of work can help both employees and organizations. About banking institutions, this study can contribute to the understanding of the meanings of work for its employees, enabling a (re) direction of their actions and people management philosophies. Actions by the company that improves the conditions and the meanings of work affect the quality of life in the employees' work, bringing improvements in the work for all the bankers and consequently raising the quality of the service rendered and the satisfaction of the clients.

To achieve the objectives of this study, descriptive quantitative research was used as a research tool and the survey method as a data collection strategy. In addition to this introductory stage, this study is composed of the theoretical reference, which addresses work, the meanings of work, as well as banking work; and then the methodological aspects, the analysis and discussion of the results, as well as the final considerations.

2 THEORETICAL REFERENCE

2.1 THE WORK

In antiquity, work was seen as the activity of individuals who had lost their freedom. Its meaning was tantamount to suffering or misfortune. Man, in the exercise of labor, suffers by wavering under a burden. For a long time, the meaning of the word work has been associated with painful experience of suffering, captivity and punishment (Clot, 2008; Aantunes & Praun; 2015). At the end of the Middle Ages, the work figured for a positive sense when it was seen as a creative auto action, and the individual in his work environment, as lord of self and nature. Positive valorization of work occurred, defining it as a place of utilization of human capacities.

The work theme has been the object of studies and discussions of several disciplines and organizations of contemporary society (Harpz & Fu, 2002; Clot, 2008; Bendassolli, 2012; Aantunes & Praun, 2015). Coherently, work is characterized as an essential part of the human condition, since both individuals and society itself are established from their conception, that is, the time devoted to work occupies most of the individuals' lives, performing a central and fundamental role for the personal fulfillment of the human being. The profound transformations regarding labor activities, among them outsourcing, informality, precariousness, technological change, intensification of the productive process, influenced the working conditions and the relationship of the worker with his or her labor organization.

For Dejours (1992), the organization of work exerts, on the individual, a unique action, whose major shock is in the psychic apparatus. Enriquez (2001) emphasizes the relevance of work to the psychic balance factor in the life of individuals, claiming that the man without work or who are not getting recognition, or not identifying any interest in his work, is close to depression and usually reaches this breaking point. In our society, work is a privileged way to do work, to exist, to have or to think of having an identity. Dejours (2004, p. 30) points out that:

[...] work is not reduced to production activity in the objective world. Work always puts subjectivity to the test [...]. To work is not only to produce, but it is also to transform oneself and, at best, but it is also an occasion offered to subjectivity to test itself, even to realize itself.

For Dejours, Abdoucheli and Jayest (2007a) work is, and will continue to be, a central element by virtue of the construction of identity, health, personal fulfillment, the formation of relations between human beings, evolution, coexistence and culture, because with the passage of time, work has become a compulsive and incessant activity, including curtailing the freedom of the individual. In this way, work has become a coercive and endless activity, since for the modern individual, time is money.

The logic of work has evolved, through culture, for most human activities, which have become focused on negotiations or have become financial opportunities. Contemporary capitalism has been producing intense transformations in the labor market. And these changes are evidenced by the increasing precariousness of labor relations, rising rates of unemployment, geographic changes in productive bodies and labor force, and the exclusion of jobs.

2.2 THE MEANING AND THE SENSE OF WORK

The transformations in the work environment have significantly altered the behavioral, economic and socio-cultural relations of contemporary society (Lavarda, Canet-Giber, Peris-Bonet, 2010; Bwndassolli, Borges-Andrade, 2011; Braga & Zille, 2015). New organizations and management tools are emerging and at the heart of these changes is the work, and hence, its representative meaning to individuals. It is necessary to understand and understand new forms of work organization, essentially in the identification and analysis of the factors that contribute to making sense of it, being considered a topic of extreme importance and current in the management of people (Harpaz & Fu2002; Lavarda, Canet-Giner, & Peris-Bonet, 2010).

For Morin (2006), work is the center of development of personal identity; it is he who gives meaning to life. The author stresses that the meaning of work is a subject that is extremely relevant to be studied since building or reconstructing the meanings of work is a project of renewed importance for both professionals and organizations (Morin, 2002).

Research on the meaning of the work showed great evolution in the 1980s, due to the productive restructuring of the economy, which directly affected the world of work. In this context, the empirical research carried out by The Meaning of Working Group - MOW (1987) provided a new approach to the meaning of the work, since it presented to the researchers a wide and complete material of analysis, being considered a divider in the studies on the meaning of the work organizations. However, even after two decades, the methodology used by these researchers continues to be a reference in the theme (M Morin, 2011; Morin, Tonelli, & Pliopas, 2007).

According to Mow (1987) the meaning of work is exemplified as the social representation that the activity exerts on the individual: (a) individually by the identification of the work with the result of the activity, (b) socially by the feeling of accomplishment and contribution that work provides to society, and (c) organizationally by the feeling of being part of a team with a common challenge.

Morin (2001) and Morin, Tonelli and Pliopas (2007) based their studies on the meaning of work. They identified six characteristics related to the meaning of the work, evidencing that the interviewees have a positive perception of the work: (a) it is a productive activity that adds value to something; (b) is intrinsically satisfactory (satisfaction and sense of accomplishment in the exercise of their tasks result in a sense of work); (c) is morally acceptable (socially responsible); (d) is the source of experiences of satisfactory relations; (e) guarantees security and autonomy (occupation); (f) is something that keeps him occupied (Morin, 2001).

Morin (2001) research shows that most people would remain employed even if they had enough money to live comfortably. This result emphasizes that work is not only a source of sustenance; but a means of relating to others, of feeling as a member of a group or of society itself, as well as having an occupation and a goal to be achieved in life. These studies corroborate that work is central to human beings, exceeds their monetary value and is a condition for the healthy existence of the individual.

In this context, factors like work in precarious conditions, dissatisfaction and constant demands stand out, being that the worker is plastered by the overvaluation of capital to the detriment of the human factor (Harrod & Kanet, 2013; Braga & Zille, 2015; Yee, Guo, &Yeung, 2015).

It is, therefore, possible to describe the meanings of work in three ways: by coherence, orientation, and meaning. Consistency is related to the balance between work and the individual, through their values, expectations and gestures. Guidance is linked to the individual's search for work and their actions (Morin, 2008). The meaning of the work is associated with the definition that the individual understands of his activity and the values attributed to his work. The sense of work is understood as a component of the social reality constructed and reproduced that interacts with different personal and social variables, which influence personal actions, at a given historical moment (Tolfo & Piccinini, 2007; Yee, Guo, &Yeung, 2015).

Morin (2001) considers that for a job to have meaning, it is relevant that whoever does it knows where it leads; that is, it is essential that the objectives are clear and valued and that the results have value in the eyes of those who do it. For Dejours et al. (2007), pleasure-suffering is inscribed in a subjective relation of the person to his work; if the work allows the reduction of the psychic load, it is balancing. If this is the case, it is fatiguing.

2.3 THE BANKING WORK

O Sistema Financeiro Nacional pode ser entendido como um conjunto de instituições e instrumentos financeiros que visam transferir recursos dos agentes econômicos (pessoas, empresas, governo) superavitários para os deficitários (Assaf Neto, 2011). No Sistema Financeiro Nacional pode-se observar a existência de dois tipos de instituições financeiras, as bancárias e as não bancárias. As instituições financeiras bancárias compreendem os bancos e são responsáveis por captar recursos e realizar empréstimos e financiamentos para pessoas físicas e jurídicas.

The National Financial System can be understood as a set of institutions and financial instruments that aim to transfer resources from the economic agents (people, companies, government) to the surplus to the deficit (Assaf Neto, 2011). In the National Financial System one can observe the existence of two types of financial institutions, banking and non-banking. Banking financial institutions comprise banks and are responsible for raising funds and making loans and financing to individuals and legal entities.

Camargo (2009) performs a historical rescue of the evolution of the banking system in Brazil, started with the creation of the Bank of Brazil in 1808. Since 1994, with the stabilization of the

economy, banks needed to find new forms of revenue (Camargo, 2009). In this context, it is important to note that, According to the author, in order to reduce operating costs, the banking sector has diversified its forms of service, because despite the still significant importance of banking branches, the automation process of banking services grows rapidly, with a significant expansion of the banking system - portion of services rendered through internet banking and self-service channels.

In the 1990s, it was noticed that a series of services provided in the banking branches began to be carried out via electronic service, such as ATMs, internet, home banking or office banking (Pereira, Segre, & Nascimento, 2013). Since then, banks have invested significant sums of money in expanding the number of operations and user experience. Only in 2013, the Brazilian banking sector invested more than R\$ 20.6 billion (FEBRABAN, 2014) in expenses and investments in technology. After this process of automation, and consequently “reduction of jobs, information and communication technologies - ICTs continued to generate important changes in work practices. At present, integrated management systems, telecommunications, and its various devices intensify and control productivity in this sector (Pereira, Segre, & Nascimento, 2013). The authors also make a connection between the use of ICTs and, consequently, the reduction of jobs, to the new expected profile of a bank employee. The new job configuration, with product insertion and the need for sales, redefines the professional role of banking, “a multifunctional profile, with ability to sell products (insurance, applications, etc.) and to identify the profile of each customer. That is, the employee of the banking sector turns into a results agent (Pereira, Segre, & Nascimento, 2013).

Therefore, for Grisci and Bessi (2004), technological changes aim to reduce the dependence of institutions (capital) on workers. Automation seeks to capture the knowledge of employees in machines and equipment, which requires bankers to respond increasingly quickly to demands. Given all these transformations, the authors mention that the banker went from being an accountant with knowledge of the whole process, with social status for a “low-skilled employee, fragmented into simple and repetitive tasks” (Grisci & Bessi, 2004, p. 174). Moreover, the profile of bankers changes, becoming a young category, and the banking profession becomes transitory, serving only as a means to finish studies (Penella, 2000).

In this scenario, the context presented demonstrates the profound changes undergone by the banking profession (Graafland & Van de Ven, 2011; Fassin & Gosselin, 2011; Belás, 2012; Monnet & Sanches, 2015). While banking for a few decades was the dream of the future for many families, the current scenario shows a precariousness of work, either by the expansion of the goals by the result, insertion of the electronic control systems, a decrease of the jobs and even by the gradual reduction of the remuneration of this professional.

3 METHOD

The quantitative study is presented as a descriptive and cross-sectional study. The purpose of the descriptive research is to “describe something” (Malhotra, 2012, p. 61) and is used to describe the characteristics of a particular group; estimate the percentage of the population that exhibits or has a certain behavior; determine assessments; associate variables; and make predictions (Malhotra, 2012; Cervo et al., 2007). Hair Jr. et al. (2005) that confirms that this type of research seeks to measure, describe, obtain information or characteristics of a particular group.

We can also cite the temporal cut of this study, characterized as transversal. It can be affirmed that the cross-sectional study is the type of research that compiles the information collection of a given sample of elements of the population (Malhotra, 2012).

For the data collection, we chose to use the questionnaire with closed questions. The applied questionnaire is based on studies by MOW (The Meaning of Works) researchers that investigated more than 14,700 individuals in eight countries (Morin, 2001) and systematized in Brazil by Morin (2001). The questionnaire was validated by the studies of Alberton and Piccinini (2009) and Alberton (2008). Thus, the present study has the following variables and measures:

- a. Meaning of the work, containing 15 questions evaluated by a Likert scale ranging from 1 (totally disagree) to 7 (totally agree);
- b. Centrality of the work, containing a question (If you were out of work you would miss most) evaluated by a nominal multiple-choice scale and 28 questions assessed by a Likert scale ranging from 1 (totally disagree) to 7 (totally agree);
- c. Sense of work, containing 28 questions assessed by a Likert scale ranging from 1 (totally disagree) to 7 (totally agree);
- d. Variables related to the characterization of respondents with multiple choice responses, being: gender, age, marital status, number of children, nature of the bank (public, private), number of bank branch employees, company time, intention to recommence in the profession and intention to recommend the profession

For data collection, contact was made via e-mail with the Banking Union, through its headquarters, in the various cities of Rio Grande do Sul, for disclosure to its associated banks. There was no geographical delimitation in this research, but for convenience, contact was made with the Unions in Rio Grande do Sul. Initial contact was made through FETRAF-RS (Federation of Workers and Workers in Financial Institutions of Rio Grande do Sul) and the CONTRAF (National Confederation of Workers of the Financial Branches of CUT). Also, the questionnaire was made available through Google Docs (electronic form) by social networks between May 11, 2015 and June 1, 2015. Thus, the sampling technique used is non-probabilistic for convenience.

As for the analysis of the collected data, the techniques of descriptive statistics, factorial analysis and the Chi-Square test (Hair Jr. et al., 2005) were used. To do so, the data were tabulated through Microsoft Excel 2010 Software and later submitted to statistical analysis through the IBM SPSS Statistic, 20.0 for Windows.

4 RESULTS AND DISCUSSIONS

4.1 SAMPLE CHARACTERISTICS

This survey has 66 (sixty-six) questionnaires answered, all coming from an electronic form made available through Google Docs and social networks. Of the questionnaires answered, one was eliminated because of incomplete answers. Therefore, the data analysis was performed with 65 (sixty-five) respondents.

The research shows the following characteristics of the total of respondents: 55% are male and 45% female. Of this total, 46% are between 29 and 38 years old; 71% are employees of public banks; 69% of bank branches contain between 8 and 30 employees; 69% of respondents have between 4 and 20 years of business, where 34% work as clerks, 29% are middle managers, 22% are assistant/analyst/ assistant and 15% are general managers. Still regarding the characteristics of the sample, 55% do not have children; 69% would resume their profession in another service and 58% would not recommend the profession to their children. Next, the results of the research, as well as the discussion, are presented, based on the statistical analyses carried out.

4.2. MEANING AND SENSE OF WORK FOR BANKERS

To reach the objective of this study that deals with the understanding of the meaning and the meaning of the work for bankers, a factorial and descriptive analysis of the data was performed. The definition of the meaning of work for individuals was investigated by analyzing fifteen variables, while twenty-eight variables were explored to know the meaning of the work. The statistical analyzes were performed individually for the meaning and after for the meaning of the work and thus will be presented.

According to Pestana and Gageiro (2000), factorial analysis is a statistical tool that makes it possible to organize the way respondents interpret variables, indicating those that are related to each other and those that are not. Also, according to Hair Jr. et al. (2005) explains this analysis allows to find a set of underlying factors in a group of variables, eliminating those that are not related to each other, or the studied variable. Thus, the application of the factorial analysis of the variables related to the meaning and the meaning of the work can indicate how the variables are grouped and which refer to these concepts in the view of the bankers (Pestana & Gageiro, 2000).

Table 1 shows the factorial analysis of the variables related to the meaning of the work and the respective means obtained for each variable. From Table 1 it is possible to identify the answers of the bankers when asked 'For you, work is something that ...'

Table 1 - Factorial and descriptive analysis of the meaning of the work

Fator	Variable and Description	Communality	Factorial Load *	Mean	Standard Deviation
Fator 1 (Cronbach's Alpha: 0.817)	It offers a contribution to society.	0.683	0.525	5.74	1.43
	It allows you to have a sense of belonging.	0.651	0.548	5.51	1.56
	Adds value to something.	0.800	0.727	5.94	1.33
	It's nice.	0.730	0.577	4.95	1.58
	It allows you to perfect yourself.	0.832	0.521	6.00	1.34
	That is central in your life.	0.607	0.645	5.14	1.50
Fator 2 (Cronbach's Alpha: 0.844)	You do somewhere specific.	0.687	0.757	4.25	2.05
	Someone says what you should do.	0.577	0.690	3.49	1.72
	You do at a predetermined time.	0.853	0.633	4.66	2.04
	You receive a salary to run it.	0.839	0.723	5.54	1.65
	You must be accountable.	0.703	0.683	5.23	1.57
Fator 3 (Cronbach's Alpha: 0.765)	Is physically demanding.	0.814	0.542	3.52	1.95
	Is mentally demanding.	0.692	0.480	5.65	1.71
	You are required to perform.	0.554	0.701	4.08	1.92
Tests	Other people take advantage.	0.644	0.396	4.03	1.85
	Kaiser-Meyer-Olkin (KMO)	0.760			
	Bartlett Sphericity Test (*p<0,001)	444.722			
	Variance Explained	60.97%			

* Extraction Method: Principal Component Analysis

* Rotation Method: Varimax

Source: Prepared by the authors (2015).

For the application of the factorial analysis, the KMO and Bartlett sphericity tests were first performed. According to Hair Jr. et al. (2005), Bartlett's KMO and Sphericity tests indicate the suitability of the sample for the factorial analysis. In the present study, both tests were satisfactory for the factorial analysis. The KMO value was 0.760 (Table 1), and for Hair Jr. et al. (2005) values should be greater than 0.500. The Bartlett sphericity ($p < 0.001$), which tests the normality of the

data, was significant ($p < 0.1\%$) and therefore the data are normal (HAIR JR et al., 2005).

Moreover, the reduced factors presented the Cronbach's Alpha above 0.765, demonstrating the internal reliability of the variables, since, according to Hair Jr. et al. (2005), Cronbach's alpha scores above 0.700 are considered acceptable for inferring reliability.

From Table 1, it can be verified that by means of the factorial analysis the variables related to the meaning of the work were grouped to three distinct factors, not being necessary the elimination of any variable. Hair Jr. et al. (2005) and Pestana and Gageiro (2000) recommend the elimination of variables when their commonality is lower than 0.500, which did not occur with any variable analyzed. Therefore, still considering Table 1, we explain each of the factors obtained for the meaning of the work for bankers:

Factor 1: defines work as something that adds value to your life. This factor has six variables indicating that work is something that: perfects the worker, adds value to something, is pleasant, offers a contribution to society, allows the feeling of belonging, is the central point of life.

Factor 2: defines work as something organized, that is, bankers understand that work is something to be done at predetermined times, with a stipulated wage, which requires physical effort, that one must be accountable to someone about its accomplishment, that must be done in a specific place and with someone ordering what should be done.

Factor 3: defines work as something that expresses obligation, so the variables that form this factor also express mental demands and personal use by other individuals.

As for the variables that obtained the highest overall average and, therefore, deserving prominence on the meaning of work in the life of bankers, the three most notable were those that are grouped in Factor 1: first, working means doing something that allows you with an average of 6.00 (Table 1). Second, working means doing something that adds value to something, with an average of 5.94 (Table 1); and third, work is something that offers a contribution to society, with an average of 5.74 (Table 1).

It is possible to compare these results with studies by Morin (2001), who researched the meaning of the work with Canadian and French administrators and Canadian students; Alberton and Piccinini (2009) when researching the meaning of the work with advertisers in the city of Porto Alegre (Brazil) and Bendassoli and Borges-Andrade (2011) who studied professionals in the creative industry. The comparison between this research and the researches developed by the cited authors showed great similarity since the two main variables individually analyzed as defining the work for the others researched are: 'something that allows the worker to improve' and 'as adding value to something'.

On the other hand, some variables presented a lower overall mean, but they need to be considered, since, based on the factorial analysis, they were not excluded and are therefore related to the analyzed concept. Thus, respondents revealed less agreement that works is something that: someone says what you should do, with a mean of 3.49 (Table 1); is physically demanding, with an average of 3.52 (Table 1) and that other people benefit, with an average of 4.08 (Table 1). The first two variables ('someone says what you should do' and 'are physically demanding') were also found by Morin (2001) and Alberton and Piccinini (2009) as a definition that least expresses the concept of work. The results may have been similar in these studies (Alberton & Piccinini, 2009; Morin, 2001) because the professions investigated were similar in their routines (administrators, students, advertisers and bankers).

In this way, it can be seen that for different professionals, to develop and improve through work is one of the main meanings of the work. In this sense, Clot (2008) and Bendassoli (2012) emphasize that work is directed to the individual itself, to others and his activity. In this way, the work can, for example, be directed to the improvement of daily activities, a style, work, techniques, etc.

It is the existence of several individual factors that allow assigning meaning to a given work; some variables stand out more than others, possibly resulting from each professional category.

Also, the perception of the social utility of work is also relevant to the attainment of meaning through work. For Morin (2001), the perception of work as contributing to other people is necessary to obtain meaning through it. Moreover, the perception of the usefulness of work is a fundamental component for the construction of the worker's identity and the maintenance of states of mental health and well-being (Bendassoli & Borges-Andrade, 2011).

In sequence, the bankers were investigated as to the centrality of the work. To investigate this variable, the respondents were asked what they would miss most if they stopped working. Table 2 presents the result of this variable versus the service time of each one as a bank.

Table 2 - If you were out of work, what else would you miss?

Resposta	Working time / Frequency										
	Less than 1 year		1 to 4 years		4 to 10 years		10 to 20 years		More than 20 years		Total (%)
	N	(%)	n	(%)	N	(%)	N	(%)	n	(%)	
a) Of remuneration	0	0.0%	2	28.6%	8	33.3%	6	28.6%	3	27.3%	29.2%
b) To have something to do	0	0.0%	0	0.0%	0	0.0%	1	4.8%	0	0.0%	1.5%
c) From contact with people	0	0.0%	0	0.0%	1	4.2%	1	4.8%	0	0.0%	3.1%
d) To do something productive	0	0.0%	1	14.3%	1	4.2%	1	4.8%	1	9.1%	6.2%
e) Of all the previous items	1	50.0%	4	57.1%	14	58.3%	12	57.1%	7	63.6%	58.5%
f) I would not miss anything	1	50.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1.5%
Total	2	100%	7	100%	24	24%	21	100%	11	100%	100%

Source: Prepared by the authors (2015).

The analysis in Table 2 shows that regardless of the number of years worked, the bankers would miss all the items asked. In addition, referring to another question, when asked if they could continue working, if they had enough money to spend the rest of their lives without working, the result was: 4% would stop working; 10.8% would continue to work as bankers and under the same conditions, but 84.6% of the respondents, equivalent to 55 out of 65, replied that they would continue to work, but under different conditions. Among the different conditions, the following responses deserve special mention: 32.70% would work in another profession to have a greater balance between work and personal life; 25.50% would work for greater autonomy and freedom and 21.80% would open their own business. Even among the different conditions, the following variables were obtained: 9.10% would do any work other than banking; 7.30% would work in a place where human values were more respected and 3.60% would work to be better recognized by the profession.

These results may be related to those obtained for the meaning of the work, where greater averages were related in the factor that indicates the work as something that adds value to the life of the individuals. In this way, it does not make sense for individuals to stop working. Coincidentally, for bankers, work is not only a function performed in exchange for a pay; it means a set of important activities to satisfy their professional needs and also their values. However, the average number of professionals who would change their profession is high, and even they would perform any activity other than banking. It is noteworthy that even with the perception of the importance of the profession, bankers think of changing their occupation, possibly as a result of the changes experienced in recent years.

It was also investigated the intention of the bankers to continue working versus the characteristic of the respondents. According to the Chi-square test ($p < 0.05$), only the relation between continuing to work and the time of performance of employees in the company with an index of 0.013 was significant. Other relationships such as the intention of the bankers to continue working versus type of institution, position, age and sex did not obtain significant results.

Table 3 represents the understanding of the meaning of the work for bankers, based on the analysis of the degree of agreement with 28 variables related to the answer to the question 'The work that makes sense is that ...'.

Table 3 - Factorial and descriptive analysis of the meaning of the work

Fator	Variable and Description	Communi- nality	Factorial Load *	Mean	Standard Deviation
Fator 1 (Cronbach's Al- pha: 0,881)	That allows me to learn and perfect myself.	0.693	0.694	6.34	1.00
	That allows me to exercise my judgment and give my opinion.	0.894	0.643	5.58	1.26
	That allows you to glimpse the future with confidence.	0.646	0.730	6.34	0.92
	That is done effectively.	0.762	0.569	6.09	1.08
	That allows me to have initiatives to improve the results.	0.774	0.647	6.22	1.01
	Where the goals and goals are clear.	0.690	0.639	6.20	1.06
	Where I can count on the help of my colleagues.	0.637	0.645	5.85	1.09
Fator 2 (Cronbach's Al- pha: 0,823)	That is developed in a way that respects people.	0.692	0.805	6.42	0.84
	That respects human values.	0.819	0.779	6.46	0.86
	That I take pleasure in doing.	0.869	0.778	6.14	1.17
	That's good for something.	0.775	0.496	5.86	1.14
Fator 3 (Cronbach's Al- pha: 0,834)	That respects my personal life.	0.710	0.707	6.32	1.03
	That leaves me free to do it any way I choose.	0.557	0.533	4.88	1.33
	Let it be done in a safe and healthy environment.	0.764	0.534	6.32	1.01
	Recognize my skills.	0.750	0.518	6.42	0.95
	Whose workload is adjusted.	0.697	0.718	5.69	1.32
	Where you can know the results of the company.	0.786	0.757	5.98	1.20
Fator 4 (Cronbach's Al- pha: 0,806)	That does a useful job for society.	0.638	0.737	6.05	1.16
	That gives opportunity to serve others.	0.697	0.656	5.35	1.38
	Where I can count on the support of my superior.	0.635	0.559	6.05	1.21
Fator 5 (Cronbach's Al- pha: 0,809)	That allows me interesting contacts with people.	0.665	0.825	5.48	1.41
	That allows me to have influence in the environment in which I live	0.795	0.835	4.92	1.56
	That allows me to take on leadership responsibilities.	0.587	0.687	5.43	1.22
Fator 6 (Cronbach's Al- pha: 0,824)	That respects my personal convictions.	0.711	0.733	5.88	1.21
	That is done in a place of justice and equality.	0.763	0.742	5.97	1.23
	That allows the use of creativity and innovation.	0.800	0.658	5.78	1.33
Fator 7 (Cronbach's Al- pha: 0,717)	Which corresponds to my interests and desires.	0.825	0.528	5.92	1.15
	That gives me a salary that meets my needs.	0.855	-0.601	6.02	1.12
	Which corresponds to my interests and desires.	0.855	-0.601	6.02	1.12
Tests	Kaiser-Meyer-Olkin (KMO)	0.814			
	Bartlett Sphericity Test (* $p < 0.001$)	1235.417			
	Variance Explained	73.16%			

* Extraction Method: Principal Component Analysis

* Rotation Method: Varimax

Source: Prepared by the authors (2015).

Using the KMO and Bartlett's Sphericity tests, the results were satisfactory for the later performance of the factorial analysis according to the parameters defined by Pestana and Gageiro (2000) and Hair Jr. et al. (2005). Where for this research KMO was found to be 0.814 and Bartlett's Sphericity was obtained $p < 1\%$. Also, the reduced factors presented the Cronbach's Alpha above 0.717, demonstrating the internal reliability of the factors / variables, since results above 0.700 are considered acceptable to infer reliability (Hair Jr. et al., 2005).

Analyzing Table 3, we can understand the meaning of the work for bank workers by grouping the 28 variables into seven factors, be they:

Factor 1: the sense of work in this factor is linked to trust in the other and a quiet future. The variables belonging to this factor are linked to learning and improvement, to the manifesto of opinions, that can be developed effectively, allowing the use of own initiatives, that express clear objectives and goals and that the partners are partners to the purposes of the work.

Factor 2: work has meaning when respect predominates. It contains variables related to respect for people and human values. Moreover, they are grouped in this factor and therefore have a similarity of meaning, the aspects connected with the pleasure to perform and serve for something.

Factor 3: the work has meaning when it is transparent, that is when the results are revealed. Accompanying transparency also shows a fair workload for the employee (no exploitation), respect for one's personal life, a safe and healthy environment, flexible and open space for individual skills and abilities, thus recognizing the skills of each.

Factor 4: work has meaning when its development is useful to society. Following the utility, variable are the variables that work only makes sense when providing services to other people and in the same way, when other people such as managers, for example, can also help the worker. Work is perceived as useful, social, giving, and receiving from its realization is the purpose of this factor.

Factor 5: This factor proclaims the meaning of work by the influence it exerts. It contains variables that indicate the influence it exerts on society and the interesting contacts it offers, including the opportunity for each to assume leadership responsibilities.

Factor 6: The meaning of the work described in this factor comprises justice and equality. It is therefore assumed that work has meaning only when it is equal and just for all when the expression of pronouncing and innovating is free and fair for all.

Factor 7: this factor implies the meaning of work when it corresponds to the desires and interests of the worker. Consequently, to meet this characteristic, work has meaning when it adequately remunerates and meets the needs of the worker.

Tolfo and Piccinini (2007) analyzing concepts, variables and Brazilian empirical studies have identified that the work that has meaning is important, useful and legitimate for the one who does it. Still, the authors contribute to the factors obtained by the research for the sense of work by defining that 'work is rich in an individual and social sense, it is a means of producing the life of each one by providing subsistence, creating existential senses or contributing to the structuring of identity and subjectivity. In this way, the meaning of work can be interpreted as a component of social reality, because it interacts with the subject itself, with its peers and with society.

In this context, analyzing Table 3, it was possible to verify that no averages smaller than 4.0 were obtained for any of the variables related to the meaning of the work. That is, the respondents demonstrated a high degree of agreement with the answers presented for the question 'The work that makes sense is that ...'. Also, the standard deviation ranged from 0.84 to 1.56. These results demonstrate proximity between the variables so that in this study, all the questions related to the meaning of the work should be considered important.

Thus, by analyzing Table 3, we can identify that the three largest averages are presented by the following variables: respect for human values, mean 6.46 (belonging to factor 2); which is developed in a medium that respects people, average 6.42 (belonging to factor 2); that recognizes my competences, average 6.42 (belonging to factor 3). While the lowest averages were obtained for the variables: which leaves me free to do it the way I prefer, average 4.88 (belonging to factor 3); which allows me to have influence in the environment in which I live, average 4.92 (belonging to factor 5); which gives the opportunity to serve others, an average of 5.35 (belonging to factor 4).

It is important to note that the average of the variables that form the meaning of the work are all above 4.0, indicating a high degree of agreement with the statements. Therefore, this result expresses that all questions proposed are representative of what would be the meaning of the work for bankers.

Thus, this result demonstrates the different dimensions that the meaning of the work has for individuals and corroborating with other studies by Morin et al. (2007) and Andrade, Tolfo and Dallagnelo (2012). These authors verified that the meaning of the work has an individual dimension (personal satisfaction, independence and survival, growth and learning, identity); an organizational dimension (utility, relationships); and a social dimension (the feeling of carrying out work that contributes to society, social insertion).

Finally, quantitative research makes it possible to analyze and compare data that prove or refute the theory. When it comes to meaning and meaning of work, it is believed that both isolated and group variables can express a reality demonstrated only when investigated.

5 FINAL CONSIDERATIONS

Throughout history, work is presented as a motivational and essential factor in the life of individuals. It is through him that the individual performs professionally and conquers part of his desires. Work occupies most of the individuals' lifetime, which highlights their importance and the need for studies that aim at the knowledge of the meaning and meaning of work in the social and personal identity of individuals.

Thus, the research results point out that work is a prime factor in the life of bankers, and the main meanings are that work is something that allows you to improve yourself, that adds value to your life and that offers a contribution to the society. In this sense, work means a set of important activities to meet their professional needs, their personal values and contribute to society.

In order to understand the meaning that the work has in the life of bankers, an analysis of the 28 variables that define the meaning of work was carried out. Thus, it was verified through the identification of 7 factors that for bankers a work that makes sense is one that: guarantees a quiet future, respect is predominant, is transparent, is useful to society, influences society comprises justice and equality corresponds to the desires and interests of the worker. In this way, it is possible to infer that work has meaning and meaning for bankers when there is respect, not only in the environment in which one works, but also in human values and society, and when it recognizes its competences and allows its development.

The information collected reinforces the researches of Camargo (2009), Graafland and Van De Vem (2011) and Pereira, Segre and Nascimento (2013), which emphasize the insertion of technology in banking work and the new strategies of Banks, especially related to alternative sources of income, such as the sale of insurance, private pension and other products. It is evident that bankers feel that their profession is important in society. However, the changes in the context of their profession, intensified in recent years, do not follow this degree of importance. The banker, in

this new scenario, becomes a seller of products, subordinated to a computerized system, discharacterizing the image of the banking professional, created over the years as an ideal profession.

Although this study has followed the necessary rigor for scientific research, it is necessary to present some limitations. The limitations of this study are the variation of organizations in which respondents work. Therefore, it is suggested to carry out isolated research in the context of public banks and private banks. Also, it is suggested to carry out research with workers of credit cooperatives, a branch that has been gaining space and visibility in the context of financial institutions. It is also possible to carry out individual research on positions and functions, and especially to carry out research that verifies the meaning of work for employees under 10 years and employees with more than 10 years of banking work.

The managerial implications of this study are focused on the management of people and on the collection of information that can support decision making, both financial institutions and class entities, such as Unions. Bank work involves a significant portion of the population, being relevant to its study and deepening of actions and practices of work improvement. In this sense, from the results of this study, managers of financial institutions can establish changes in working patterns. Thus, in addition to retaining banking professionals, there is the possibility of making banking activities more efficient and stimulating an environment where work is more meaningful for these professionals.

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