

# NEW PERSPECTIVES ON MOBBING IN BANKING INSTITUTIONS

## *NOVAS PERSPECTIVAS SOBRE O ASSÉDIO MORAL EM INSTITUIÇÕES BANCÁRIAS*

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### ABSTRACT

The objective of this research was to diagnose bullying based on the perception of the occurrence of the phenomenon by employees of public and private banking institutions in the city of João Pessoa, state of Paraíba, Brazil. It is a descriptive research and a case study with a quantitative approach applied to a simple random sample of 156 bank clerks, through a sociodemographic questionnaire and a perception scale of mobbing at work, validated by Martins and Ferraz (2014). Data were analyzed by using the SPSS software and compared by Chi-square tests and variance analysis. There was an equal participation concerning gender, most of them from white ethnicity, married, graduates, and mean age of 39 years. It was found that the phenomenon was perceived infrequently, at least once a month. 34% of bank clerks reported professional harassment and 19.9% reported personal harassment. Such results prompted reflection on whether the phenomenon was overcome, reduced or trivialized among the professional category studied. The results also showed that, although perceived infrequently, harassment behavior is more observed with employees in private banks than in public ones.

**KEYWORDS:** Mobbing, banking, perception of occurrence, banking institutions.

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## RESUMO

*A pesquisa objetiva diagnosticar o assédio moral a partir da percepção da ocorrência do fenômeno por funcionários de instituições bancárias públicas e privadas na cidade de João Pessoa - Paraíba. Trata-se de pesquisa descritiva, um estudo de caso, com abordagem quantitativa aplicada a uma amostra aleatória simples de 156 bancários, através de questionário sociodemográfico e escala de percepção de assédio moral no trabalho, validada por Martins e Ferraz (2014). Os dados foram analisados através do software SPSS e comparados por testes Qui-quadrado e análises de variância. Houve participação equiparada com relação ao gênero, a maioria de etnia branca, casados, graduados, idade média de 39 anos. Constatou-se que o fenômeno foi percebido com pouca frequência, no mínimo, uma vez ao mês, 34% dos bancários revelaram à ocorrência de assédio moral profissional e 19,9% de assédio pessoal, tais resultados incitaram a reflexão se o fenômeno sofreu superação, redução ou banalização entre a categoria profissional estudada. Os resultados também evidenciaram que as condutas de assédio moral, embora percebidas com pouca frequência, são mais observadas para com os funcionários dos bancos privados do que dos públicos.*

**PALAVRAS-CHAVE:** Assédio moral, bancários, percepção de ocorrência, instituições bancárias.

## 1 INTRODUCTION

Over the past few years, the topic on mobbing has gained notoriety. However, it is still a shady topic since its occurrence is usually invisible to those who suffer, for, in many cases, it involves verbal (or silent) violence, gestures or looks, which makes it hard to be seen (SOBOLL, 2017; CERQUEIRA, 2015; EL-AOUAR, 2019).

Mobbing is defined as a phenomenon characterized by hostile behaviors, actions and practices directed at one or more employees, both consciously or not, and which can damage the individual's physical or psychic integrity, besides interfering in their performance and in their work environment, and which results in losses for the individual or for the company (EINARSEN et al., 2005; BANO; MALIK, 2013; TARIQ; ALI, 2012; HUSSAIN; ASLAM, 2015; YAHAYA et al., 2012; BASHIR; HANIF, 2011; MARTINS; FERRAZ, 2014; COYNE, CRAIG; CHONG, 2004; CONTRERAS; LÓPEZ, 2007; LEYMANN, 1990; SILVA et al., 2017; SILVA et al 2019a; SILVA et al 2019b).

This issue involving moral violence at work has been around for a long time. However, Soboll (2017) assures that the topic reached Brazil only in 2000 and quickly achieved social and academic relevance. The perspective is that it will get more and more serious. Therefore, there is an emerging need of awareness, both from the victim, in order to diagnose the discomfort they go through, and from the abuser, who will consider their behavior as normal, as well as from the entire society, who needs to understand the possible consequences of their indifference and omission concerning this psychological, unbearable harm.

Within this context, and according to Reis et al. (2010), the bank clerks' class was the subject of several adaptive transformations concerning the inclusion of new technologies and economic, political and social advances worldwide. Besides dealing with the changes that come from technological information, which demands technical training, bank clerks needed to meet certain behavior patterns, be available, attentive, communicative, balanced, brave and, also, able to adjust to quick changes during their intense work routine, to daily pressures and stress (REIS et al., 2010; EL-AOUAR, 2019).

As stated by Cerqueira (2015), banks currently develop artifices to lure the clerks into the false sensation of appreciation and into the possibility of professional ascent. Thus, keeping them motivated would maybe ensure the company's success. The author states that banks persuade the employees so that they will look at their work environment as the ideal place for their

professional achievement and that that is where they will reach a higher hierarchic position. Therefore, even if they are being fooled, clerks become more productive, increase their performance level and contribute to the company's results.

However, Cerqueira (2015) points that, at the same time they lure the clerks, banks set individual and collective performance goals and demand they should be strictly achieved. Thus, there is a list of demands: "the manager demands from the regional superintendency, the superintendency demands from the branches, the branches demand from their teams and they will demand from their employees" (CERQUEIRA, 2015, p. 136).

Therefore, Cerqueira (2015) highlights that the banks establish a set of demands, exacerbated competition, rivalry and ambition which cause their employees a series of moral, physical and psychic disorders. The author also emphasizes that, although there are legal state and local mechanisms which deal with mobbing, the Federal Constitution (1988) is still the most efficient legislation to ensure the employees' dignity, personality and health. The author emphasizes that, even with the existence of laws that reflect the topic under discussion, the subjectivity is present in all the decisions from the national court.

Clerks became hostages of behaviors that go beyond the tolerable limit. Thus, the class nowadays is greatly pressured to reach their goals, has an excessive volume of tasks, lives under a competitive atmosphere and offensive race in search of institutional prominence. The fact all this happens at their work environment leads to the characterization of mobbing at work. In their researches, some authors like Hirigoyen (2001), Poilpot-Rocaboy (2006), Fiorelli, Fiorelli and Malhadas (2015) and Soboll (2017) also suggest that individual factors and some social-demographic variables, such as gender, age group, schooling, marital status and race/ethnicity may influence the incidence of mobbing at work. Therefore, it is relevant to check whether there is a relationship between the mobbing frequency of occurrence and these aspects in the bank environment.

The humiliations, threats and constraints caused at the work environment bring very serious consequences to the employee's health. These acts minimize, devalue and harm the employee's dignity, and bring them psychological and physical harm. The number of leave from labor activities due to psychic issues that come from shameful behaviors and humiliating situations at the work environment grows each year. Therefore, with the objective to minimize such consequences, there is the importance to investigate this topic concerning bank clerks and, consequently, this research, since this is a class that is vulnerable to such hostile conducts in the work environment (CERQUEIRA, 2015).

From this perspective, the present article was designed with the objective to diagnose mobbing from the perception of occurrence of the phenomenon by employees in public and private banking institutions in the city of João Pessoa, state of Paraíba, Brazil.

## 2 THEORETICAL FRAMEWORK

### 2.1 MOBBING IN THE BANKING CONTEXT

The types of mobbing show that mankind always tries to assert itself in its work environment, even if it means harming or damaging someone else. In this sense, the type of mobbing studied by this research is the descending mobbing, due to the highest emphasis it has in the work relations. It is known that the boss x subordinate dichotomy has always been hard to accept, since the deterioration that comes from this type of relationship is hard to manage.

Moreover, it is known that several economic, social, technologic, cultural and work transformations led some classes to some work rearrangement, and one of them was the bank

employees. These workers started to go through countless demands with the reformulation of structures in bank branches (SANTANA; SANTOS, 2012).

In Brazil, from the 1990's, new management models, applied in banking institutions, transformed the bank clerk figure into a typical salesperson, with the obligation to reach goals concerning credit card sales, insurance sales, social security institutions, capitalization bond sales, and pre-purchase financing pool sales, among other goals (CERQUEIRA, 2012). So many goals demanded from the employees in these financial institutions a professional profile that is different from the conventional type. Besides technical knowledge, this employee would need behavioral skills that are able to make them a happy salesperson, one who is willing, kind, balanced and communicative (SANTANA; SANTOS, 2012).

The bank employee carries the responsibility to provide their institution with lots of sales, operations and profits. According to Cerqueira (2015, p. 131), "everyone's ego must be one with the company's ego". For such, the employer tries to hire employees who have a lot of initiative, attitude, responsibility and ambition. That is why it is so important to encourage team work motivation.

However, this new profile is not easy to adapt to, since the reality in this sector is totally different, banking institutions are environments that cause stress, hassles and dissatisfactions, which make the balance in the relationships difficult. In an area boosted by competitiveness and by the immoral obsession with profits, disciplining feelings is not a reasonable behavior. This brings professionals who are pressured and clients who are dissatisfied (SOARES; VILLELA, 2012).

As previously stated in this study's justification, a research done in 2011 by CONTRAF and published by Folha de São Paulo on a national level, noticed that the mobbing issue affects 66% of banking employees. The main complaints include: abusive demands, humiliation and lack of recognition for the tasks performed (BASÍLIO, 2011).

Besides all the pressure for reaching goals, for delivering a good service, for being promoted and for meeting the clients' requirements, many individuals need to have a good performance in order not to be dismissed (CERQUEIRA, 2015). The reality experience by the individuals who work in banks is one of pressure to follow goals and results, excessive tasks, crowded branches, stress, tension, clients' complaints, boss' demands, fear of robberies, and fear of unemployment, among others (REIS et al., 2010). On top of it all, the class is left to live with authoritative and unethical leaderships who use the endless search for profits and good results as an excuse. These attitudes contribute to the occurrence of mobbing, in which humility and disrespect are instruments of domain and a guarantee of success (SOARES; VILLELA, 2012).

In order to make sure their results grow, banks need to have total control over the collective and individual productivity of each employee. Two performance assessment means are used to analyze the results achieved. They also strengthen policies of variable compensation and establish a proportional relationship between the employees' salaries and performance. In this sense, bonuses are offered to those who stand out and this causes intense internal competitiveness. There is even competition between different branches (CERQUEIRA, 2015). In this sense, the author points out:

Rankings with scores based on productivity are disclosed, which will intimidate those who score lower and encourage everyone to improve their performance. Public and degrading demands from superiors are common in the branches; if the employees reach their goals, they won't be praised, but, if they don't reach them, they will be severely reprimanded and humiliated before their peers (CERQUEIRA, 2015, p.136).

As the bank employee's hierarchic level progresses, so do the goals and results to be reached. Therefore, an acceptable limit of performance is never reached since most banks are always searching for something more and it is this very behavior that causes mobbing to happen

in these organizations, for the demands are oftentimes exaggerated. In this setting, according to Cerqueira (2015), and in order to follow the established goals, the employees work far beyond the working hours that are legally permitted, do not have their lunch break, use their social moments to make sales and, often, even undermine their family reunions with topics concerning their work.

Cerqueira (2015, p. 139) assures that “the goals assert the organization’s hegemony over the employees and their diversity finds no space to be expressed”. The country’s economic scenery is not important and it doesn’t matter whether the client is going through a delicate moment or if the employee is facing any personal or health problems. What truly matters is that the goals that are wanted and established by the banks are met at any cost, even if it means ignoring the health of the employees.

The Brazilian Judicial Power has guidelines concerning mobbing in the banking institutions’ environment. Recently, the Superior Labor Court (TST) dismissed the Banco do Brasil’s interlocutory appeal against a sentence from the Regional Labor Court of the 10<sup>th</sup> Region (DF/TO) in the amount of R\$ 600 thousand concerning several cases of mobbing that took place within the institution. This is one of the many cases of a judicial sentence of collective mobbing practiced by the banks.

Due to the evidence of so many mobbing cases, there have been several campaigns and projects against this type of violence. Unions are currently looking for support to this class of workers and the topic has been fought off through collective conventions. One of the main achievements of bank clerks in the Single Joint Campaign, which took place in 2010, was the signing of a collective bargain agreement of action against mobbing, which had the participation of several bank unions linked to CONTRAF-CUT and to banks such as Bradesco, Itaú Unibanco, Caixa Econômica Federal, Santander, HSBC, Safra, City Bank and Votorantim (CONTRAF, 2011). The objective was to rely on the bank’s commitment and their human resources management in order to try to reduce the number of mobbing cases, providing bank employees with the development of their activities in a healthy way.

## **2.2 MOBBING OUTCOMES IN BANKING INSTITUTIONS**

Upon analyzing the studies carried by Jinkings (2000), Maciel et al. (2007), Santos, Siqueira and Mendes et al. (2010), Soares and Villela (2012), Santos (2014) and Cerqueira (2015), it is possible to see that bank clerks are victims of intense physical and psychic suffering that causes fear, insecurity and tension in their workplaces. Most of the issues in this class of workers come from repetitive strain injuries and problems related to mental health, stress, depression, anxiety, tension, alcoholism, etc.

According to these authors, work overload and the excess of demands make each employee present health issues concerning the roles they play. Cashiers are pressured daily to serve clients the fastest and best way. So, they spend the entire shift typing fast, need to perform transactions with a lot of attention since they are dealing with very high amounts of money and are also responsible for achieving sales goals. Call center operators are instructed to serve clients efficiently, positively and in the shortest time possible, for they are under permanent supervision and, in case they are not able to perform these activities, as demanded, they are reprimanded with humiliation and still face the penalties for not complying with the norms. Although they are on a higher hierarchical level, managers face severe demands and harassment and, since they are seen as the main responsible for the bank performance, they need to get clients and build their loyalty in order to bring results and profits into the institutions. Therefore, it is possible to see that, amidst this atmosphere of tension and demands, physical and mental wounds develop and proliferate.

The psychological pressures that come from the banks' productive reorganization may hit a great number of employees. These behaviors may cause severe disorders for the employees and even make them consider suicide. In this sense, a research by Maciel et al. (2007) shows that, from the 2,609 employees researched in 27 different banks across 25 out of the 26 Federation states and the Federal District, 60% of them reported nervousness issues, tension and concern, and a small number, approximately 4.3% of them, presented some suicidal thoughts, which shows a total lack of emotional control due to the many demands in their workplace.

According to Cerqueira (2015), many bank employees create defense strategies and start to adapt to the painful bank reality as if that was normal and belonged to their professional activity. Thus, they lose the opportunity to report and fight against the harassing practices they face daily. Moreover, the victims frequently start to ignore the problems they go through afraid of retaliation, persecution and job dismissal.

### **2.3 THE TRIVIALIZATION OF MOBBING AT WORK**

In the past few years, the phenomenon concerning mobbing has faced some trivialization in the sense that violence at work has become a daily practice among companies and which is oftentimes characterized as an attitude that is part of the position at work. Upon addressing violence and social injustices in their works, authors such as Dejours (2001) state that the idea of vulgarizing evil existed in the contemporary productive system. To this author, tolerating acts of violence as an efficient mean to increase productivity and optimize performance has become something common and normal. Notwithstanding, Dejours (2001) highlights the importance to spread the good. According to him, people needed to act in defense of organizational principles, thus assuring dignity to the employee.

Lima and Sousa (2015) state that the trivialization of violence in the work environment is seen in the behaviors of some employees, who embrace and reflect certain abusive practices as something normal to the positions they have. Sometimes, as they are part of the company's organizational culture, some actions are seen as part of the good performance in the institution and are commonly practiced with no restrictions, no matter how absurd they are, even if they bring serious consequences to their employees.

In this sense, several authors, like Hashizume (2014), carry researches with the objective to redefine mobbing as an institutionalized technique, that is, according to the author's understanding, companies do not harass because they are seen as anti-ethical or outlaws, but because they are supported by a setting which demands a more energetic, competitive and intolerant organizational performance in relation to the employee's low productivity. In this aspect, Ehrenberg (2010) shares the same thoughts.

Moreover, Hashizume (2014) points that the employee faces a "hypermodern" type of violence, for, even if the behaviors present repressing characteristics, they are not considered as such. According to the author, the new management model that has been implanted in the organizations praises the employees' ego as they try to meet the organization's demands and interests in order to have prestige and prominence as a reward by ignoring and accepting violent behaviors that are inflicted upon them and which are considered a natural phenomenon.

Silva, Aquino and Pinto (2014) state that the employees have no time to reflect and don't realize the burden they carry because they face an intense routine. Therefore, they live with their own sufferings, increase their working hours and even become their colleagues' opponents in order to show extra skills by reducing the execution task time and team work in order not to be seen against the company's functional policy.

According to Soboll (2008, p. 77), “the current company demands full physical, intellectual and emotional dedication from their employees for the performance of their activities”. Thus, as the employees feel they are a fundamental part of the administration and stand out in the company, they feel they are valued and take on the organization’s interests as their own, oftentimes overcoming the limit of reasonable demand.

Upon addressing the issue in the banking context, the reality is the very same. According to Cerqueira (2015), management stress is based on excessive requests for the employees, and many victims end up classifying the situation as natural. This is exactly what happens in banking institutions, where the employees get used to constant demands, to surreal goals, and to tight deadlines for the execution of their tasks, among other oppressive behaviors, and they simply live on with such acts, without ever reporting them.

It is clear that the naturalization of mobbing caused the trivialization of the phenomenon and made it hard to be identified in the work environment. Thus, in some cases, harassing behaviors remain omitted and there isn’t a real picture of the problems found in the work relations.

### 3 METHODOLOGICAL PROCEDURES

The present study is classified as descriptive and uses quantification in the data collection and processing steps, which were analyzed with the help of statistical techniques through the Statistical Package of the Social Sciences – SPSS software, version 21 (free, 30-day trial), and compared through the Chi-square ( $\chi^2$ ) tests and the variance analyses to a significance level of 5%.

The population which was the object of this research is composed of 2,100 bank clerks; 1,365 of them from public institutions, and 735 of them from private institutions, as informed by the Bank Workers Union of the state of Paraíba, Brazil. Due to the high number of participants in the research and to some limitation of access to bank clerks, the research chose to investigate only part of this population, which required the establishment of a representative sample.

Therefore, according to Cochran (1977), the removal of a population sample in the study complied with the patterns of a Simple Random Sample (SRS). This method consists of a random sample selection of  $n$  size in a population of  $N$  size, where each individual has the same probability to be selected. In this sense, Cochran (1977) defines that the calculation for the  $n$  sample size based on proportions is given as follows:

$$n = \frac{\frac{t^2 PQ}{d^2}}{1 + \frac{1}{N} \left( \frac{t^2 PQ}{d^2} - 1 \right)}$$

Where:

$N$  is the population size;

$n$  is the sample size;

$t$  is the table value of standard Normal distribution with an  $\alpha$  level of significance;

$d$  is the degree of precision desired upon sample size estimate;

$P$  is the proportion of people who are mobbed;

$Q$  is the proportion of people who are not mobbed.

Therefore, as the population investigated involves 2,100 individuals, and considering an  $\alpha$  of 0.1 (10%) and precision error of 0.05 (5%), equal proportions in relation to mobbing in public and private banks, and since there are no previous studies based on initial numbers for such proportions, the sample size was estimated at around 160 bank clerks.

One hundred and fifty-eight questionnaires were randomly handed out. From these, only 156 were answered and returned. In the total, 154 bank clerks declared themselves as participants and 02 of them didn't sign the declaration of participation agreement, even though they answered the questions. From the sample total, 59.7% come from public banks, and 40.3% come from private banks. Employees from the following public bank institutions in the city of João Pessoa, Brazil, were considered: Banco do Brasil, Banco do Nordeste and Caixa Econômica Federal. On the other hand, employees from the following private bank institutions were considered: Itaú Unibanco, Bradesco, Santander and HSBC.

Data collection took place between October 2015 and February 2016 through a social-demographic questionnaire to identify the individuals in the research concerning their age group, gender, race/ethnicity, marital status, schooling, length of service in the banking institution, type of banking institution and position. However, no personal identification was used. Moreover, the Perception Scale of Mobbing at Work – PS-MaW, adapted and validated by Martins and Ferraz (2011) was applied. It presents 24 questions that define acts of violence practiced at work by bosses to subordinates, with the objective to attack the employee in several professional and personal aspects. The scale of answers is composed of 07 points (Likert scale) and each one corresponds to the frequency of occurrence of a certain situation (option 1 – never or almost never; 2 – less than once a month; 3 – at least once a month; 4 – more than once a month; 5 – at least once a week; 6 – several times a week; and 7 – one or more times a week) (MARTINS; FERRAZ, 2011). The authors point out that items 1, 2, 5, 6, 9, 10, 13, 15, 16, 17, 18, 19, 22 and 23 are factors which represent professional harassment and include acts of violence practiced by the bosses with the objective to attack the subordinate's professional aspects. On the other hand, items 3, 4, 7, 8, 11, 12, 14, 20, 21 and 24 represent personal harassment, with the objective to attack the employee concerning their personal aspect.

Concerning the evaluation of the data provided by the scale used, Martin and Ferraz (2014) state that PS-MaW is composed of two factors and that their results are established by factor. Therefore, there is a result (or factor mean) obtained for each factor, that is, the diagnosis of perception of mobbing at work will be made based on two factors. The values marked by the respondents in each item of each factor will be added up and the total result will be divided by the number of items. After this analysis, the respondent's means in each factor will be added up and divided by the number of respondents in order to obtain the factor mean in the group. The result must be between 1 and 7, which is the amplitude of the PS-MaW response scale.

A summary table of this research design is presented below. It briefly shows the data collection tools and the analysis statistics used to reach each specific objective in the research which will, then, lead to the study's main objective.

**Table 1** – Research Design

Specific Objectives	Data collection tool(s)	Analysis statistics
Identify the research individuals concerning social-demographic aspects.	Social-demographic questionnaire	Descriptive Statistics
Identify the mobbing frequency of occurrence in the work environment for bank clerks who have had any kind of moral violence, as well as for those who struggle in their current work relationships.	Perception Scale of Mobbing at Work – PS-MaW	Descriptive statistics and Chi-square ( $\chi^2$ ) Test to differentiate the classes
Check the relationship between mobbing and the individuals' social-demographic aspects in the research.	Relationship between the social-demographic questionnaire variables and the results from the Perception Scale of Mobbing at Work – PS-MaW	Chi-square ( $\chi^2$ ) association test and Z Test for independent or comparison samples between two proportions

Source: Elaborated by the authors, 2017.

## 4 RESULTS PRESENTATION AND ANALYSIS

### 4.1 BANK CLERKS' SOCIAL-DEMOGRAPHIC PROFILE

From the results obtained, it is possible to see that the participants are distributed according to their gender the following way: 79 women (50.6%) and 77 men (49.4%) took part. Concerning their ethnicity, most define themselves as white (60.4%) and only 5.8% define themselves as black. Concerning their marital status, most of them is married or have a companion (65.4%), followed by single (20.5%), separated (12.8%) and widowers (only 1.3%). From the questionnaire, 69.3% have children and the remaining 30.7% don't. Most of them hold a graduation degree (93.6%). They range from Bachelors in Administration (27.5%), Accounting Sciences (21.7%), Law (13%), and Economics (9.4%). Other courses represent 28.3%.

Concerning their workplace, 59.7% of the participants work in Public Banks, and 40.3% work in Private Banks. Among the most cited work positions, there is Technician (23.8%), Manager (34.6%), Teller (19.2%), and Assistant (9.6%). Other positions represent 12.8%. From these respondents, 51.9% state they take part in Union campaigns, whereas 48.1% state they don't. Besides these characteristics, it can be said that the respondents' average age is 39.4 years, with a standard deviation of 10.67 years, and that they have an average of 01 child approximately, with a standard deviation of 01 child.

### 4.2 ANALYSIS OF THE MOBBING FREQUENCY OF OCCURRENCE IN BANKS

Once the social-demographic variables are analyzed, the questionnaires applied to the participants are assessed. The first questionnaire tries to check the frequency of occurrence of some situations which the participants state they have faced at their work environment. The participants answer the twenty-four PS-MaW questions.

A detailed analysis, shown in the table below, presented the participants' answers to the PS-MaW questions. Therefore, in Table 1, the numeric representation shows the number of bank clerks who chose the code from 1 to 7, depending on their perceived frequency of occurrence of mobbing.

**Table 2** – Descriptive frequency analysis and the Chi-square test for differentiation of classes

Variable	1	2	3	4	5	6	7
1. You have been criticized by your boss. *	70	25	19	16	17	7	2
2. Your boss avoided talking to you and sent you a message, instead. *	107	13	7	13	6	9	1
3. Your boss avoided or stopped you from having a normal conversation with the group. *	133	6	10	3	1	3	0
4. Your boss threatened you with no reasons.	109	16	12	12	1	4	0
5. Your boss stopped assigning you tasks. *	103	19	17	7	2	7	1
6. Your boss doubted your professional responsibility or capability. *	87	21	20	14	4	7	2
7. Your boss said you are insane or psychologically unbalanced. *	139	1	3	8	3	1	1
8. Your boss said things about you that damaged your image. *	117	14	10	6	5	1	2
9. Your boss discriminated you in relation to your colleagues. *	121	10	8	10	4	2	1
10. Your boss didn't respect your work knowledge or experience. *	90	10	18	22	7	4	4
11. Your boss accused you of not adapting to work team. *	123	14	8	8	2	0	1
12. Your boss accused you of making mistakes you didn't make before. *	118	18	8	10	1	0	1
13. Your boss didn't let you speak in meetings or interrupted you when you were speaking. *	101	18	11	20	2	2	1
14. Your boss used bad language or humiliating expressions to cuss you. *	141	6	3	3	1	2	0
15. Your boss didn't answer your oral or written questions. *	109	24	12	8	1	1	1
16. Your boss rejected your suggestions even before listening to them. *	102	22	17	13	0	0	1
17. Your boss didn't assign you to any important tasks or to tasks that could benefit you.	97	21	13	15	5	2	2
18. Your boss blamed you for mistakes made by others. *	112	19	4	12	8	0	1
19. Your boss touched your belongings. *	148	5	0	1	0	0	1
20. Your boss avoided sitting next to you. *	135	9	6	3	2	0	1
21. Your boss imitated your gestures, words or behaviors in a humiliating or mocking way. *	128	17	4	3	2	0	2
22. Your boss looked at you with a disapproving look. *	113	17	9	8	4	4	1
23. Your boss ignored you in questions or decisions concerning your area of work. *	103	19	16	10	4	3	1
24. The company ignored your reports on mobbing. *	109	17	12	10	2	4	2

\* Significant at a significance level of 5%

Source: Research data, 2015.

Based on Table 2, it is possible to see that most bank clerks state they have never or almost never been mobbed, and this information is present in the 24 situations presented. In this aspect, most participants concentrated their answers in code 1, "never or almost never". Thus, the proportions of answers ranged from a minimum of 45% (situation 1) to 95% (situation 19). Moreover, the situations clearly show a differentiation of the first category in relation to the remaining categories upon considering the Chi-square test with a significance level of 5%.

As previously mentioned about PS-MaW, Martins and Ferraz (2014) carried studies of correlation and noticed that the items 1, 2, 5, 6, 9, 10, 13, 15, 16, 17, 18, 19, 22 and 23 in the scale are factors that represent professional harassment, which encompass acts of violence practiced by the bosses with the objective to attack the subordinate's professional aspects. On the other hand, the items 3, 4, 7, 8, 11, 12, 14, 20, 21 and 24 represent acts of personal harassment, which aim at attacking the employees concerning their personal aspects. Such relationship was also pointed by Beswick, Gore and Palferman (2006) when they introduced the two types of mobbing

at work: the personal type, related to interpersonal matters, and the work-organization type, related to the characteristics of management, strictly speaking. Therefore, as it is composed of two factors, its result is determined by a factor and, since the group's factor mean was 1.64, it is clear that mobbing is seen with a low frequency by the bank clerks researched.

From this perspective, and by analyzing the frequency of mobbing occurrence based on the individual content of these factors, Table 3 shows that it is possible to determine what most bank clerks state, that they have "never or almost never" been professionally (66%) or personally (80.1%) harassed in any way.

**Table 3** – Descriptive analysis of the additive variables for mobbing frequency

<b>Additive Variable</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Professional harassment*	103	20	24	3	1	0	0
Personal harassment*	125	18	7	4	0	0	0

\* significant with  $\alpha = 0.05$

Source: Research data, 2015.

Heloani (2004) explains that some mobbing victims fear filing a formal report, or even talking about the issue with other people for fear of being dismissed or demoted from their position or role, as well as for making public the humiliation they go through, thus increasing their embarrassment and shame. This way, they will silently give cover to their coward attacks.

Furthermore, as stated by Freitas, Heloani and Barreto (2008), other victims lack knowledge about the topic. Also, they don't realize whether this behavior can be typified as mobbing due to the subtlety of the attacker who, hidden by their mean actions, seems to be promoting a normal act in the work atmosphere.

However, concerning situation number 1, which shows the occurrence of criticism by the boss, 45% of the participants stated they face this type of behavior in their work relations. Based on some studies about mobbing, such as the ones by Dick and Rayner (2004) and by Olafsson and Johannsdottir (2004), it is possible to see that this phenomenon is divided into four categories based on the counterproductive behavior, which are: attacks to the task through the omission of information, constant surveillance, demands for services that are impossible to be carried out; attacks to the person's morale through derogatory comments, persistent criticism, public humiliations, malicious and embarrassing comments; isolation upon ignoring the employee's existence inside the institution and discriminating him/her in relation to the team; and verbal attacks through shouts and threats.

According to Poilpot-Rocaboy (2006), Australian literature sees habitual criticism as a behavior that typifies mobbing at work. The same opinion is shared by Hirigoyen (2006), who states that the criticism that is habitual and that minimizes employees usually lead them to isolation from the team by spreading false information on them. Soboll (2008) agrees with this understanding upon saying that oppressive behaviors attack the employee's mind and make them seem incompetent due to all the criticism about them.

In a study developed by Ferreira and Seidl (2009) with the objective to assess the variables that cause discomfort in the social relations of work, habitual criticism is a major source of unhappiness.

According to Prata (2008), the most wanted professional style is the most relevant, entrepreneurial, creative and innovative in the organization. This is explained by the fact that originality means courage to overcome the limits imposed by rules and behaviors that are usually accepted.

In the banking environment, pressure and criticism management is frequently used by the employees so that they can have positive reactions. Behind the behavior of hurting the em-

ployees' dignity and shocking them, the objective is to take some advantage of them, or a possible proof of their capability. However, oftentimes, and depending on the victim's subjectivity, some bank clerks tend to ignore such act by minimizing the importance and the seriousness of the assault, while others identify the nature of the action and suffer both physically and psychologically as a consequence of the practice.

#### 4.3 CONNECTIONS BETWEEN SOCIAL-DEMOGRAPHIC PROFILE AND PS-MaW

Once the information on the frequency of mobbing occurrence is assessed, the answers are checked to see if they have any connection with the social-demographic characteristics through the application of the Chi-square association test. Table 4 shows the p-values for each case. In this study, the association is considered significant if the p-value is lower or equal to the significance level of 5% ( $\alpha = 0.05$ ). In order to enable the interpretation of this table, 24 indexes of the situations that typify mobbing were considered.

**Table 4** – Analysis of the association between the occurrence periodicity and the social-demographic variables

Occurrence Pe- riodicity/ Social-demo- graphic	Gender	Ethni- city	Marital Status	Chil- dren	Gra- dua- tion	Gradu- ation Course	Bank	Position	Union
1. You have been criticized by your boss.	0.39	0.57	0.53	<b>0.04*</b>	0.23	0.69	<b>&lt;0.01*</b>	0.12	0.16
2. Your boss avoided talking to you and sent you a message, instead.	0.55	0.68	<b>0.04*</b>	0.09	0.81	0.04*	<b>&lt;0.01*</b>	0.14	0.78
3. Your boss avoided or stopped you from having a normal conversation with the group.	0.89	0.87	0.58	0.08	0.87	<b>&lt;0.01*</b>	<b>&lt;0.01*</b>	0.23	0.86
4. Your boss threatened you with no reasons.	0.31	0.49	0.15	0.81	0.49	0.41	<b>&lt;0.01*</b>	0.29	0.23
5. Your boss stopped assigning you tasks.	0.84	0.4	<b>&lt;0.01*</b>	0.76	0.82	0.51	<b>&lt;0.01*</b>	0.51	0.88
6. Your boss doubted your professional responsibility or capability.	0.13	0.1	<b>&lt;0.01*</b>	0.7	0.37	0.56	<b>&lt;0.01*</b>	0.27	<b>0.02*</b>
7. Your boss said you are insane or psychologically unbalanced.	0.65	0.96	<b>&lt;0.01*</b>	0.07	0.6	0.07	<b>&lt;0.01*</b>	0.13	0.35
8. Your boss said things about you that damaged your image.	0.47	0.49	0.08	0.15	0.75	0.6	<b>&lt;0.01*</b>	0.43	0.27
9. Your boss discriminated you in relation to your colleagues.	0.27	0.69	0.17	0.5	0.91	0.45	<b>&lt;0.01*</b>	0.44	0.3
10. Your boss didn't respect your work knowledge or experience.	<b>0.03*</b>	0.17	0.57	0.71	0.84	0.6	<b>&lt;0.01*</b>	0.27	0.57

11. Your boss accused you of not adapting to work team.	0.63	0.68	0.16	0.53	0.79	0.63	<b>0.03*</b>	0.59	0.23
12. Your boss accused you of making mistakes you didn't make before.	0.27	0.65	0.09	0.08	0.79	0.41	<b>&lt;0.01*</b>	0.52	0.26
13. Your boss didn't let you speak in meetings or interrupted you when you were speaking.	0.74	0.96	0.75	0.69	0.74	0.88	<b>&lt;0.01*</b>	0.08	0.81
14. Your boss used bad language or humiliating expressions to cuss you.	<b>0.04*</b>	0.91	0.98	0.62	0.95	<b>0.05*</b>	<b>0.03*</b>	0.18	0.51
15. Your boss didn't answer your oral or written questions.	0.55	0.92	0.36	0.69	0.88	0.4	<b>&lt;0.01*</b>	<b>0.02*</b>	0.54
16. Your boss rejected your suggestions even before listening to them.	0.32	0.37	0.72	0.49	0.6	0.26	<b>&lt;0.01*</b>	0.51	0.48
17. Your boss didn't assign you to any important tasks or to tasks that could benefit you.	0.56	0.99	0.08	0.48	0.91	0.53	<b>&lt;0.01*</b>	0.45	0.17
18. Your boss blamed you for mistakes made by others.	0.34	0.38	0.23	0.31	0.49	0.11	<b>&lt;0.01*</b>	0.07	0.13
19. Your boss touched your belongings.	0.31	0.93	1	0.26	0.97	0.78	0.59	0.57	0.54
20. Your boss avoided sitting next to you.	0.1	0.64	0.11	0.83	0.84	0.78	<b>&lt;0.01*</b>	0.74	0.45
21. Your boss imitated your gestures, words or behaviors in a humiliating or mocking way.	0.2	0.8	0.7	0.08	0.97	0.5	<b>&lt;0.01*</b>	0.17	0.23
22. Your boss looked at you with a disapproving look.	0.12	0.9	0.22	0.59	0.67	0.89	<b>&lt;0.01*</b>	0.15	0.22
23. Your boss ignored you in questions or decisions concerning your area of work.	0.44	0.86	0.61	0.92	0.48	0.63	<b>&lt;0.01*</b>	0.26	0.81
24. The company ignored your reports on mobbing.	0.54	0.98	0.29	0.27	0.85	0.76	<b>&lt;0.01*</b>	0.72	0.45

\* Significant with  $\alpha = 0.05$ .

Source: Research data, 2015.

From the variables analyzed, it is possible to see that most of them don't relate to or relate to few of the situations presented in this questionnaire. Variables such as "Ethnicity" and

“Graduation Course” present no association to any of the answers given in the 24 situations studied. Other variables, such as “Gender”, “Marital Status”, “Children”, “Graduation Course”, “Position” and “Union” are associated to at least one situation. On the other hand, the variable concerning “Bank” stands out, since it is associated to practically all the situations studied (except for situation 19). Moreover, the variables concerning “Age” and “Children” were also tested and presented no association to any of the 24 situations.

The present study didn’t confirm the existence of differences that are statistically significant between men and women in the comparison between the different types of harassing behaviors. The truth is, even though CONTRAF (2015) has shown that women remain the most affected by the occurrence of mobbing at work, as shown in previous researches by Hirigoyen (2006) and Soboll (2008), the present study showed no prevalence of one gender over the other, and the apparent harassment concerning men or women is not clear. This was also noted in researches by Quine (2001), Soares (2002), Vartia and Hyyti (2002), as well as in the study carried by Silva, Aquino and Pinto (2014) with health care state civil servants from the State of Bahia, Brazil, in which men and women presented close results concerning the types of violence at work.

Additionally, an association test was performed based on the factors concerning professional and personal harassment, previously explained in Table 4. This led to the development of two additive variables, one for each situation, so that it would be possible to analyze this new relationship with the social-demographic variables. In order to assess this scale in the databases developed in this work, the Cronbach’s Alpha was calculated to measure the reliability of the scale used along with the factors considered for each cluster. Professional harassment obtained a Cronbach’s Alpha of 0.93, whereas the value for personal harassment was 0.87. Therefore, the scales have a high reliability level and can be clustered as previously mentioned by Martins and Ferraz (2014).

Therefore, besides the associations shown in Table 4, including the social-demographic variables and the answers presented, it is possible to see, through the Chi-square ( $\chi^2$ ) association test, whether there is any type of association between the social-demographic variables and the types of mobbing, which is shown in Table 5.

**Table 5** – Analysis of the association between social-demographic variables and type of mobbing

Mobbing Frequency/ Social-demographic	Gender	Ethnicity	Marital Status	Children	Graduation	Graduation Course	Bank	Position	Union
Professional harassment	0.14	0.96	0.56	0.79	0.69	0.58	<0.01*	0.94	0.64
Personal harassment	0.31	0.2	0.31	0.65	0.83	0.54	<0.01	0.62	0.51

\* Significant with  $\alpha = 0.05$

Source: Research data, 2015.

Consequently, clustering the professional and personal variables showed that only the type of Bank where the bank clerks work, either public or private, is somehow associated to the frequency of professional and personal harassment occurrence. Once more, the variables concerning “Age” and “Children” were also tested and showed no association to the variables concerning “Mobbing”.

Concerning the type of bank which corresponds to the mobbing clusters – professional and personal – a statistic test of proportion was performed to check whether the presence of mobbing was higher in the public or in the private group. This concerns the Z test of comparison between two proportions by considering a high level of significance of 5%, which leads to the following results in Table 6, below.

**Table 6** – Test of proportion concerning the occurrence of mobbing between public and private banks

<b>Mobbing Group</b>	<b>Public bank</b>	<b>Private bank</b>
Professional harassment proportion	0.21	0.55
<b>p value</b>		<b>&lt;0.01*</b>
Personal harassment proportion	0.07	0.39
<b>p value</b>		<b>&lt;0.01*</b>

\* Significant with  $\alpha = 0.05$

Source: Research data, 2015.

Through the test, it is possible to conclude that the proportions of mobbing occurrence in private banks are statistically higher than in public banks, which shows that, with a higher frequency, the employees in private institutions are submitted to mean behaviors and demands.

Since banks need to generate more and more profit, and this is something common in the market, the demands for bank employees concerning the generation of good results are more intense. In this sense, literature sees inconsistency in abusive demands in public and private banking institutions. As previously mentioned, Máximo et al. (2011) state that, besides the demands for goals and sales, which are generally added as a requirement for promotion in private banks, the employees try to meet the high management's objectives at any cost, especially due to their concern about keeping their job. The fear of losing the job makes the demands, which are usually abusive, to be easily met. Therefore, there is a justification between the situations described and the type of bank. Data from a research by Khouri (2012) confirm this concept in an interview script done with the Bank Clerks' President in Rio de Janeiro at the time of the research, whose reports confirmed that, although there are cases of mobbing in public banks as well, the threat to lose their jobs as a consequence of not achieving rules only affects bank clerks from private institutions.

Another research that highlights this concept is the doctoral thesis on mobbing in the Portuguese sector by Verdasca (2010), who emphasized mobbing with characteristics that are different according to the sector, and it is more violent in the private sector, even if it lasts for a shorter time. Hirigoyen (2006) shares the same opinion upon stating that the forms of mobbing in the public and in the private sectors are different. In the latter, the occurrence is easier to be diagnosed; it happens for a short period of time and usually causes job dismissal. On the other hand, it can last for years in the public sector since the employees enjoy their job stability and can't be dismissed without fair reasons or gross misconduct.

Furthermore, in a research carried out in the State of Pernambuco, Brazil, by Tito (2009) on moral/organizational harassment in banking institutions, it was clear that the anti-mobbing movement in public and private banks is looked at differently. Public banks give access to the unions to carry out awareness actions about the phenomenon in the work environment, whereas private banks somehow resist allowing the presence of unions in the agencies for the realization of enlightening actions and campaigns against mobbing. Therefore, concerning private banks, there is little concern about pinpointing the types of behaviors that can be considered as mobbing since many negative behaviors are part of the organizational culture of these banking institutions and they are more concerned about large sums of profits than about taking caring of their employees' health and welfare.

Finally, it is worth mentioning that both public and private banks must try to fight off the existing mobbing practices in their teams since it is not only about their employees' mental, physical and social health, which is extremely relevant, but also with the objective to achieve a competitive differential in the market by showing the image of a company that fights against such abusive practices, that is, through the image of a company that is socially responsible (SILVA et al., 2018).

## 5 FINAL REMARKS

Based on a study on mobbing in banks, this research analysis reached the main objective to diagnose mobbing from the perception of phenomenon occurrence in employees from public and private banking institutions in the city of João Pessoa, State of Paraíba, Brazil. For such, the participants' social-demographic profiles were outlined. Then, by tracing the frequency of mobbing occurrence in banks, it was possible to see that the phenomenon happens with a low frequency. Only 34% of bank clerks reported the occurrence of professional harassment, and 19.9% reported personal harassment, at least once a month. Thus, meaningfully speaking, it was possible to see that most participants have never or almost never been professionally (66%) or personally (80.1%) mobbed.

Due to the professional or personal moral aspect, and in relation to the social-demographic variables, it is possible to state that only the type of bank where the clerk works, whether public or private, has meaningful associations to the frequency of moral harassment occurrence. It is possible to conclude that the proportions of mobbing occurrence in private banks are statistically higher than in public banks, which shows that, with a higher frequency, the employees in private institutions are submitted to mean behaviors and demands.

In this sense, the study reinforces that the requirements are commonly met in private banks due to the fear the employees have of losing their jobs, no matter if they think about violent demanding behaviors. Usually, in banking institutions of this type, employees look at pressure and abuse as structural tools that are part of the organization and become partners in suffering.

The results showed that there was a low perception concerning the phenomenon of mobbing in banks and that the phenomenon exists. However, it may be currently trivialized, and violence at work may be considered a daily practice, one that belongs to the banking activity. In this context, management by pressure, based on excessive demands over the clerks, brought in a new aspect that shows that stress is part of the labor routine and enables the increase of productivity and the attainment of exceeding profits. It is possible to see that many bank clerks live with the problem, get used to the phenomenon and are victims of their own silence, especially because they fear consequences such as persecution, punishments and losing their jobs.

The research faced limitations concerning the answers' veracity and this is the biggest adversity found upon this study's development, for it takes courage and sincerity from the participants, who are surrounded by fear and apprehension to keep their jobs and their good work relations. Concerning some participating clerks, there was no autonomy and independence to answer the questions. Many questionnaires were applied in the workplace and maybe this was a relevant reason to embarrass the participant. Furthermore, the study was carried out only with participants in a single state in Brazil. Therefore, it is limited to the perception of the clerks who took part in this research.

For future researches, here is the suggestion that, besides a quantitative survey, a detailed study should be carried out through interviews for a more thorough exposition of the personal relations at work, especially if it is done outside the physical environment of work so that they can freely and particularly expose the several situations they go through and the problems that come from their daily routine. Thus, the diverging realities and conceptions of the situations experienced will be described and analyzed, since there will be no limitation to the frequency of answers to a numerical questionnaire, and it will be possible to reach a diagnosis, which will show if the phenomenon has been overcome, reduced or trivialized, since mobbing cannot be kept in the dark.

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Contribution	[Author 1]	[Author 2]	[Author 3]	[Author 4]	[Author 5]	[Author 6]	[Author 7]
1. Definition of research problem	√		√			√	
2. Development of hypotheses or research questions (empirical studies)	√		√				
3. Development of theoretical propositions (theoretical work)							
4. Theoretical foundation / Literature review	√	√		√	√	√	√
5. Definition of methodological procedures			√				
6. Data collection							√
7. Statistical analysis	√	√			√	√	
8. Analysis and interpretation of data			√				
9. Critical revision of the manuscript				√	√	√	
10. Manuscript writing	√	√					√
11. Other (please specify)							