MORAL HARASSMENT IN THE BRAZILIAN BANKING SECTOR AS AN AGGRAVATION OF INTERPERSONAL CONFLICT

Assédio moral no setor bancário brasileiro como agravação de conflito interpessoal

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ABSTRACT

Currently, the management of retail banking organizations and the praxis of the banking sector as a whole favor the occurrence of interpersonal conflicts and their evolution into moral harassment. This research aimed to show that moral harassment can arise from interpersonal conflicts that are poorly managed by banking organizations. To this end, we conducted a multicase study using completed court cases that proved the occurrence of moral harassment and organizational moral harassment. We grounded our research in the concepts of interpersonal conflict, moral harassment, and organizational moral harassment. Through the analysis of pre-established assumptions, the results of the research pointed out the following: interpersonal conflict is a phenomenon inherent to human nature; the organizational environment facilitates the occurrence of disagreements between individuals or groups; interpersonal conflict is a possibility of social interaction, whose effects can impact people and organizations; organizations must identify the occurrences of interpersonal conflicts and evaluate the relevance or not of acting on them; the way organizations act on interpersonal conflicts determines the effects resulting from these situations on the organization itself and on the individuals and/or groups involved; and that moral harassment is a specific type of interpersonal conflict, which arises from the worsening of divergence situations among individuals or groups, causing negative effects both for those involved in these situations and for the organization in which they operate.

Keywords: Interpersonal conflict; Moral harassment; Retail banking organization; case study.

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RESUMO

Atualmente, a gestão das organizações de banco comercial e a práxis do setor bancário como um todo favorecem a ocorrência de conflitos interpessoais e sua evolução para o assédio moral. Esta pesquisa teve como objetivo mostrar que o assédio moral pode surgir a partir de conflitos interpessoais mal administrados pelas organizações bancárias. Para tanto, realizamos um estudo multicaso utilizando processos judiciais concluídos que comprovaram a ocorrência de assédio moral e assédio moral organizacional. Baseamos nossa pesquisa nos conceitos de conflito interpessoal, assédio moral e assédio moral organizacional. Por meio da análise de pressupostos pré-estabelecidos, os resultados da pesquisa apontaram o seguinte: o conflito interpessoal é um fenômeno inerente à natureza humana; o ambiente organizacional facilita a ocorrência de divergências entre indivíduos ou grupos; o conflito interpessoal é uma possibilidade de interação social, cujos efeitos podem impactar pessoas e organizações; as organizações devem identificar as ocorrências de conflitos interpessoais e avaliar a relevância ou não de atuar sobre eles; a forma como as organizações atuam nos conflitos interpessoais determina os efeitos decorrentes dessas situações na própria organização e nos indivíduos e/ou grupos envolvidos; e que o assédio moral é um tipo específico de conflito interpessoal, que decorre do agravamento de situações de divergência entre indivíduos ou grupos, causando efeitos negativos tanto para os envolvidos nessas situações como para a organização em que operam.

Palavras-chave: Conflito interpessoal; Assédio moral; Organização de banco de varejo; estudo de caso.
INTRODUCTION

Currently, for retail banking organizations to achieve satisfactory results, it is necessary that they invest in the quality of life of their employees, without neglecting technological and market issues that are imposed on them. Because of these demands and the need to achieve goals, we can see, in banking organizations, stressed employees, arguments with superiors, and occasionally low productivity. Given these situations, it is up to the management the challenge of investing, mainly, in the quality of interpersonal relationships and in valuing each individual, thus ensuring a good organizational climate.

Our work experience has shown that managers in retail banking do not always observe that interpersonal conflicts can evolve into the practice of moral harassment. This is due to the fact that, for many management theorists, interpersonal conflicts are natural in human relationships and, therefore, possible in organizations (McINTYRE, 2007; AGOSTINI, 2005; VENTORINI & GARCIA, 2004).

Interpersonal conflict is a phenomenon inherent to human nature and occurs in the course of social relationships (CORDEIRO, CUNHA & LORENÇO, 2019; PANIZA et al, 2018; NIETZSCHE, 2017; PASSOS, 2008; GOMES, 2006). The organizational environment, in turn, is a facilitating factor for the occurrence of differences between individuals or groups, being characterized by the diversity of positions and functions, marked by the disparity of power between them and, therefore, likely to harbor the practice of moral harassment (LAMB, CUNHA & LORENÇO, 2019; SILVA-FORTES, 2017; McINTYRE, 2007; AGOSTINI, 2005; VENTORINI & GARCIA, 2004).

Our study is justified because interpersonal conflicts interfere in the organizational environment and can turn into moral harassment, causing situations that affect the employee's health, as well as making the organizational environment more precarious.

It is worth mentioning that the situations represented in the cases covered by this article occurred in one of the largest and most important Brazilian organizations, Banco Itaú Unibanco S.A.; which is currently the largest Brazilian private bank and the second largest company in the country, according to the Forbes Global 2000 ranking, edition 2019.

Obviously, an organization of this magnitude influences the business and management practices of other organizations and, therefore, studies of this nature, carried out with a focus on the practices of such an important organization, can contribute to increasing the theoretical and instrumental repertoire and, as a result, also contribute to the management of this and other organizations.

From a theoretical point of view, the literature on conflict in organizations in Brazil focuses on the areas of Psychology and Law, such as, for example, the works arising from the work of Hinde (1976, 1979, 1981 and 1997), and those published influenced by studies carried out by Hirigoyen and Dejours (CERQUEIRA, 2012). Despite this, both on interpersonal conflicts and in its most harmful face, bullying, there is still a lack of studies that address the urgency of heuristic procedures and management mechanisms for managing conflicts and promoting a healthy professional environment in banking organizations in retail, in order to prevent the practice of moral harassment (SILVA-FORTES, 2017; CERQUEIRA, 2012; VENTORINI & GARCIA, 2004).

In this sense, our theoretical option is based on the literature that addresses the topic of interpersonal conflicts and bullying and the way in which retail banking organizations deal with these occurrences, which leads us to understand the negative and positive aspects of interpersonal conflicts. We highlight the studies carried out by Paniza et al (2018); Cunha et al (2018); Silva-Fortes (2017); Cerqueira (2012); Bataglia (2006); McIntyre (2007); Moreira & Cunha (2007) and Bobbio, Matteucci & Pasquino (1998)

1 FROM INTERPERSONAL CONFLICTS TO MORAL HARASSMENT

The literature on bullying shows us that interpersonal conflict is the first stage in the course of the social relationship that leads to the practice of bullying (AVILA, 2008). In the work developed by Leymann (2000, apud AVILA, 2008), we can observe that the course of psychoterror at work presents five stages of development, which are recurrent in the cases of moral harassment studied by the author.
Avila (2008) shows us that the first of the stages of psychoterror at work is the critical incident phase; it is the time when the social relationship between individuals is in the sphere of interpersonal conflict. In this phase of the social relationship, the situations experienced are similar to disagreements, that is, there is neither victim nor aggressor, and the most common attitude is the use of admonitions and reprimands to express dissatisfaction with the hierarchical superior or the member with greater attribution and amount of power. The employee, in turn, makes an effort and tries to meet the needs of his superior, but without success.

The second stage is the "stigmatization" phase. Avila (2008, p. 20) tells us that in this phase of the conflictive interpersonal relationship, behaviors that in different contexts would not necessarily represent aggression or an attempt to exclude or expel someone arise. However, in the organizational context, given the repetition of the conduct, which is usually hostile, and the intentionality that is perverse and aims to harm, punish, and psychologically undermine the other, inserts those involved in a situation of moral harassment. In this phase, those involved can be classified as victim and aggressor. The behavior of the aggressor is harmful to the victim and also to the work environment. The harassed employee acts in a reactive way, trying, mainly, to avoid the situation, a reaction denominated in the literature as the "avoidance" phase (McINTYRE, 2007).

The third stage, when the moral harassment is already in place, is the phase of the company's intervention. Avila (2008, p. 21) records that, normally, it is at this stage that the company becomes aware of the conflict. The situation becomes the case of X, where X is always the harassed victim, not the aggressor. The author clarifies that harassment is now treated by the organization as the situation involving the harassed individual, who is thus stigmatized and now represents a problem for the organization, which accepts and embraces the prejudices produced in the previous phases of the social relationship.

The fourth stage is the phase of misdiagnoses. In this stage, the victim who is ill or about to become ill, seeks professional help and is at serious risk of being misdiagnosed, because often there is not enough training to investigate social situations that originate in the very organization in which the patient works (AVILA, 2008, p. 21). The author stresses that there is a risk of suffering another aggression. When seeking specialized help, the bullying victim is sometimes incorrectly diagnosed as suffering from paranoia, manic-depressive disorder, or personality disorder.

The fifth stage, the phase of exclusion from working life, is characterized by the exclusion of the victim from life at work. Avila (2008, p. 21) emphasizes that the removal from work occurs permanently, after many temporary absences, due to medical leaves. The victim, unable to resist the harassment, unassisted by his/her employer, misdiagnosed by a psychologist or psychiatrist, isolated professionally and socially, and seeing no other professional option internally, decides to resign. Exclusion from working life can also occur because the victim represents a problem for the organization. The inevitable drop in performance, recurrent absences, apathy, and discouragement at work become evident, and the organization chooses to dismiss the victim.

Bullying stems from interpersonal conflict. This occurs at the time termed by Leymann (2000, apud Avila, 2008) as the critical incident phase. Usually, organizations become aware of the conflict at stage three of the conflictual relationship, that is, at the stage of the organization's intervention. In this phase, bullying is ongoing, the interpersonal conflict is no longer manageable by the harassed party, the victim is subject to the violence of the harasser and, possibly, of the organization itself, which begins to adopt the prejudiced narrative produced in the previous phases. There is no going back from harassment. It becomes a violent situation, because the organization has lost the action team and the situation is at a lose-lose moment. The organization loses, the victim loses, and the harasser also loses. Thus, the time for action by the organization is in phase one, i.e., at the critical incident time, the organization must identify the interpersonal conflict and assess whether and how it should or not act on it.

Below, we present a comparative table between moral harassment and interpersonal conflict, showing some features of these phenomena, seeking to highlight their similarities and differences.
The table above shows that there are similarities between the phenomena of interpersonal conflict and bullying. Both characterize a kind of social interaction that reflects a disagreement between two or more people. However, the differences between these phenomena are essential to distinguish a lawful action from an unlawful one. In bullying, aggressiveness is accentuated, while in interpersonal conflict we can characterize those involved as people in antagonistic positions. In bullying, this antagonism transforms these people into victim and aggressor. Power disparity allows the aggressor to impose his/her will in a recurrent and violent way on the victim. The absence of resistance arising from the power discrepancy causes bullying to develop asymmetrically. The consequences of bullying are always negative and, thus, the organization must identify this phenomenon and act upon it.

### 2 THE PRAXIS OF THE BRAZILIAN BANKING SECTOR

In the banking environment, work activity is guided especially by the intention behind the action, that is, achieving the goal is more important than the process that led to achieving that goal. It is a kind of "the ends justify the means": Hubault (2011, *apud* Cerqueira, 2012, p. 140) states that in the banking environment there is a responsibility to perform the task in its intentions more than in its prescriptions and to maintain control over the ends more than over the processes.

Cerqueira (2012) points out that the banking work environment is characterized by the constant presence of pressure on employees:

>`The everyday life of a bank worker is full of pressure, that is, pressure to meet strenuous goals, to provide excellent service, for fear of being dismissed, to achieve a promotion in the bank hierarchy, and by customer demands (CERQUEIRA, 2012, p. 146).`

Silva-Fortes (2017) classifies this way of managing banking organizations as "predatory"; he states that it is closely linked to the excessive collection for goals that, in turn, are imposed from top to bottom, disregarding the peculiarities of each branch and region, and assures that:

>`The negative behaviors based on scenes of humiliation, persecution, discrimination, and mistreatment associated with the practice of abusive targets were pointed out by the interviewed bankers as the main cause of mental wear and illness in the workplace (SILVA-FORTES, 2017, p. 164).`
This environment full of pressure from everywhere is aggravated by the praxis of the banking sector, which uses a powerful managerial framework composed of internal instruments for demanding, promoting competition and rivalry among its employees, in order to keep their productivity high. Added to this are variable compensation mechanisms, which tie employees' salaries to their individual performance and that of their agency. In fact, awards are offered to the most productive employees and, as a result, rankings are published with scores based on individual performance, constraining the lowest-placed and stimulating everyone to increase their performance (CERQUEIRA, 2012, p. 147).

The consequence is a hostile work environment, extremely competitive, with increasingly high goals, especially for employees who rise in their careers, and this causes the pressure from above to fall on the subordinates. The goals are achieved, but at the cost of the worker's health and the degradation of the work environment (CERQUEIRA, 2012, p. 147).

3 INTERPERSONAL CONFLICTS

The term conflict characterizes the recognition of a situation of divergence, be it intrinsic to each individual, resulting from the coexistence of different internal stimuli that cause the manifestation of contrary and/or mutually exclusive reactions in each one of us. This aspect is the object of studies and performance of Psychology. When the situation of divergence materializes in interpersonal, individual, collective, or organizational interactions as a result of the recognition of antagonistic positions between two or more individuals or groups in face of one or more issues, and therefore, a social phenomenon, it becomes the object of investigation of several areas of knowledge, especially Sociology and Politics, and therefore Law and Administration (HOUAISS, 2001).

Paniza et al. (2018), citing Engeström & Sannino (2011), state that conflict is one of the ways in which the disturbances that prevent a team of workers from realizing the goals of their activities can be perceived. Hinde (1997, apud Ventorini & Garcia, 2004) explains that interpersonal conflict manifests itself in all relationships. For this author, human relationships take place in all spheres of society, where there is more than one individual; therefore, the possibility of conflict occurring in all relationships. Bobbio (1998, p. 225) asserts that, as one of the forms of social interaction, conflict expresses a dispute over the control of scarce resources. In a sociological perspective, which dialogues with Philosophy, especially with Nietzsche (2017), Weber (1991) deals with domination as a type of behavior established by authority as a triggering factor of conflicts.

Conflict as an act of domination is marked by the disparity of power amounts present among divergent individuals or groups and can become a practice of moral harassment, negatively affecting the victims of this action in their deepest feelings, degenerating the work environment (SILVA-FORTES, 2017; CERQUEIRA, 2012). We also observed that conflict is one among several possibilities of social interaction, as Bobbio (1998) confirms, and that the organizational context facilitates the occurrence of conflicts (PASSOS, 2008; HINDE, 1997, apud VENTORINI & GARCIA, 2004), and that the countless forms of conflicts in their evolutionary phases entail different effects on organizations and individuals, which can be positive or negative (McINTYRE, 2007). However, the effects of bullying are always negative for both (BARRETO, 2019, apud Souza, 2019; CERQUEIRA, 2012), and the management of intra-organizational interpersonal conflicts is the prerogative of the organization, usually performed by area managers who must act to manage conflict situations. Therefore, it is up to managers to avoid the deepening of conflicts, so that the organization can learn from these experiences, taking advantage of eventual conflicting situations and establishing positive practices of organizational coexistence (McINTYRE, 2007).

The history of society, from the state of nature to today's civilization, is marked by different forms of social interaction (FERREIRA NETTO, 2007, BOBBIO, 1998). Associative social processes, whose expression is the establishment of positive relations of cooperation and consensus, alternate or coexist with dissociative social processes, in which the social relations established are negative, expressed by competition, opposition, and conflict (SANTOS, 1999).
Social interaction, according to Hinde (1976, 1979, 1981, apud Aranha, 1993), is an episode in which A does X for B and B does Y for A, where the nature of the interaction depends on the atomized influence of each of the partners and should be described both by its content and its quality.

Thus, we understand that conflict is a type of social interaction that expresses a situation of divergence between two or more parties, characterized by the manifestation of opposition between individuals, groups, or collectives, in relation to one or more issues. On the one hand, those involved in conflict situations may be motivated by a sense of justice, as they claim to have the right, to deserve, or to know the best destination, allocation, or the most appropriate and/or fair use of one or more goods or resources. Conversely, they may be driven by personal feelings, seeking to gain access, possession, or the right to decide about one or more goods or resources, aiming to meet private or collective goals, regardless of whether they have the right, reason, or merit. In both cases, it is the expression of the exercise of power, as we can see in: CORDEIRO, CUNHA & LORENÇO, 2019, CERQUEIRA, 2012, McINTYRE, 2007, MOREIRA & CUNHA, 2007, BATAGLIA, 2006, GOMES, 2006, AGOSTINI, 2005, VENTORINI, 2004, HOUAISS, 2001 and BOBBIO, 1998.

4 MORAL HARASSMENT AND ORGANIZATIONAL MORAL HARASSMENT

In early 1980s, Heinz Leymann conducted a study on the psychological impacts of workers exposed to humiliating and degrading behavior in the workplace. Cerqueira (2012) highlights Leymann's pioneerism, attributing the creation of the terms psychoterror and mobbing to this author:

“Leymann was responsible for coining the expressions psychoterror and mobbing for the situations researched, where one person became the target of another or of a group in the company where he or she worked and was continuously assaulted, harassed by the aggressors.” (CERQUEIRA, 2012, P. 17).

After Leymann's work, the subject of mobbing gained relevance in Europe, and numerous other works on this practice emerged from it. The main contributions came from France, with studies developed by Christophe Dejours and Marie-France Hirigoyen.

The studies developed by Dejours in the 1990s do not deal with bullying per se, but with moral violence in the workplace arising from the passing on of the responsibility for maintaining competitiveness to employees and the way in which these employees cope, albeit in a limited way, with the negative effects of pressure at work. According to Athayde (2005)…

...workers were not passive in the face of organizational demands and pressures but were able to protect themselves from the harmful effects on their mental health. They suffered, but their freedom was exercised, even if in a very limited way, in the construction of defensive systems, fundamentally collective. This clinical work led Dejours to shift his investigative focus from work-generated mental illness to suffering and the defenses against this suffering. As most workers managed to conjure up madness, despite the violence of work organization, normality (unstable, precarious balance between suffering and defenses) became an enigma (ATHAYDE, 2005, p. 988).

The studies developed by Hirigoyen (2009), in turn, dealt specifically with moral harassment, and his conception of moral harassment transcribed below, dated January 2002, was the basis for the French law that aims to punish this type of practice:

by harassment in a workplace, we mean any abusive conduct manifested mainly by behavior, words, acts, gestures, and writings that may harm the personality, dignity, or the physical or psychological integrity of a person, and that may jeopardize his or her employment or degrade the work environment (HIRIGOYEN, 2009, p. 65, apud CERQUEIRA, 2012, p. 19).

Later in her work, Hirigoyen (2009) clarifies the meaning of the terms “harassment” and “moral”, so that there is no confusion about these terms and the consequent misuse of the moral harassment concept. The
author defines "harassment" as any repeated, insistent, and unrelenting attack. The term "moral" characterizes the type of aggression suffered. Added to this is the position of Cerqueira (2012), who assesses that the term moral in the concept of moral harassment established by Hirigoyen (2009) refers to considerations in terms of good and evil, of what is or is not acceptable in society; morale would qualify the victims' sense of injustice, placing them at the center of the conceptualization of harassment (CERQUEIRA, 2012, p. 21).

In fact, Hirigoyen (2010), in a later work focused on moral harassment at work, brings a new conceptualization of the term:

_Moral harassment at work is defined as any abusive conduct (gesture, word, behavior, attitude, etc.) which, by its repetition or systematization, attacks the dignity or the psychological or physical integrity of a person, threatening his/her employment or degrading the work atmosphere (HIRIGOYEN, 2010, p. 17, apud CERQUEIRA, 2012, p. 21)._ 

Cerqueira (2012, p. 31) shows us that the high demand for productivity, added to the intensification of the workload, the reduction of time and the increase of tasks anesthetize the worker and give the understanding that there are no rules, only goals. A hostile and highly competitive environment can lead people to believe that anything goes and that the ends justify the means to achieve the organizational objectives.

_In this context, the idea that anything is allowed in order to reach the company's goals is widespread, and bosses are encouraged to commit abuses, persecution, and violent demands that result in moral harassment. The permanent tension also prevents other workers from caring about each other; instead of defending a colleague from the attacks of managers, it is better to focus on accomplishing one's tasks so that one is not the next to be persecuted (CERQUEIRA, 2012, p. 31)._

Obviously, in such situations, the organization suggests to its employees that unethical practices are accepted in order to achieve its objectives. The results of bullying, such as the degradation of the work environment and the drop in productivity, are not noticed in the short term, because in these environments there would not be the necessary sensitivity to notice them.

_When we consider moral harassment as an organizational issue, we understand that some companies neglect the triggering aspects of this phenomenon, i.e., we consider that mobbing occurs not because managers want it to, but because they omit themselves (FREITAS, HELOANI & BARRETO, 2009, p. 38, apud CERQUEIRA, 2012, p. 33)._ 

Organizational moral harassment differs from the concept of mobbing in that the organization itself is the aggressor agent, by using violent management mechanisms or by omitting and/or neglecting the triggering aspects of this phenomenon.

_The company itself is understood to be an aggressor because it uses violent management mechanisms. Its leaders stimulate internal violence and do not intervene to stop the attacks. The aggressors find support in the organization itself, which has violence as a rule, a culture, an operating philosophy (CERQUEIRA, 2012, p. 33)._

In the case of organizational moral harassment, the organization becomes violent and begins to assimilate perverse management practices, even encouraging this type of behavior. Violence is incorporated into the organizational culture. The organizational environment becomes toxic, interpersonal relationships are compromised, and violence becomes the norm.
5 THE CASES UNDER DISCUSSION AND THE PREMISES OF THE STUDY

To conduct this research, we elected two bullying cases handled in labor suits by the Regional Labor Court of the Second Region (TRT2), whose brief descriptions are presented below.

Before, however, we clarify that we chose to research legal proceedings concluded in higher courts, as they contain the elements that we consider adequate to report the episodes of psychological harassment in the contexts in which they occurred. In these processes, we find the initial requests, the minutes of the hearing and witness statements, the court decisions, the appeals on the decisions, the counterarguments to the appeals and the final decisions.

Thus, we carry out searches on jurisprudence, which are the decisions and interpretations of laws made by higher courts, applied to concrete cases, concluded and closed, on the website of the Regional Labor Court of the Second Region - TRT2, at https://ww2.trt2.jus.br/. On the TRT2 website, in the tab “jurisprudence”, topic “jurisprudential search”, we selected “search by word - judgments in general (physical and electronic processes)”. In this item, it is possible to check the judgments of legal proceedings by keywords. We searched for “moral harassment” and selected the cases when we identified the unequivocal occurrence of the practice of harassment, based on reading the summaries of the judgments.

The first case is reported by an employee who since the beginning of her work at the bank Itaú Unibanco S.A., suffered pressure to achieve very high production goals. She also suffered psychological pressure from her superior through frequent threats of dismissal and, although she tried to meet the expectations imposed on her, she received no positive gesture. This caused her psychological illness, resulting from the pressures she suffered in the banking environment, added to the long days of unpaid work. Such situations triggered conflicts in the relationship with co-workers and led to a profound picture of stress, phobia, and depression ignored by the banking organization, according to the employee.

At the conclusion of the labor lawsuit, the Judge of Law, in a definitive decision, understood that the moral harassment suffered by the employee was proven:

it was thus proven in the records that there was the practice of Organizational Harassment, perpetrated by the hierarchical superior and corroborated by co-workers through mockery, which sets up moral harassment and ratifies the harassment that gave rise to the depression suffered by the plaintiff (TRANSCRIPTION OF AN EXCERPT OF THE JUDGMENT OF THE FIRST CASE, JUDICIAL PROCESS N. 1002009-15.2016.5.02.0013).

The second case was reported by an employee who, although trying to maintain a cordial relationship with his coordinator, was always mistreated by her, who referred to his work in a derogatory manner, threatening to fire him. The oral tone of the demands was always aggressive, to the point that other employees heard these demands that seemed to be a "heated argument". This situation, according to the employee, caused him mental illness.

At the conclusion of the labor lawsuit, the Judge of Law, in a definitive decision, understood that the moral harassment suffered by the employee was proven:

The witness brought by the plaintiff proved that Mrs. Rita, the plaintiff's coordinator, made many demands in a very loud tone, with discussions and threats to the plaintiff, including dismissal. Thus, she used inappropriate means to demand results, putting the plaintiff under effective psychological pressure. The testimonial evidence confirmed the coordinator's disregard for the plaintiff's work, as she always rated it as unsatisfactory, that he needed to do more, and it is possible that other people besides her heard the demands. It has thus been demonstrated that the plaintiff's coordinator effectively adopted inappropriate conduct capable of causing moral damage to her subordinates. The plaintiff is therefore entitled to compensation for moral damage (TRANSCRIPTION OF EXCERPT OF THE JUDGMENT OF THE SECOND CASE - JUDICIAL PROCEEDING N. 00053-2008-067-02-00-3).
For the analysis we performed further on, we formulated six assumptions based on the literature we used in this research, namely:

P1: Interpersonal conflict is a phenomenon inherent to human nature. This premise is based on the works of CORDEIRO, CUNHA & LORENÇO, 2019; PANIZA et al., 2018; NIETZSCHE, 2017; PASSOS, 2008; GOMES, 2006;

P2: The organizational environment is a facilitating factor for the occurrence of disagreements between individuals or groups. This premise is based on the works of CORDEIRO, CUNHA & LORENÇO, 2019; SILVA-FORTES, 2017; McINTYRE, 2007; AGOSTINI, 2005; VENTORINI & GARCIA, 2004;

P3: Interpersonal conflict is a possibility of social interaction, the effects of which can impact people and organizations. This premise is based on the works of PETRIK, 2017; FERREIRA NETTO, 2007; McINTYRE, 2007;

P4: Organizations must identify the occurrences of interpersonal conflicts and evaluate the pertinence or not of acting on them. This premise is based on the works of CORDEIRO, CUNHA & LORENÇO, 2019; McINTYRE, 2007, AGOSTINI, 2005;

P5: The way organizations act on interpersonal conflicts conditions the effects resulting from these situations on the organization itself and on individuals and/or groups involved. This premise is based on the works of PANIZA et al., 2018; McINTYRE, 2007; BATAGLIA, 2006; AGOSTINI, 2005;

P6: Moral harassment is a specific type of interpersonal conflict that arises from the aggravation of divergent situations between individuals or groups, causing negative effects both for those involved in these situations and for the organization in which they operate. This premise is based on the works of BARRETO, 2019, apud Souza, 2019; SILVA-FORTES, 2017; CERQUEIRA, 2012; AVILA, 2008.

Premise P1, which designates interpersonal conflict as a phenomenon inherent to human nature, explains that wherever there is social interaction, conflict between people will be possible. Hinde (1997, apud Ventorini & Garcia, 2004) reaffirms that interpersonal conflict manifests itself in all relationships and human relationships take place in all spheres of society, where there is more than one individual. Cordeiro, Cunha, and Lourenço (2019, p. 508) state that conflict is inevitable and omnipresent in organizations. In the cases studied in this article, the existence of interpersonal conflict is evident, materialized in the disagreement between those involved regarding aspects of work in the organization and, subsequently, in the practice of moral harassment.

Premise P2 asserts that the organizational environment is a facilitating factor for the occurrence of disagreements between individuals or groups. In McIntyre (2007) and Agostini (2005), we saw that an important part of organizational activities is performed by people who need to be in close contact with each other due to work contingencies. Ramos & Galia (2012, p. 29) assert that factors arising from globalization and the automation process, added to the competitiveness of products to be sold in the market, put pressure on employees to produce more, with higher quality and to be charged by goals and results, causing increased tension in the workplace.

Premise P3 designates interpersonal conflict as a possibility of social interaction, the effects of which can impact people and organizations. In Bobbio (1998) and Ferreira Netto (2007), we recognize that the history of society is marked by different forms of social interaction. As social interaction, Hinde (1976, 1979, 1981, apud Aranha, 1993) defines it as an episode where A does X for B and B does Y for A. Social interaction is thus a phenomenon that involves some sort of intermittent relationship between two or more people, involving exchanges over a relatively intense period of time. There is therefore some degree of continuity between successive interactions, so that each interaction is affected by past interactions and can affect future interactions in the same way that it affects the way individuals perceive past interactions and/or how they imagine or predispose themselves to future interactions and, thus, can affect the course of relationships (ARANHA, 1993).

Premise P4 asserts that organizations should identify the occurrence of interpersonal conflicts and assess the relevance or not of acting on them. Cordeiro, Cunha & Lourenço (2019) and McIntyre (2007) state that a fundamental issue for organizations is to know how to deal with the occurrence of interpersonal conflicts among their employees. To deal with a conflict, you must first identify it. In the cases studied, the banking organization did not act to manage the conflicts. This may have happened either because the organization did not identify the presence of conflict or because it decided not to intervene. In either case, the inertia of the organization showed...
that it made a mistake because, by not acting, it allowed the conflict among its employees to escalate to the point of becoming moral harassment. Furthermore, it did not put its management policy into practice.

Premise P5 asserts that the way organizations act on interpersonal conflicts determines the effects of these situations on the organization itself and on the individuals and/or groups involved. Moura (2019, citing Dejours, 2015, p. 107) states that work is never a setting or an environment. It engages the entire subjectivity. It will never be neutral as to the health of the individual: sometimes it builds, sometimes it destroys. McIntyre (2007), Bataglia (2006), and Agostini (2005) assert that the effects arising from interpersonal conflicts can be positive or negative for the people involved and for organizations, depending on how organizations act on them. We have seen in McIntyre (2007) that from conflicting situations that are well managed by organizations can arise more cooperative working relationships with beneficial ways of problem solving for those involved, but this did not happen in the cases studied here.

Premise P6 asserts that bullying is a specific type of interpersonal conflict, which arises from the aggravation of situations of divergence between individuals or groups, causing negative effects both for those involved in these situations and for the organization in which they operate. Hirigoyen (2010, apud Cerqueira, 2012) characterizes interpersonal conflict as a symmetrically escalating divergence between two or more people. Moral harassment, in turn, is characterized by the asymmetrical escalation of the conflictive situation, as well as by the event of abusive conduct that attacks, by repetition or systematization, people’s dignity or integrity, threatening their employment or degrading the work environment (HIRIGOYEN, 2010, p. 17, apud CERQUEIRA, 2012, p. 21).

By this definition, moral harassment arises from conflict situations, where abusive conducts, practiced due to differences perceived, at least by the aggressor, become recurrent and attack the victim's dignity/integrity and degrade the work environment.

6 METHODOLOGY

In this research, we conducted a multicase study and the most appropriate methodological guidance for this study is found in Yin (2005). For Yin (2005), the Case Study is a research methodology among other research possibilities widely used by social scientists, especially when they aim to answer "how" and "why" questions, as it allows the researcher to focus on contemporary phenomena embedded in real social contexts. For Yin (2005) the Case Study is

an empirical investigation that researches a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and the context are not clearly defined. In other words, you would use the case study method when you deliberately want to deal with contextual conditions (YIN, 2005, p. 32).

Quivy (1998) suggests stating the research project in the form of a starting question, through which the researcher tries to express as accurately as possible what he or she seeks to know, state, or better understand. The starting question should serve as the guiding thread of a good social science research project and, thus, should meet the following requirements: clarity, feasibility, and relevance.

In short, we can say that the levels of demand consist of: a) treatment, univocity, and conciseness, and for this, the starting question must not be susceptible to numerous interpretations; therefore, it cannot be vague or imprecise; b) being realistic, that is, the starting question must have as a consequence the realization of an investigation work, and for that, it must be feasible; and c) being pertinent, that is, it must really seek to understand the phenomenon and not simply describe facts.

The starting question that guided this research is this: Why did moral harassment occur in the main Brazilian private company? The study of two real cases, supported by literature on the subject, provides us with data for observing the circumstances in which these situations occurred, which elements present in the studied organization favored the occurrence of these practices, and which actions could have avoided such events.

The discussion of the cases studied here followed the analytical proposal made by Donald Campbell (1975), described by Yin (2005), called "pattern matching". Thus, we established the relationship between the
concepts of interpersonal conflict and moral harassment with our units of analysis, that is, the cases of moral harassment elected for this work, always considering the premises of the work (P1 to P6). With this, we sought to clarify that moral harassment occurred and that this situation resulted from the deepening of conflict situations and that the work environment, marked by the culture of the organization itself and of the financial sector as a whole, contributed to the occurrence of this harmful practice.

7 DISCUSSION OF CASES

The discussion of the cases is made from the collation of the real situations described in the legal proceedings, and from the premises of the investigation, based especially on the literature on interpersonal conflict and moral harassment, in order to answer the starting question: why did harassment occur morality in the main Brazilian private company?

There are two basic premises in the study. The P1 premise, which designates interpersonal conflict as a phenomenon inherent to human nature, explains that where there is social interaction, conflict between people is a possibility. Hinde (1997, apud Ventorini & Garcia, 2004) reaffirms that interpersonal conflict is manifested in all relationships and human relationships occur in all spheres of society, where there is more than one individual. Cordeiro, Cunha and Lourenço (2019, p. 508) declare that conflict is inevitable and omnipresent in organizations. In the cases studied in this article, the existence of interpersonal conflict is evident, materialized in the divergence between those involved in relation to aspects of work in the organization and, subsequently, in the practice of bullying. It is worth saying that interpersonal conflict, as defined by McIntyre (2007), configures a process, a sequence of divergent events, involving two or more parties, with each one having its own logic, experiences and behaviors and occurs in a system/structure, which includes the characteristics of the parties involved and the context in which they are inserted, resulting in consequences for the performance of tasks and for the maintenance of the social system (McINTYRE, 2007, p. 297-298)

In the two cases chosen for this study, the occurrence of interpersonal conflict is unquestionable. In the first case, the author reported that, since the beginning of her work at Banco Itaú Unibanco S. A; it was under pressure to achieve very high production targets. She also suffered psychological pressures from her hierarchical superior, through frequent threats of dismissal and that, although she made an effort to live up to her superior's expectations, she did not receive any positive gestures.

In the second case, the author reported that, although he tried to maintain a cordial relationship with his coordinator, she always treated him badly, referring to his work in a derogatory way. In addition, she threatened him with dismissal and the verbal tone of the charges was always aggressive, to the point that other employees heard these charges, which seemed to be arguing.

Assumption P2 asserts that the organizational environment is a factor that facilitates the occurrence of divergences between individuals or groups. In McIntyre (2007) and Agostini (2005) we saw that an important part of organizational activities are carried out by people who need to live close to each other and maintain direct contact, due to work contingencies. Ramos & Galia (2012, p. 29) assert that factors resulting from globalization and the automation process, added to the competitiveness of products to be sold in the market, pressured the employee to produce more, with more quality and to be charged for goals and results, causing increased tension in the work environment.

In the two cases object of this investigation, we observed that the organizational environment favored the occurrence of interpersonal conflicts. In the first case, the author reported the growing pressure to achieve goals, she reported that she was under pressure to carry out overtime work, without the corresponding remuneration. She also said that the conditions for carrying out work activities were precarious and that she received different treatment from her hierarchical superior compared to other co-workers.

In the second case, the author reported his coordinator's dissatisfaction with the work performed by him. He clarified that his coordinator used derogatory and ironic words and always threatened him with dismissal, imposing him strenuous work, that is, the interpersonal conflicts studied here grew into moral harassment and were favored by the organizational environment, due to the contingencies of work.
The consequences of psychological harassment borne by employees in the cases covered by this article were negative, embodied in physical and psychological suffering, illness, disturbances in their personal relationships, inside and outside the Bank. In both cases, employees became ill and started using antidepressants. The Court sought to repair the damage suffered, with the granting of financial compensation borne by the organization, then employer of employees.

On the part of Banco Itaú Unibanco S.A, the consequences were also negative. In addition to the financial losses due to lawsuits and respective convictions, the work environment was degraded and institutional objectives, such as valuing people and career development, promoting the diversity, culture, health and well-being of its employees were not affected.

8 BRIEF STUDY RESULTS

Following the understanding of scholars and exponents of Science and Philosophy, such as Cordeiro, Cunha & Lourenço (2019), Nietzsche (2017), Passos (2008), Gomes (2006), Bobbio (1998), and others, we found that interpersonal conflict is a phenomenon inherent to human nature, validating premise P1. In the cases studied, we found the occurrence of interpersonal conflict between employees, superiors, and coworkers, characterizing it as a recurring phenomenon of human relationships and the organizational environment.

Regarding the fact that the organizational environment is a facilitating factor for the occurrence of disagreements between individuals or groups (P2), it was evidenced in this Case Study that the intra-organizational interpersonal conflicts resulted from disagreements arising from the exercise of the job itself; therefore, the organizational environment was in fact a facilitating factor for the occurrence of disagreements between individuals, validating premise P2.

As for the fact that interpersonal conflict is a possibility of social interaction whose effects can impact people and organizations (P3), we conclude that this premise is valid, because interpersonal conflict was the manner used by the hierarchical superiors of the case study employees to interact with them. We also saw that the situations experienced by the employees negatively impacted their lives, as well as causing financial losses to the organization.

The financial losses faced by the organization result from the costs of facing legal proceedings, with the payment of expenses and attorney's fees, and with the payment of compensation for moral damages, to which it was convicted. There are also unaccounted losses suffered by the organization. The first of these is due to the absence from work of the workers who suffered moral harassment, so that they could take care of their health, due to the illnesses they contracted. Two other unaccounted losses were not proven in this case study, but they are easily presumable since moral harassment was configured. They concern the possible drop in the performance of these employees, due to the direction of energy to deal with the conflictive situation (AGOSTINI, 2005) and the possibility of degradation of the work environment, which would lead to a drop in the performance of the teams involved (SILVA-FORTES, 2017; CERQUEIRA, 2012).

In relation to premise P4, which states that organizations should identify the occurrence of interpersonal conflicts and assess the relevance or not of acting on them, it was evidenced that the organization should identify the conflicts and assess the need to act or not on them, at the first moment of the conflicting situation, that is, at the critical incident stage. This is for two reasons, the first is that in the interpersonal conflicts in the studied cases, the core of the disagreements was the achievement of work goals, and the non-action of the organization allowed the conflicts to deepen to the point of becoming moral harassment.

The second reason why the organization should identify the occurrence of conflicts and evaluate whether or not to act on them is the organization's duty to provide the means to execute its management policy. In the two cases studied, the organization's inertia and the inefficiency of sectors and programs that could act to prevent and combat moral harassment caused it not to put into practice the promotion of people and a healthy work environment, thus validating premise P4.

In relation to premise P5, we believe that it was validated, because the organization's inertia in relation to conflicts conditioned its results. By not acting in the cases of conflict object of this study, the organization...
allowed its employees not to comply with the practices set forth in its management policy. Its goals of promoting and valuing people were not achieved and, instead, people were demeaned, became ill, and the organization suffered labor lawsuits and financial losses.

We can divide premise P6 into three parts. First: bullying is a specific type of interpersonal conflict. This part of the premise was confirmed. Bullying, as a phenomenon of social interaction, in which the nature of the interaction depends on the reciprocal influence of each of the partners, where each interaction is affected by past interactions and can affect future interactions (ARAÚNHA, 1993), transforms this form of social interaction into a conflict situation. It is worth saying that the situations that are characteristic of moral harassment are also, to a greater or lesser extent, present in interpersonal conflicts. The specificity of mobbing, as an interpersonal conflict, is the occurrence of abusive practices that degrade the victim and the work environment, possible only when there is a discrepancy of power between those involved, causing the interpersonal conflict to escalate asymmetrically.

The second part of premise P6: mobbing arises from the aggravation of conflict situations. The elements present in the court cases do not provide information regarding social interactions prior to the bullying episodes. However, Avila (2008) shows us that interpersonal conflict is the first stage of the social relationship that leads to bullying, interpersonal conflict being phase one, called the critical incident phase, of the social interaction that evolves into bullying.

In the statements of the employees and witnesses, and in the narrative of the initial petition, it is not possible to establish when the interpersonal conflict turned into moral harassment. In the first case, the employee reports that she has always been pressured to meet goals. The initial petition states: since the beginning of his work at the bank Itaú Unibanco S.A.; she was pressured to reach very high goals, and also suffered psychological pressure from her superior. In the second case, the employee does not mention a period prior to the practice of harassment.

The third part of premise P6: moral harassment causes negative effects both for those involved in such situations and for the organization where they work. We have seen in McIntyre (2007) that from well-managed conflict situations, the organization can benefit and eventually both sides involved in the conflict can experience gains. In bullying there is no winning; it is a situation of severe violence. The victim is the most affected. The implications for the victim are many and have already been extensively discussed in this study. For organizations, the consequences are also numerous and always negative: financial losses, degradation of the work environment, productivity drops, and absenteeism.

In the concrete cases, the existence of interpersonal conflict is evident, expressed by psychological pressures and threats, especially of job loss. It is also obvious, as expressed by Hirigoyen (2010), that bullying is the result of asymmetric escalation of interpersonal conflict, and lastly, it is evident that the outcomes of bullying are always negative for all involved, i.e., for both the organization and the employees affected.

Thus, answering the starting question, we can confirm that moral harassment has occurred at Banco Itaú Unibanco S.A., Brazil's leading private company, due to non-compliance with the organization's management policy, both by superiors, who figured in the cases studied here, and by the organization itself. We found that the attitudes of the hierarchical superiors mentioned in the lawsuits against part of their subordinates were in total disagreement with the organizational guidelines. Therefore, the organization is responsible for the occurrence of the cases of moral harassment, not only due to its legal obligation as an employer, but because it failed to put its management policy into practice, as well as for not ensuring the effectiveness of sectors and programs that could curb this practice.

CONCLUSION

This research sought to study two cases of moral harassment that occurred in the organizational context of retail banking, taken from two labor lawsuits against Banco Itaú Unibanco S.A. that have already been judged, and to relate the praxis of this banking organization with the occurrence of interpersonal conflict and, subsequently, with moral harassment.
The authors consulted are unanimous in affirming that conflict is a possibility of social interaction (Bobbio, 1998) and that the organizational context facilitates the occurrence of conflicts (PASSOS, 2008; HINDE, 1997, apud VENTORINI & GARCIA, 2004). We conclude that interpersonal conflict is a phenomenon inherent to human nature and that the organizational environment is a facilitating factor for the occurrence of disagreements between individuals or groups. Moreover, interpersonal conflict is a possibility of social interaction, whose effects can impact people and organizations; hence, organizations should identify the incidences of interpersonal conflict and assess the relevance or not of acting on them. The way organizations act on interpersonal conflicts conditions the effects resulting from these situations on the organization itself and on the individuals and/or groups involved. Thus, moral harassment is a specific type of interpersonal conflict that arises from the aggravation of divergent situations between individuals or groups, causing negative effects both for those involved in these situations and for the organization in which they operate.

Finally, we verified that the literature reinforces that the management of intra-organizational interpersonal conflicts should be a prerogative of the organization and that it is the organization's duty to manage conflict situations, avoiding moral harassment (McINTYRE, 2007). In summary, we find that moral harassment stems from interpersonal conflict situations that are poorly handled by organizations and has consequences for both the organizations and the people involved.

REFERENCES


