ABSTRACT

Introduction: Concern for occupational safety and health has increased due to high rates of occupational accidents and diseases worldwide. In Mexico, Ecuador, Colombia, Bolivia and Chile, numerous cases of occupational accidents and diseases have been reported. 

Methods: The study was conducted using a qualitative and descriptive approach, employing interviews and case analysis. Six interviews were conducted with workers of a banking institution. Rigorous ethical criteria were applied and a four-stage analysis method was used.

Results and Discussion: Despite training efforts and preventive measures, areas for improvement were identified in the banking company, such as the need to improve signage and attention to risk situations. Workers face health challenges, including muscle pain and work stress, which affect their performance. The company shows commitment to the safety and health of its employees, but the importance of individual responsibility and the need to comprehensively address the physical and mental health of employees is highlighted.

Conclusions: The banking company demonstrates commitment to training and preventive measures, but greater attention to employee safety and health is required. Employees face ergonomic challenges and work stress, which highlights the importance of an occupational health and safety culture. It is essential to comprehensively address the physical and mental health of workers to ensure a safe and healthy work environment.

Keywords: Occupational Safety; Occupational Health; Occupational Accidents; Occupational Diseases; Occupational Stress.

RESUMEN

Introducción: La preocupación por la seguridad y salud laboral ha aumentado debido a altos índices de accidentes y enfermedades en el trabajo a nivel mundial. En México, Ecuador, Colombia, Bolivia y Chile, se han registrado numerosos casos de accidentes laborales y enfermedades ocupacionales.
Métodos: El estudio se llevó a cabo utilizando un enfoque cualitativo y descriptivo, empleando entrevistas y análisis de casos. Se realizaron seis entrevistas a trabajadores de una entidad bancaria. Se aplicaron criterios éticos rigurosos y se utilizó un método de análisis en cuatro etapas.

Resultados y Discusión: A pesar de los esfuerzos de capacitación y medidas preventivas, se identificaron áreas de mejora en la empresa bancaria, como la necesidad de mejorar la señalización y la atención a situaciones de riesgo. Los trabajadores enfrentan desafíos de salud, incluyendo dolores musculares y estrés laboral, que afectan su desempeño. La empresa muestra compromiso con la seguridad y salud de sus empleados, pero se destaca la importancia de la responsabilidad individual y la necesidad de abordar integralmente la salud física y mental de los colaboradores.

Conclusiones: La empresa bancaria demuestra compromiso con la capacitación y medidas preventivas, pero se requiere una mayor atención a la seguridad y salud de los trabajadores. Los colaboradores enfrentan desafíos ergonómicos y estrés laboral, lo que resalta la importancia de una cultura de seguridad y salud ocupacional. Es esencial abordar integralmente la salud física y mental de los trabajadores para garantizar un entorno laboral seguro y saludable.

Palabras clave: Seguridad Laboral; Salud Ocupacional; Accidentes Laborales; Enfermedades Laborales; Estrés Laboral.

INTRODUCTION

Due to the high rates of deaths, accidents, and occupational diseases reported worldwide, the issue of Occupational Safety and Health has been gaining importance for companies; according to the International Labor Organization, it is estimated that about 2.78 million deaths are caused annually due to accidents at work and occupation-related diseases. Mexico shows a significant problem; between January and September 2022, just over 246,000 occupational accidents occurred; 16,000 cases occurred in the workplace, and 62,000 were on the commute, of which 22,000 were classified as occupational diseases, and 141 were not specified.\(^{(1,2)}\)

According to the Pan American Health Organization, in 2020, high rates of occupational accidents were recorded, reporting 8.5 deaths per 100,000 workers. In Ecuador, the most alarming figures are provided by the General Directorate of Occupational Risks of the Ecuadorian Institute of Social Security documents a total of 932 diseases caused by work at the national level, with 57.7% of them registered in Pichincha, where traumatic diseases predominate (85.63%), followed by unspecified dictates (10.6%) and otorhinolaryngological conditions (2.4%); the most common occupational diseases are related to ergonomic risks (79.8%), unspecified causes (9.5%) and physical risks such as noise, vibrations, ionizing and non-ionizing radiation (6.3%) and, as for occupational diseases, a significant part of indirect causes linked to occupational agents are attributed to stress (22.5%).\(^{(3,4)}\)

According to the Colombian Safety Council, occupational accidents represented a nearly two-billion-dollar cost for companies, with 513,857 accidents reported. As can be deduced, claims and accidents in work environments continue to be one of the main challenges for companies in the country. According to data from the Bolivian Ministry of Labor, Employment and Social Welfare, the construction sector shows one of the highest rates of occupational accidents in the country, with a total of 10,354 reported accidents in construction, which represents a significant increase compared to previous years.\(^{(5,6)}\)

In Chile, the Ministry of Labor and the Superintendence of Social Security has presented the Annual Report on Occupational Safety and Health Statistics 2021, which shows an accident rate of 2.6% in 2021, equivalent to 2.6 occupational accidents per 100 employees.\(^{(7)}\) This figure shows an increase of 0.4% compared to last year. However, this increase is partly explained by the minimal similarity rate in 2020, where mobility limitations and quarantines related to the pandemic strongly impacted the labor market
and dynamics. In national territory, according to the Ministry of Labor and Employment Promotion, 71,217 occupational accidents were reported in the country during 2020, with the construction, manufacturing, and mining industries being the most affected.

This highlights the need to pay greater attention and commitment to implementing preventive measures in these sectors. Likewise, a study carried out on cashiers working in a banking company determined that, due to their profession, employees are exposed to greater emotional exhaustion, work stress, and salary dissatisfaction, taking into account that they not only handle money but also perform other activities.

A study by the Metropolitan Municipality of Lima highlights that vehicular traffic is among the most congested in Latin America, generating an average daily commute of 80 minutes for workers. This situation hurts the mental and physical well-being of employees and their ability to concentrate at work. Nowadays, there are occupational illnesses that can be incurred in a company and also in different banking entities; these vary according to the type of work or working conditions; they can be injuries due to repetitive movements, falls, falling objects, and occupational stress, which would result in a decrease in work performance and an increase in absenteeism.

**METHODS**

This research work is classified as essential since it is not motivated by a particular interest but rather seeks a financial objective. Its primary motivation is the curiosity to discover occupational health and safety’s influence on various companies to acquire new knowledge. It is essential because it lays the foundation for applied or technological research, which is crucial for scientific progress.

The study will be developed using a qualitative approach, employing questions and hypotheses in all stages of data collection and analysis; this dynamic approach is based on facts and their interpretation. A descriptive scope is used for this research to understand the importance of occupational safety and health in a financial entity. This allows for sorting out the features and attributes relevant to the research, providing consistency in the evaluation and encouraging innovative ideas.

The experimental design is used to observe the participants’ behavior in response to the different questions posed in the study. This method originated to determine the cause-effect relationship with greater certainty, especially in the behavior of the experimental group.

The case study method analyzes companies where negative situations related to the lack of attention to occupational health and safety have occurred. This approach involves observation, interviews, questionnaires, and document analysis.

The study focuses on a financial company this year, specifically in the area of commercial advisors. It seeks to evaluate the importance of occupational health and safety in this area, the participant’s level of knowledge, and the different scenarios to which they are exposed.

The interview will be used as the primary method to gather information on the perceptions and experiences of the participants. Open-ended questions will be applied to capture their opinions without external influences.

The data was collected through six interviews directed to workers of a banking entity. Open-ended questions were used to elicit the views and experiences of each participant during a dialogue of approximately 40 minutes per person. The interviews were conducted near the bank’s headquarters at pre-arranged times and were recorded with the consent of the participants.

A four-stage analysis method was used: development of a matrix of interviews, coding, interview matrix, and triangulation of interviewees. These stages will make it possible to organize the information, assign codes to the data, compare responses, and compile information from various sources to improve the credibility of the results.
To ensure scientific rigor, we relied on national and international scientific articles, journals, and books relevant to the research topic. Four fundamental criteria were applied: dependability, credibility, transferability, and conformability.

The study adheres to rigorous ethical principles, including informed consent of participants, confidentiality, impartiality, honesty in presenting findings, social and cultural responsibility, and respect for diversity. These principles ensure integrity and ethics in the conduct of the research.

RESULTS AND DISCUSSION

The company's training efforts and preventive measures, supported by collaboration with the Civil Defense, demonstrate a commitment to employee safety. Despite periodic courses and reprimands for noncompliance, areas for improvement stand out, especially the need for adequate signage during cleanup and attention to spill situations, pointing out the importance of addressing these aspects to ensure a safe working environment and awareness of potential risks.

The company trains its workers to participate in civil defense and virtual courses, which are mandatory since failure to carry them out will result in a reprimand. It is also noted that one of the causes of accidents could be poorly upholstered carpets, as well as workers' negligence in not putting into practice the recommendations given by the Bank.

In summary, the company demonstrates an active commitment to training its employees through dynamic training. However, lack of participation can negatively affect qualification and, therefore, opportunities for recognition. Problems in carpet upholstery, which resulted in an accident, highlight the importance of reviewing the work environment's physical conditions to ensure employees' safety and well-being.

The company is committed to employee safety and training through induction and mandatory quarterly training. However, reprimands are applied to ensure participation. It also highlights individual responsibility, worker negligence in handling liquids near plugs, failure to report potential risks, to maintain a safe work environment, and to promote collective safety.

The company demonstrates a solid commitment to safety, including training, courses, and the participation of Civil Defense, with a call for the active collaboration of employees. In the interview, specific problems such as wet carpets and broken elevators are identified, highlighting the importance of each employee's responsibility.

The company assigns roles or responsibilities to employees so that they can be guides in the event of an emergency. In addition, the facilities have signage; however, this needs to be improved, as do the signs posted by the cleaning staff during work.

The company is committed to the safety of its employees by providing regular training and establishing effective signage for evacuations in emergencies. However, risks persist due to the carelessness of some workers when handling liquids, which causes spills on equipment. Objects out of place also hinder mobility and could generate risky situations.

The company demonstrates good management in emergencies, participation in civil defense, assigning strategic roles to employees, and ongoing testing. Despite these efforts, there is a need to improve the signaling of cleaning personnel and evacuation sites to ensure an effective exit during critical situations.

The company is facing significant challenges in the health of its employees, with physical problems due to their way of working and constant exposure to devices. In addition, the pressure to meet sales targets, linked to possible reprimands, contributes to a stressful work environment, impacting employees' mental health.

The interviewees of this financial company highlight the ergonomic risks their collaborators face, such as back, joint, spine, and knee pain due to the equipment they use daily. At the same time, there is intense pressure to meet goals, which generates stress that is reflected in some cases in the treatment of their colleagues. Another factor that we have perceived is the anxiety that others have to reach their
homes; all this is reflected in the need to comprehensively address the physical and mental health of their collaborators.

The work environment negatively impacts the worker’s health, evidenced by physical ailments such as back pain and visual problems due to long periods in front of the computer. Constant handling of the mouse also causes discomfort in the hand. This is compounded by a stressful environment, marked by the pressure of sales goals, work monotony, and lack of social interaction.

Unfavorable working postures cause spine and knee discomfort, while prolonged screen and headphone use leads to visual and auditory discomfort. Meeting monthly goals introduces stress, noticeable in attitudes toward colleagues, and the workload contributes to anxiety, particularly in the longing to get home. These elements highlight the need to comprehensively address employees’ physical and mental health in the work environment.

Workers face health challenges, including back and neck pain due to prolonged exposure to the computer, despite ergonomic chairs. Extended hours and the lack of an exit schedule contribute to stress, affecting their performance on sales goals and generating despair, which leads to setbacks in their work efforts.

The advisors mention that they have pains in the spine, back, and neck due to how they work since being in front of a laptop or computer throughout their workday causes these aches and pains. On the other hand, the volume of sales assigned to them and, in some cases, the irregular schedules trigger a stressful situation detrimental to their work performance.

Employees experience muscle pain due to long working hours of 6 to 8 hours, affecting their physical well-being. Stress, a relevant component, adversely impacts their performance, especially in achieving monthly goals, generating frustration and emotional fatigue. Constant staff turnover adds dissatisfaction and challenges, while the overwhelming workload, driven by monthly goals, contributes to overall job strain.

Prolonged exposure to continuous posturing and constant handling of work equipment leads to spinal and joint pain and visual discomfort. This physical discomfort is aggravated by the intense workload, which contributes to stress and affects the emotional management of employees.

Workers face health challenges, including back and neck pain due to prolonged exposure to the computer, despite ergonomic chairs. Extended hours and the lack of an exit schedule contribute to stress, affecting their performance on sales goals and generating despair, which leads to setbacks in their work efforts.

The financial institution, based on the response of the interviewees, shows us that it has a strong responsibility for the safety and health of employees in situations that threaten their physical and psychological integrity by providing medical services for immediate attention in an effective manner, while also in situations of a pandemic, it integrates the necessary measures to create a safe and healthy environment so that employees can perform their tasks without any problem and inconvenience to complete the implementation of a topic to address the different emergencies in the workplace.

Employees experience muscle pain due to long working hours of 6 to 8 hours, affecting their physical well-being. Stress, a relevant component, adversely impacts their performance, especially in achieving monthly goals, generating frustration and emotional fatigue. Constant staff turnover adds dissatisfaction and challenges, while the overwhelming workload, driven by monthly goals, contributes to overall job strain.

Prolonged exposure to continuous posturing and constant handling of work equipment leads to spinal and joint pain and visual discomfort. The intense workload aggravates this physical discomfort, which contributes to stress and affects employees’ emotional management.

The Bank is committed to the health and well-being of its employees through various comprehensive initiatives. These range from occupational medical examinations to affiliation to EPS insurance with partial coverage. In addition, preventive measures are implemented, such as social distancing, virtual...
registration for COVID-19 screening, mandatory vaccination, use of masks, and safe transportation assigned by the Bank.

The entity has a commitment to health and wellness supported by medical examinations performed quarterly and annually and also has an EPS, which is an insurance that is responsible for monitoring its employees from when they enter the workplace until the end of their work; this leads to the emergence of preventive measures to prevent the spread of any biological disease that may arise such as the pandemic that struck our country to all companies.

The Bank has a topic with an assigned doctor, offers EPS with worker’s contribution, and performs occupational medical examinations upon entry. It implements preventive measures such as capacity control, social distancing, mandatory use of masks, and alcohol gel. It also ensures regular disinfection of the headquarters through fumigation. In situations of a positive diagnosis of COVID-19, it provides medical rest.

The Bank performs occupational examinations and provides specialized medical advice. In response to the current situation, it implements preventive actions such as distributing masks and alcohol gels, distancing in cubicles, and safe bus transportation.

The workers mentioned that, despite lumbar discomfort, back pain, and other problems resulting from prolonged time in front of the computer, the worker adopts a proactive attitude with active breaks. Signs and Civil Defense supervision are notable, although the possibility of deficiencies in the emergency routes is mentioned.

We can observe that most of the injuries presented by the collaborators are due to the constant exposure to the equipment they use in their work area and the age of some of them, which leads to muscular and joint pains. It is worth mentioning that there is also a simultaneous concern of the interviewees about the signaling, reduced spaces, and evacuation routes, since in an emergency situation, it would cause dangers to their integrity.

The well-being of older people in the company is compromised by ergonomic challenges that result in muscle and joint pain due to prolonged use of work equipment. In addition, they face visual discomfort due to constant exposure to monitors, risks to their integrity due to the lack of visible signage and slow movement in confined spaces. These aspects highlight the urgency of improving working conditions to ensure the health and comfort of all employees, regardless of their age.

One of the workers comments that he has hand injuries ey, eye irritation, and spinal pain. In addition, their concerns about safety in emergencies highlight the need to improve evacuation conditions in the workplace.

The persistent use of work equipment such as keyboards and mice generates joint pain, and long hours in front of monitors cause eye strain in employees. Improving signage visibility is emphasized to ensure visual clarity in disaster situations and prevent desperation from hindering the necessary actions.

It can be concluded that given the response of the interviewees, there is a need to address the issues of injuries and physical hazards to promote a culture of occupational safety and health in order to face the different circumstances that arise in this financial institution, such as improper handling of work elements that threaten the employee and his colleagues, thus preventing the dangers that could arise, thus safeguarding the integral safety of employees.

Prolonged exposure to the screen and pain in the hand show ergonomic challenges, while improper handling of work elements threatens power outages and personal injury. Failure to report broken equipment increases the risk of illness. These testimonials emphasize the need to address ergonomic risks and foster a safety culture for a healthy work environment.

Inappropriate ergonomic practices contribute to spinal pain and muscular diseases, highlighting the need to prevent future eye diseases from prolonged exposure. Ensuring good signage in visible places becomes crucial to prevent falls on insufficiently wide stairways and to safeguard the overall safety of employees.
DISCUSSION

According to all the research conducted on occupational health and safety in a financial institution in 2022, it is determined that the company complies with providing training to workers, providing occupational examinations, and having the corresponding signage. However, there are other vital points, such as applying active breaks throughout the work schedule, because some workers say they do it proactively, as well as they say that the workplace is not safe enough in the evacuation in case of a possible accident.\(^{(12,13,14)}\) An investigation carried out at Thyssenkrupp Elevadores S.A.C. determines that the working conditions to which workers are exposed are critical since this directly impacts the company's production, as well as the company supervising that workers comply with the established safety standards.\(^{(15,16)}\) Authors indicate that there must be an objective knowledge of occupational health and safety as a starting point to have a sound management system in all areas; with this arises the implementation of training for its employees in improving performance against accidents, risks, diseases, and hazards at work, on the other hand, audits and reviews carried out by regulatory bodies on compliance with standards to reduce frequency rates, severity, and accident rates in order to address future threats that affect the bottom line.\(^{(17,18,19)}\)

The answers given by the interviewees on the subject of accidents at work indicate that the financial entity carries out quarterly and annual training to provide the necessary tools to its employees, seeking their active participation through roles and responsibilities to face emergencies in their work area. However, there is another factor that the employees have shown. Often, these accidents occur due to their negligence during the workday, and they do not put into practice the recommendations that the bank provides through virtual courses and talks that civil defense occasionally gives them.\(^{(20,21,22,23,24)}\) Authors conclude in their research that the accidents that occur in the organization are due to the lack of safety practices and mainly to the negligence of the workers by not complying with the training, which would help them to have operational safety controls and thus reduce the accident rates in the workplace.\(^{(25,26)}\) Authors in their case studies indicate the importance of having an occupational therapist who will provide experience and skills to guide employees in the execution of their daily duties, patterns, characteristics, and areas of occupation in order to avoid accidents reflected in the loss of work and occupational capacity.\(^{(27,28)}\)

Likewise, we have concluded that within the company, there are ergonomic risks faced by each worker since they have back pain, spine, neck, and joint pain, in addition to having a sales goal that they must meet and that many times to reach the goal they work in hours that are out of the ordinary and that this causes stress that in the end would harm their work performance.\(^{(29,30)}\) research concludes that in public companies, there are also risks that endanger each employee, either by lack of knowledge or poor handling of the elements with which farmers work. Another author concludes by mentioning that in Chile, no regulation obliges companies to prevent illnesses caused by ergonomic risks.\(^{(31)}\)

Another point to discuss in this research is the measures taken by the bank to prevent occupational illnesses.\(^{(32)}\) On the one hand, most of the people we interviewed told us that the company has an on-site clinic and that a doctor attends to any health problems and can give them medical breaks if necessary; they also mentioned that the company provides them with an occupational medical examination and also offers them EPS, which is private health insurance.\(^{(33)}\) On the other hand, the interviewees mentioned that, during the pandemic stage, the bank respected the distance between workers' cubicles, implemented the mobility service for the entry and exit of personnel, implemented response measures in the event of a possible contagion of a worker to prevent the spread of the virus among colleagues, and also provided them with a corresponding medical break.\(^{(34)}\) Therefore, it can be deduced that all these measures taken by the company are to safeguard the health of each worker since if they were not taken, the company would be exposed to the risk that the workers would not be able to perform their duties and this would imply a decrease in the productivity of each worker.\(^{(35)}\) This theory is supported by other

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research since there is also a relationship between work performance and occupational diseases, and there should even be an “Occupational Therapist” who would guide people in their daily work.

Finally, we are going to refer to the dangers that may exist within the financial institution in question; according to the 6 people surveyed, they state that due to how they carry out their work, they may present particular types of injuries, whether muscular, auditory, or visual, in addition, most of those interviewed state that in the event of possible accidents such as tremors or others, the evacuation areas are not adequately signposted and that the emergency exits are not wide enough for the number of people working at the headquarters.[36,37] Implementing an occupational health and safety management system should be focused on worker protection since clean and safe work reduces the dangers to them. In his research, he also mentions that working conditions directly impact each worker's work performance and that the company should also apply an awareness plan so that each worker can measure the danger to which he is exposed.

CONCLUSIONS

The company has a training system that is provided to each of its workers, and it should also be noted that not only the company is responsible for accidents, but also the workers themselves for not following the recommended instructions.

The financial institution's employees are exposed to various ailments due to the pace of their work and the stress they may be exposed to since having a monthly sales goal that they must meet means that their schedules are irregular.

The financial institution has proper signage, but there needs to be more ample and visible spaces to ensure that employees have an adequate evacuation in case of accidents or emergencies.

The financial institution prioritizes the health of its employees against pathological or bacterial diseases with social distancing, use of masks, regular disinfection, mandatory vaccinations, and providing transportation to the company, demonstrating an action plan with a commitment to health and safety.

REFERENCES


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CONFLICT OF INTEREST
The authors declare that there is no conflict of interest.

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Writing - proofreading and editing: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich.
Questions and objectives

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<td>Determine how occupational safety influences a financial institution in the year 2022.</td>
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<td>Specific Question</td>
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<td>How does disease impact a financial institution in 2022?</td>
<td>Determine how disease influences a financial institution in the year 2022.</td>
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<td>How do hazards influence a financial institution in the year 2022?</td>
<td>Determine how hazards influence a financial institution in the year 2022.</td>
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List of questions

1. What actions does the company take to prevent accidents in your work? Explain.
2. What are the causes that generate accidents in your work area?
4. How do monotony, workload, irregular schedules and social isolation affect your work performance?
5. What actions does the company take to prevent occupational diseases in your job?
6. What are the measures taken at the bank to combat COVID-19?
7. Do you consider that the repetitive movements you perform in your job can harm your health? Justify.
8. Do the electrical installations, work equipment, signage expose your physical integrity? Please justify.

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<td>Causes</td>
<td>What are the causes that generate accidents in your work area?</td>
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<td>Ergonomic</td>
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<td>How do monotony, workload, irregular schedules and social isolation affect your work performance?</td>
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<td>Biological</td>
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