

ORIGINAL

Health and safety at work in a financial company in 2023

Seguridad y Salud en el trabajo en una Empresa Financiera del año 2023

Corina Anabel Choque Ccanchi¹, Christian Omar Quintana Dragichevich¹, Brian Andreé Meneses Claudio¹, Jorge Arturo Zapana Ruizo¹

¹Universidad Tecnológica del Perú, Facultad de Negocios, Administración de Empresa. Lima, Perú.

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ABSTRACT

The research addressed the influence of occupational health and safety in a financial company during 2023. It focused on identifying working conditions, the risks to which employees were exposed, and the preventive measures implemented by the organisation. A qualitative approach with an experimental design was used, applying interviews to six workers in the commercial area. The results showed that the company offered regular training, occupational medical examinations, internal medical care, and protocols during the pandemic, reflecting an institutional interest in the well-being of its staff. However, deficiencies were detected in the signage of evacuation routes and in the design of the physical space, which compromised safety in emergencies. In addition, employees reported physical ailments due to exposure to ergonomic risks and stress resulting from demanding targets and long hours. The lack of preventive measures by the workers themselves was also a recurring factor in accidents. It was concluded that, although an institutional occupational health framework existed, it was necessary to strengthen preventive awareness, optimise evacuation routes and provide emotional support. The company demonstrated an effort to ensure safe conditions, but greater two-way commitment was required. Finally, recommendations were proposed focusing on awareness, more frequent medical evaluations, and improvement of the physical work environment to reduce risks and improve organisational performance.

Keywords: Occupational Health; Occupational Hazards; Ergonomics; Occupational Stress; Industrial Safety.

RESUMEN

La investigación abordó la influencia de la seguridad y salud en el trabajo en una empresa financiera durante el año 2023. Se centró en identificar las condiciones laborales, los riesgos a los que estuvieron expuestos los colaboradores y las medidas preventivas implementadas por la organización. Se empleó un enfoque cualitativo con diseño experimental, aplicando entrevistas a seis trabajadores del área comercial. Los resultados evidenciaron que la empresa ofreció capacitaciones periódicas, exámenes médicos ocupacionales, atención médica interna y protocolos durante la pandemia, lo cual reflejó un interés institucional por el bienestar del personal. Sin embargo, se detectaron deficiencias en la señalización de rutas de evacuación y en el diseño del espacio físico, lo cual comprometió la seguridad ante emergencias. Además, los colaboradores manifestaron dolencias físicas por exposición a riesgos ergonómicos y estrés derivado de metas exigentes y horarios extensos. La falta de práctica de medidas preventivas por parte de los propios trabajadores también fue un factor recurrente en los accidentes. Se concluyó que, si bien existió un marco institucional de salud ocupacional, resultó necesario fortalecer la conciencia preventiva, optimizar las rutas de evacuación y brindar soporte emocional. La empresa demostró un esfuerzo por garantizar condiciones seguras, pero requirió mayor compromiso bidireccional. Finalmente, se propusieron recomendaciones enfocadas en la concientización, evaluación médica más frecuente y mejora del entorno físico laboral para reducir los riesgos y mejorar el desempeño organizacional.

Palabras clave: Salud Ocupacional; Riesgos Laborales; Ergonomía; Estrés Laboral; Seguridad Industrial.

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 presents a more significant issue, as between January and September 2022, over 246 000 occupational accidents occurred; 162 000 cases occurred in the workplace, 62 000 were on the way, of which 20 000 were classified as occupational diseases and 14 100 were not specified.⁽¹⁾

According to the Pan American Health Organization, high rates of occupational accidents were recorded in 2020, 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⁽²⁾ a total of 932 diseases caused by work at the national level are documented, with 57,7 % of them registered in Pichincha, where trauma diseases predominate (85,63 %), continuing with unspecified dictates 10. 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 %). According to the Colombian Safety Council, occupational accidents cost companies nearly two billion dollars, with a total of 513 857 accidents reported. As can be deduced, claims and accidents in work environments continue to be a primary challenge for companies in the country.⁽³⁾ According to data from the Bolivian Ministry of Labor, Employment, and Social Welfare, the construction sector reports one of the highest rates of occupational accidents in the country, with a total of 10 354 accidents in construction, representing a significant increase compared to previous years.⁽⁴⁾ In Chile, the Ministry of Labor and the Superintendence of Social Security have 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. This figure shows an increase of 0,4 % compared to last year. However, this increase is partly explained by the minimal rate of similarity in 2020, where mobility limitations and quarantines related to the pandemic strongly impacted the labor market and dynamics.⁽⁵⁾

In national territory, according to the Ministry of Labor and Employment Promotion, a total of 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.⁽⁶⁾ Likewise, a study conducted on cashiers working in a banking company found that, due to their profession, employees are exposed to greater emotional exhaustion, work stress, and salary dissatisfaction, as they not only handle money but also perform other tasks.⁽⁷⁾

A study conducted 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, as well as on their ability to concentrate at work, nowadays there are occupational diseases that can be incurred in a company and also in the 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 work stress, which would consequently bring a decrease in work performance and an increase in absenteeism.⁽⁸⁾

General Problem

How does occupational health and safety influence a financial company in the year 2023?

General Objective

To determine how occupational health and safety influences a financial company in the year 2023.

METHOD

Type and design of the research

This research work will be of a basic type since it will not be affected by a particular interest but aims at a crematistic objective, which has as its primary motivation the curiosity to discover the influence that presents occupational health and safety in different companies to acquire new knowledge, it is said to be basic since it helps us to carry out a well-grounded applied or technological research which is fundamental for the development of science, according to Ñaupas et al.⁽⁹⁾

This study will be developed through a qualitative approach, utilizing questions and hypotheses throughout the data collection process and analysis. According to Monje⁽¹⁰⁾, the realization of these activities will enable the formulation of questions that can then be selected, refined, and ultimately resolved. It is handled dynamically, since it is based on the facts and their respective interpretation.

For this research a descriptive scope will be used, because the objective is to know the importance of occupational health and safety in a financial entity, according to Monje⁽¹⁰⁾, which indicates that with this we will be able to order the features, attributes and realities to be observed according to the research topic, this will

allow us to evaluate the criteria to be presented with coherence and order to process them, thus being able to contribute with ideas and innovative practices.

In this work, we have chosen an experimental design, as we will observe the participants' behaviors in response to the different questions that will be posed during this research project. According to Monje⁽¹⁰⁾, experimental research originated to determine the cause-and-effect relationship with greater certainty, which will be observed in the behavior of the experimental group being tested.

In this research, we will employ the case study method, which aims to provide an analysis of different companies where negative situations have arisen due to the neglect of occupational health and safety by senior executives, both regarding their collaborators and themselves. This method employs observation, interviews, questionnaires, and documents as primary data collection methods. According to Monje⁽¹⁰⁾, this method teaches us to conduct intensive and in-depth examinations of various aspects of the same phenomenon or social entity, allowing us to understand the particularities of the case and form a comprehensive understanding of its functions and relationships.

Variables de la Investigación	Definición Conceptual	Categorías	Subcategorías	Ítem
VI(X): Salud y Seguridad Ocupacional	Según Carrera (2019), se refiere a un conjunto de acciones orientadas a elevar el bienestar de los empleados. Dentro de este conjunto se incluyen también tareas como la detección temprana y el tratamiento inmediato de enfermedades relacionadas con el trabajo, la reintegración laboral y la atención de situaciones derivadas de accidentes laborales y enfermedades ocupacionales, asimismo, también se trata del control, reducción y eliminación de los agentes de riesgo midiendo el grado de peligrosidad a los que el trabajador este expuesto.	-Accidentes	Daño	¿Cuáles son los daños pueden ocasionar los accidentes en el área de tele marketing?
			Causas	¿Cuáles son las causas que generan accidentes en el área de tele marketing?
		Riesgos	Ergonómicos	¿Estar en una posición te genera algún malestar? Fundamente.
			Psicosociales	¿Como los riesgos psicosociales afectan a tu desempeño en el área de tele marketing?
		Enfermedades	Físicas	¿Que enfermedades físicas has presentando a consecuencia de tu trabajo? Fundamente.
			Biológicas	¿Cuáles son las medidas que tomaron en el banco para combatir el COVID-19?
		Peligro	- Lesiones	¿Mencioné que lesiones puede existir en tu área de trabajo?
			Peligros Físicos	¿A qué peligros físicos estás te expone en tu área de trabajo?

Figure 1. Categories, subcategories and categorization matrix

Study scenario

This study is focused on a financial company this year, more specifically in the area of commercial advisors where we will seek to evaluate the importance of occupational health and safety in this area, thus knowing the level of knowledge of the participants and at the same time evaluate the different scenarios to which they are exposed in order to prevent them and know how to deal with these situations.

Participants

Codigo del participante	Nombre del participante	Puesto o cargo	Características del personaje
1A	ROSI VASQUEZ	ASESORES	TIEMPO EN LA EMPRESA: 2 AÑOS
2A	CINTHIA VALLADOLID	ASESORES	TIEMPO EN LA EMPRESA: 3 AÑOS
3A	CARLA BLASCANO	ASESORES	TIEMPO EN LA EMPRESA: 2 AÑOS
4A	GABRIELA FLORES	ASESORES	TIEMPO EN LA EMPRESA: 2 AÑOS
5A	GONZALO PUERTAS	ASESORES	TIEMPO EN LA EMPRESA: 3 AÑOS
6A	KEVIN MACEDO	ASESORES	TIEMPO EN LA EMPRESA: 3 AÑOS

Figure 2. Characteristics of the study participants

Techniques and instruments for data collection

According to Monje⁽¹⁰⁾ the interview is a method used to summarize information provided by participants, including social traits, ideas, knowledge, places, or facts. Therefore, this method ensures that the research objectives are reflected in the questions.

In addition, we will employ an open-ended interview as an instrument in our research; this will help us capture the perceptions of the interviewees without the researcher's opinion influencing their responses, thereby dispelling all doubts about the various conditions they face and understanding the particular characteristics of the interviewees.

Procedure

The data collection was obtained by conducting six interviews with workers of a banking entity, using open-ended questions created to gather the perspectives and experiences of each participant during approximately 40-minute dialogues.

It was carried out blocks away from the banking institution's headquarters, at a previously agreed-upon time.

The interview content was presented and explained, and then the questions were asked.

All content from the interview was recorded with the participants' permission.

Method of data analysis

In this research, we will employ a method of analysis comprising four stages, which are outlined below.

As a first step, we will develop a classification matrix. This tool will help us conduct an orderly analysis and compile the information in a tabular format, as suggested by Miles⁽¹¹⁾.

We continue with coding, which is the process of assigning codes and labels to the data we find, allowing for quick access to concepts, themes, or categories to analyze them systematically, as described by Saldaña⁽¹²⁾.

To continue with the interview matrix that we will use to analyze and compare information from multiple participants, detecting similarities and differences in the answers provided, as per Crabtree⁽¹³⁾.

In this way, we conclude with the triangulation of interviewees, which involves compiling information from different sources or interviewees to enhance the credibility and solidity of the results. By confronting and comparing the perspectives of various interviewees, the aim is to obtain a more comprehensive and accurate representation of a given phenomenon, as noted by a study.

Scientific rigor

To support the scientific rigor of this research, we rely on various articles and scientific journals from national and international levels, which we will search through pages with a wide and reliable database to gather the necessary information to develop our research topic. The pages we will use are Latindex, Scielo, Scopus, Dialnet, Redalyc, university repositories, and finally, books that will provide us with the basic concepts up to the present time. Therefore, Hernandez et al.⁽¹⁴⁾, validate that scientific rigor in qualitative research is based on the application of four criteria, which I will mention below.

The first criterion, according to the authors, is dependence, which is linked to the reliability of the research. This means that other experts have previously investigated the same research problem and have reached similar or comparable conclusions to those presented in the present study. Based on this criterion, it is stated that to conduct this research, we must consider the background as a significant criterion that will help us demonstrate the importance of occupational health and safety.

The second criterion mentioned by the authors is credibility. It is obtained through the interaction and understanding that the researchers have had with the interviewees. This aspect is verified using the interview coding matrix, the interviewee matrix, and the conclusions, which reflect the participants' responses and are supported by evidence from the recorded interviews.

The third criterion to be considered is transferability, which enables the application of the results, or part of them, in various situations or environments. Given the significant interest in the problem at hand, the findings could be beneficial in larger-scale research. This includes the possibility of using them in the analysis of companies of various sizes, ranging from small and medium-sized to large companies.

Finally, we will mention confirmability, which refers to the exclusion of personal opinions and biases from the research. To support this aspect, we have substantiated our approach with data collected nationally and internationally, which are derived from the theoretical literature and previous background research. Thus, we will use open-ended questions as an instrument, being recorded to avoid personal views or own judgments in the study.

Ethical Aspects

This research study focuses on the importance of occupational health and safety in a financial institution in 2023; therefore, it is essential to adhere to a rigorous set of ethical principles. These include, first and foremost,

obtaining informed consent from participants, ensuring that they fully understand the purpose of the study, and receiving their voluntary approval. Confidentiality of personal information and assurance of anonymity, whenever possible, are imperative to safeguard the privacy of participants. Additionally, the research should be conducted in an unbiased and objective manner, avoiding any form of bias that could distort the results. Honesty in the presentation of findings and disclosure of conflicts of interest are also essential principles, along with the responsibility to contribute positively to occupational health and safety, as well as to society as a whole. In addition, cultural diversity and contextual differences should be respected, ensuring that the research is appropriate and sensitive to the particularities of the population studied.

RESULTS

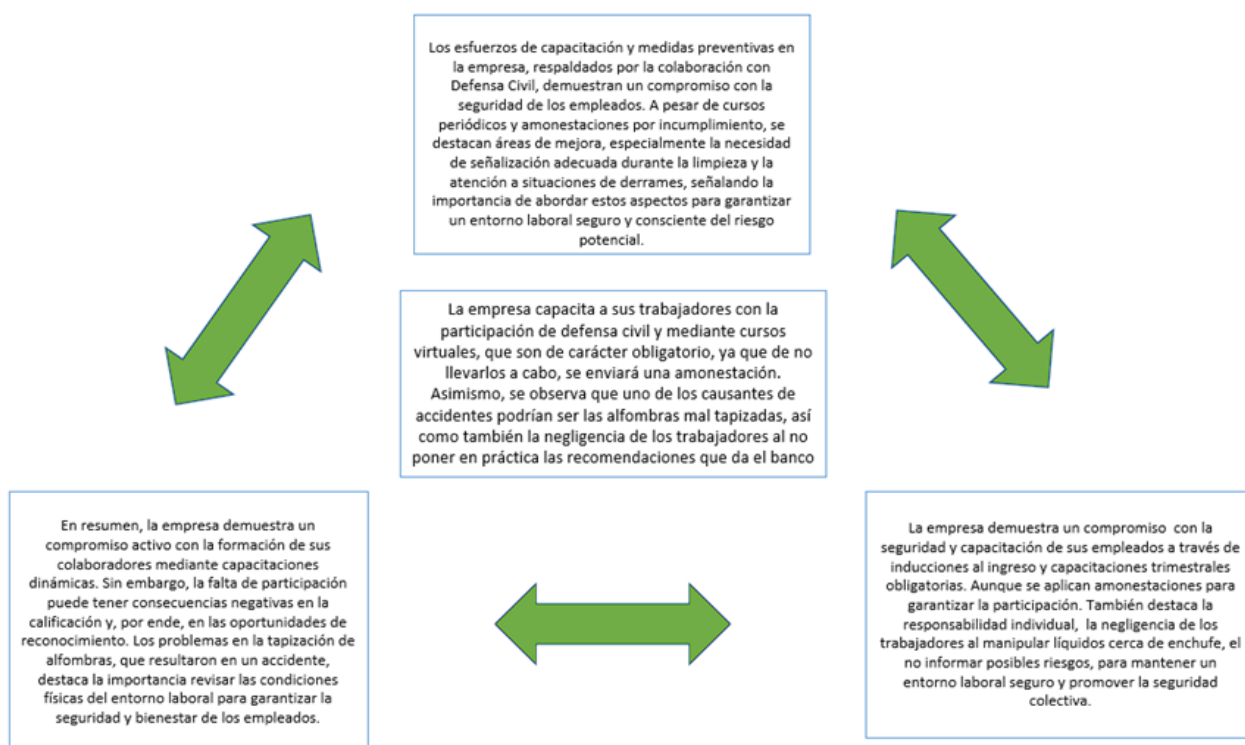


Figure 3. Assessor 1, Assessor 2 and Assessor 3

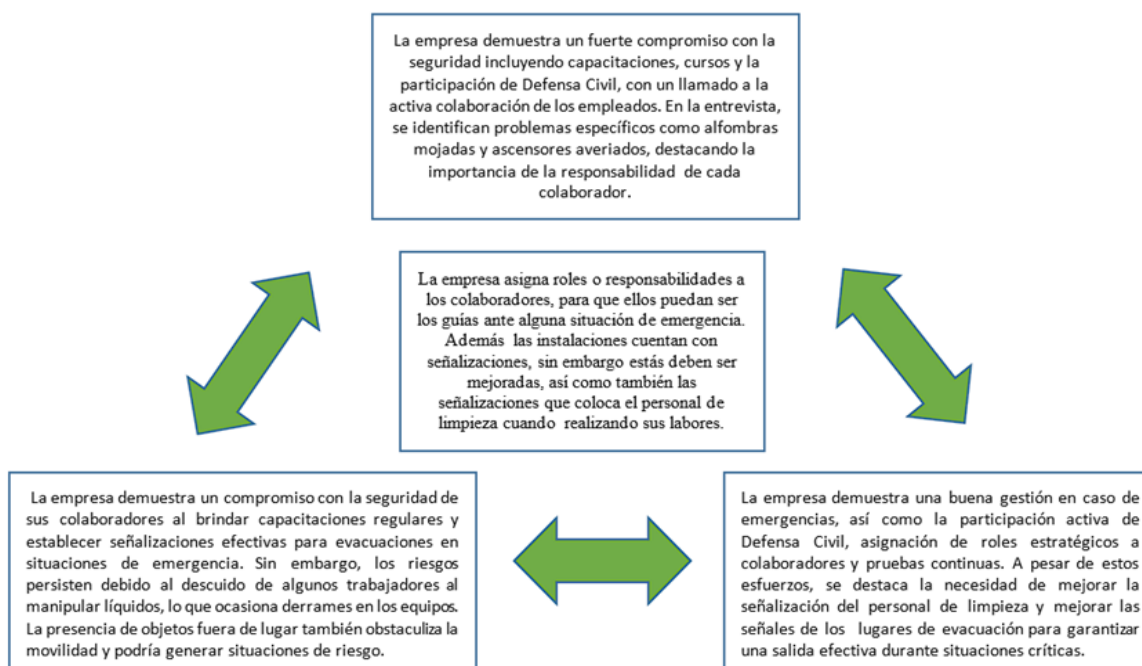


Figure 4. Advisor 4, Advisor 5 and Advisor 6

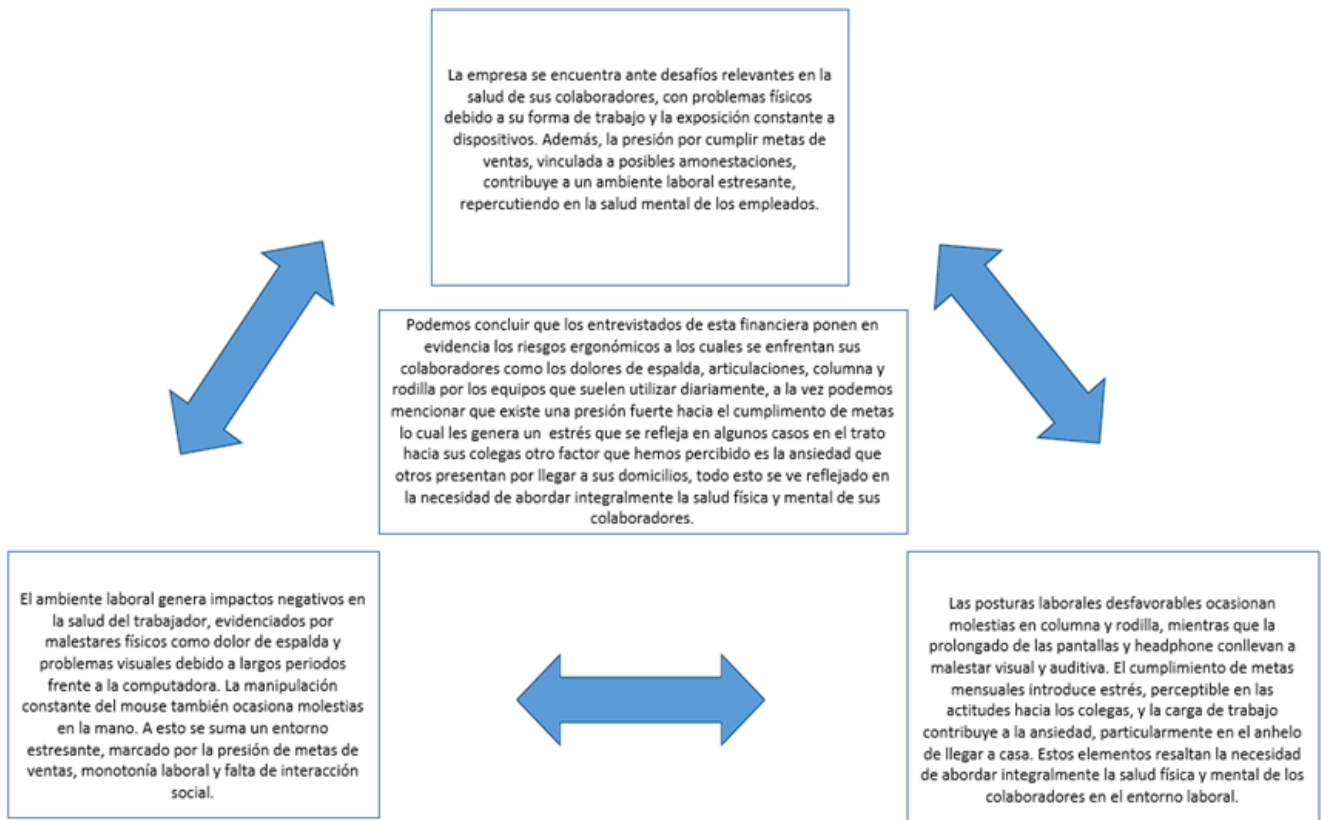


Figure 5. Advisor 1, Advisor 3 and Advisor 6

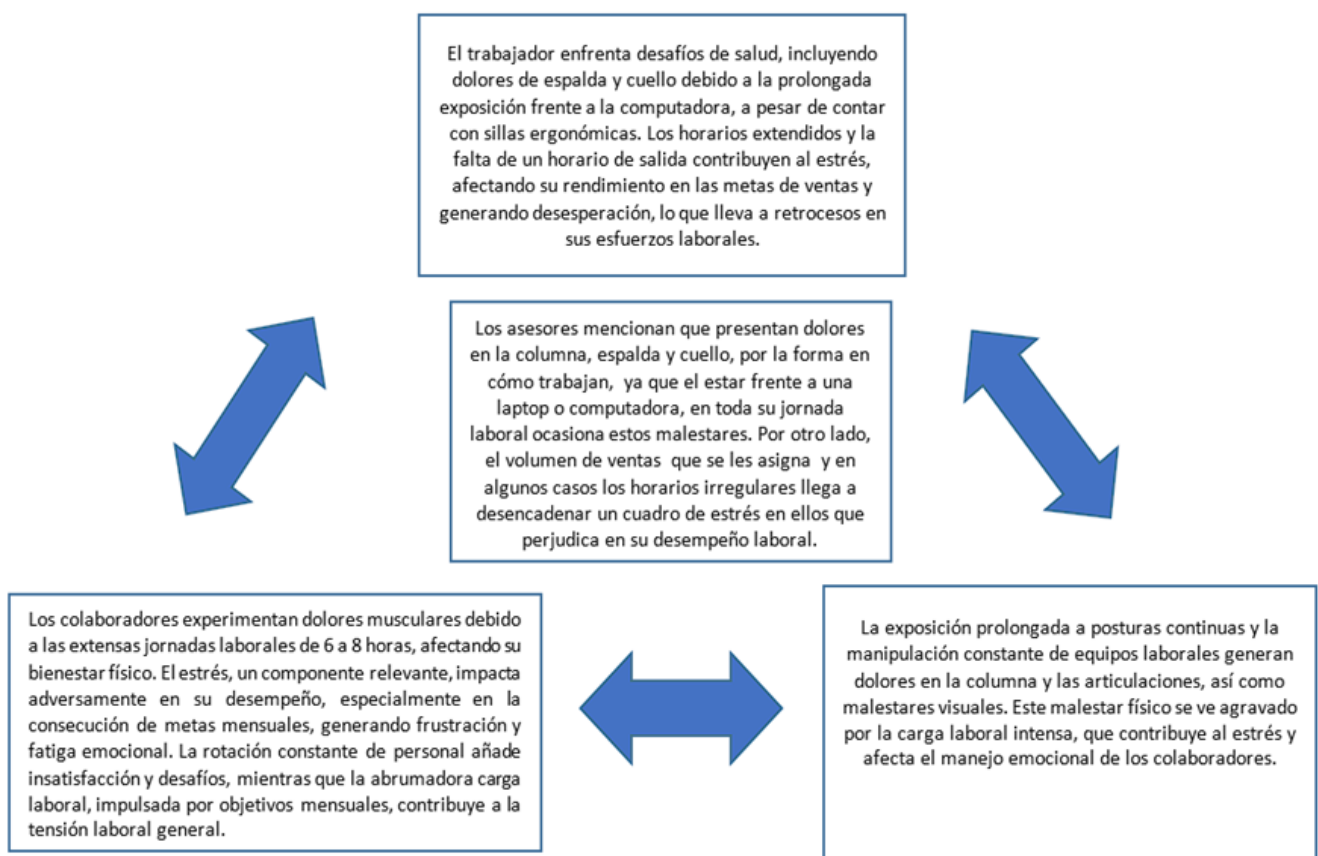


Figure 6. Advisor 2, Advisor 4 and Advisor 5



Figure 7. Advisor 2, Advisor 4 and Advisor 6

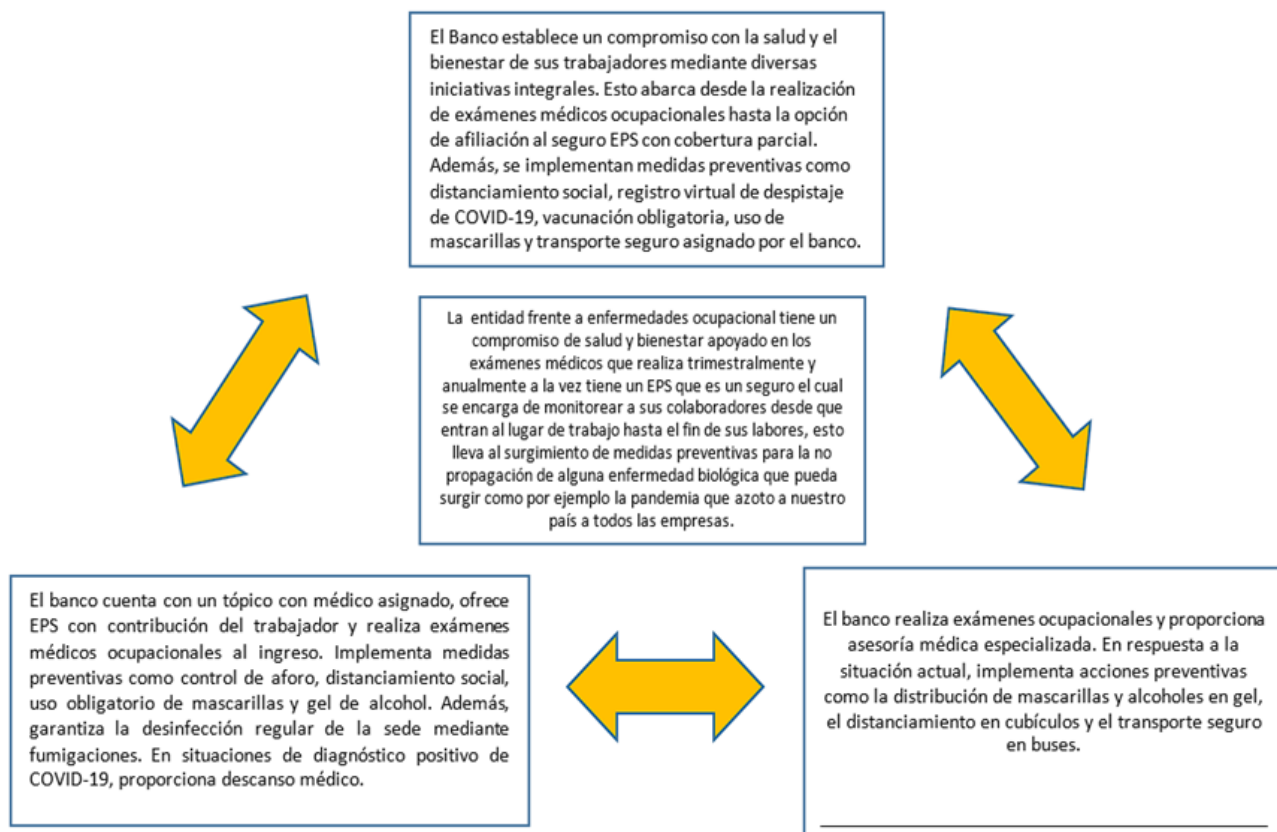


Figure 8. Advisor 1, Advisor 3 and Advisor 5

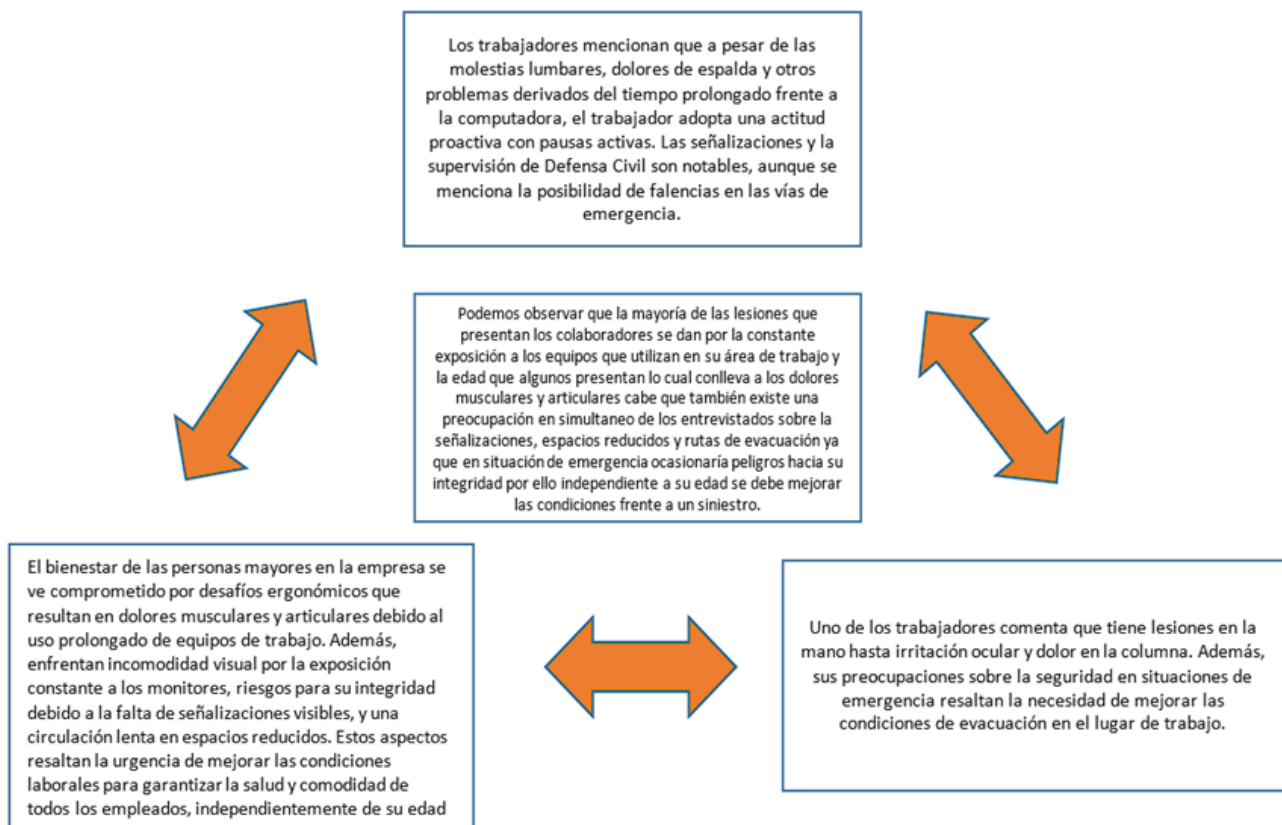


Figure 9. Advisor 1, Advisor 2 and Advisor 6

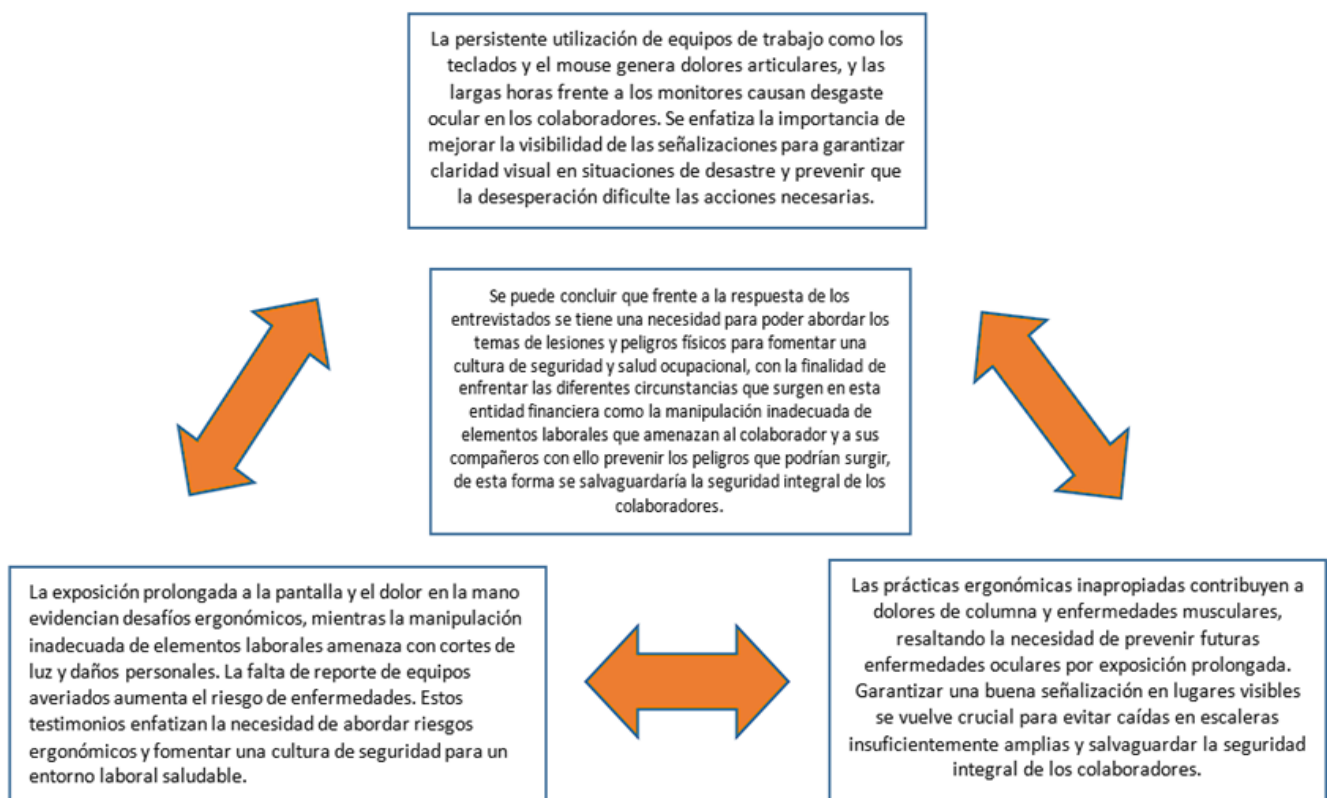


Figure 10. Advisor 5, Advisor 3 and Advisor 4

DISCUSSION

According to all the research conducted on Occupational Health and Safety in a financial institution in the year 2022, it is determined that the company complies with giving training to workers, providing occupational examinations, having the corresponding signage, however, there are other important points such as applying active breaks throughout the work schedule, because some workers comment that they do it but proactively, as well as they also point out that the workplace is not safe enough in the evacuation, in case of a possible accident.^(15,16,17) Marcelo et al.⁽¹⁵⁾ in their research conducted at Thyssenkrupp Elevadores S.A.C., determined that the working conditions to which workers are exposed are critical, as they have a direct impact on the company's production, as well as the company's supervision to ensure that workers comply with the established safety standards. On the other hand, Gutiérrez⁽¹⁶⁾ indicates that there must be an objective knowledge of occupational health and safety, which is the starting point to have a sound management system in all areas, with this arises the implementation of training for its employees to improve their 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, severity and accident rates to face future threats that will affect the final results.

Through the answers provided by the interviewees on the subject of occupational accidents, it is evident that the financial entity conducts quarterly and annual training to equip its collaborators with the necessary tools, encouraging their active participation through defined roles and responsibilities to address emergencies in their work area. Still, another factor that the collaborators have shown is that many accidents occur due to negligence in their actions during the workday, as they fail to implement the recommendations provided by the bank through virtual courses and talks from civil defense from time to time.^(18,19,20,21) At the same time Huanca⁽¹⁷⁾ concludes in his research that the accidents that occur in the organization are due to the lack of safety practices and mainly to the negligence of workers by not complying with the training, which will help them to have operational controls with safety and thus reduce accident rates in the workplace. Also, Luna et al.⁽¹⁸⁾ in their study of various cases indicate the importance of having an occupational therapist who will provide experience and skills to guide employees in executing their daily duties, patterns, characteristics, and areas of occupation, thereby avoiding accidents that can lead to loss of work and occupational capacity.

We have also concluded that within the company there are ergonomic risks faced by each worker, as they have back pain, spine, neck, joint pain,^(22,23,24,25) besides having a sales goal to be met and that many times to reach the goal they work in hours that are out of the ordinary and that this causes stress that would ultimately harm their job performance.^(26,27,28) At the same time, Peccin et al.⁽¹⁹⁾ conclude that in public companies, there are also risks that endanger each employee, either due to a lack of knowledge or poor handling of the elements with which farmers work. Another supporting author is Montenegro⁽²⁰⁾, who concludes that in Chile, no regulation obliges companies to avoid diseases derived from ergonomic risks.

Another point to address in this research is the measures taken by the bank to prevent occupational diseases.^(29,30) On the one hand, most of the people we have interviewed tell us that the company has an on-site clinic and that a doctor attends them in case of any health problems and that he can give them medical breaks if necessary; they also mention that the company provides them with an occupational medical examination and also offers them EPS, which is a private health insurance.^(31,32) On the other hand, the interviewees mentioned that, during the pandemic stage, the bank respected the distance between the cubicles of the workers, implemented the mobility service for the entrance and exit of the personnel, implemented response measures in case of a possible contagion of any worker to avoid the spread of the virus among colleagues, as well as providing them with a corresponding medical rest.^(33,34,35) Therefore, it is deduced that all these measures taken by the company are to safeguard the health of each worker, since if this is not done, the company would be exposed to the workers not being able to perform their duties, and this would imply a decrease in the productivity of each worker.^(36,37) Gutiérrez⁽¹⁶⁾ mentions that the company should be alert to any threat that could harm the health of workers and thus affect the results that the company seeks to have within the company, this theory is supported by Luna et al.⁽¹⁸⁾, because he also has a relationship between job performance and occupational diseases and that 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 six 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 the interviewees state that in the event of possible accidents such as tremors or others, the evacuation areas are not properly signposted and that the emergency exits are not wide enough for the number of people working at the headquarters. Godoy et al.⁽²¹⁾ comments that it is essential that the implementation of an occupational health and safety management system should be focused on worker protection, since a clean and safe work decreases the dangers to them, Marcelo et al.⁽¹⁵⁾ in the development of their research also mentions that working conditions have a direct impact on the work performance of each worker and that the company should also implement an awareness plan so that each worker can measure the danger to which they are exposed.

CONCLUSIONS

The company has a comprehensive training system that is provided to each of its employees. It should also be noted that not only is the company responsible for the accidents, but also the workers when they do not follow the recommended instructions.

The financial institution's employees are exposed to various health issues due to the pace of their work, as well as the stress to which they may be subjected, since having a monthly sales goal to meet means that their schedules are irregular.

The financial institution has proper signage, but deficiencies in ample and visible spaces to ensure that employees have an effective evacuation in case of accidents or emergencies.

The financial institution prioritizes the health of its employees by addressing pathological and bacterial diseases through social distancing, mask use, regular disinfection, and mandatory vaccinations, while also providing transportation to and from the company. This demonstrates a commitment to health and safety through a well-defined action plan.

RECOMMENDATIONS

As a first recommendation, it is necessary for the company to inform workers of the dangers they may be exposed to, the consequences of their actions, and how to respond to possible accidents within the company.

It is suggested that additional measures be taken to protect workers from these ailments, which are often associated with the pressure of goals and irregular schedules. It is recommended that they seek a balance between welfare and work through stress management programs, flexible hours, and psychological support initiatives, all of which contribute to their performance and job satisfaction.

Another recommendation is to change the deadline for occupational medical examinations. It would be convenient if these were given annually, allowing us to respond in a more timely manner if the employee has any health problems.

We recommend implementing more effective signage and optimizing evacuation routes to ensure the safety and rapid movement of employees in the event of an accident. This approach will strengthen the emergency response capacity, providing a safer and more prepared work environment.

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None.

AUTHORSHIP CONTRIBUTION

Conceptualization: Corina Anabel Choque Ccanchi, Christian Omar Quintana, Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Data curation: Corina Anabel Choque Ccanchi, Christian Omar Quintana ,Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Formal analysis: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Research: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Methodology: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Project Management: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Resources: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Software: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Supervision: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Validation: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Visualization: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andreé Meneses Claudio, Jorge Arturo Zapana Ruiz.

Writing - original draft: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andree Meneses Claudio, Jorge Arturo Zapana Ruiz.

Writing - proofreading and editing: Corina Anabel Choque Ccanchi, Christian Omar Quintana Dragichevich, Brian Andree Meneses Claudio, Jorge Arturo Zapana Ruiz.