MANAGING PSYCHOSOCIAL RISKS IN BANKING: LESSONS FROM THE 24TH COLLECTIVE BARGAINING AGREEMENT IN SPAIN

1 Overview

Country: Spain

Name of the programme: 24th Collective Bargaining Agreement for the banking sector[1]

Organisations in charge: Spanish Banking Association (AEB), trade unions[2] and the Ministry of Labour and Social Economy

Years of implementation: 2019–2023

Type of programme: Sectoral

Reach: Agreement applied to 73 companies and 91,539 workers[3]

Target groups: Workers in Spain's banking sector hired from 1 January 2019, excluding senior or high-earning management above the salary threshold.

Interviewees: A representative of the AEB, representing the employer side involved in the negotiation of the agreement; a prevention delegate from the General Union of Workers (UGT) working in a Spanish bank; and the Director of Occupational Risk Prevention at Banco Sabadell (an active participant in the national-level Health and Safety Committee). The latter two provided insights into the practical implementation of the measures in various banks, with the Banco Sabadell representative contributing to the company-level section in this case study.

2 Context

Spain's banking sector has undergone substantial transformation over the past two decades, driven by organisational restructurings, digitalisation and evolving regulatory demands. Following the 2008 financial crisis and the COVID-19 pandemic, the banking sector was subject to cost-cutting measures, mergers and branch closures. The number of branch offices fell from 45,662 in 2008 to 17,382 in 2024, a contraction of nearly 62 %.[4] These changes intensified market concentration, with the five largest banks accounting for 68.5 % of total assets by 2020. Concurrently, digitalisation has reshaped service delivery and workforce profiles, with increasing demand for skills in science, technology, engineering and mathematics. Regulatory frameworks have also become more complex, requiring continuous professional certification and adaptation.[5]

These structural shifts have had a marked impact on job quality. Once considered stable and prestigious, banking roles are now increasingly viewed as subject to intensified commercial pressure, emotional fatigue and a diminished work-life balance.[6] A sectoral trade union report from 2023 revealed

[1] '24th Collective Bargaining Agreement for the banking sector (XXIV Convenio colectivo de la banca) (2019–2023)', *Boletín Oficial del Estado.* Available at: https://www.boe.es/boe/dias/2021/03/30/pdfs/BOE-A-2021-5003.pdf
[2] CCOO Servicios, FeSMC-UGT and Federación de Banca de FINE
[3] Eurofound, *Moving with the times: Emerging practices and provisions in collective bargaining*, Publications Office of the European Union, 2022, Luxembourg.
[4] Funcas (2025). 'Estudio sobre el sector bancario español'. Available at: https://www.funcas.es/wp-content/uploads/2025/06/Estudio-sobre-el-sector-bancario-espanol.pdf
[5] CCOO Servicios (2023). 'El sector financiero español: Por un modelo laboral sostenible'. Available at: https://www.ccoo-servicios.es/archivos/Informe-financiero_RdP-2023-10-25.pdf
[6] Amigo, I., Asensio, E., Menéndez, I., Redondo, S., & Ledesma, J.A. 'Working in direct contact with the public as a predictor of burnout in the banking sector', *Psicothema*, 2014, 26(2), pp. 222-226. Available at: https://www.psicothema.com/pdf/4182.pdf

that 79 % of workers feel emotionally drained, while 94 % perceive that they lack sufficient time to complete tasks and 59 % are struggling to disconnect digitally after work.[7]

In Spain, the legal framework for occupational risk prevention is anchored in the Law on Prevention of Occupational Risks[8] (LPRL), which governs employer responsibility and worker participation in risk management. Complementing this legal framework, collective bargaining has emerged as a critical mechanism for shaping workplace-tailored prevention strategies, allowing sector-specific agreements to address emerging risks and improve working conditions.[9]

The 24th Collective Bargaining Agreement for the banking sector (2019–2023) exemplifies this approach. Signed in January 2021 by the Spanish Banking Association (Asociación Española de Banca, AEB) and major trade unions (i.e. CCOO Servicios[10], the General Union of Workers [Federación Estatal de Servicios, Movilidad y Consumo de la Unión General de Trabajadores, FeSMC-UGT][11] and Federación de Banca de FINE[12]), the agreement retroactively covers the period from January 2019 to December 2023. It introduces a comprehensive set of measures aimed at improving working conditions and addressing psychosocial risks (PSRs). Its key provisions, detailed below, include formal recognition of workplace violence as an occupational risk, protocols for harassment prevention and the right to digital disconnection. The agreement also strengthens equality measures, expands leave entitlements and promotes professional development.

Importantly, the agreement institutionalises PSR prevention by explicitly assigning responsibility to employers for identifying and mitigating PSRs. It builds on previous sectoral agreements that progressively incorporated PSR-related clauses (see Box 1), culminating in a structured framework that combines organisational safeguards with individual support mechanisms. The continued revision of this agreement has enabled the sector to maintain relevance and responsiveness in the face of emerging workplace challenges and shifting labour dynamics.

Box 1: Key provisions on PSR in recent collective bargaining agreements in the Spanish banking sector

22nd Collective Bargaining Agreement (2011–2014)[13]: Initial steps were taken to strengthen equality and protect vulnerable groups, including the recognition of domestic partnerships and safeguards for trade union representatives. While the focus remained largely on economic and organisational matters, this agreement laid the groundwork for integrating worker well-being into sectoral negotiations.[14]

23rd Collective Bargaining Agreement (2015–2018)[15]: Marked a turning point in PSR prevention. This agreement introduced a formal mandate to conduct PSR assessments and implement preventive measures. It also advanced equality plans addressing sexual harassment and gender-based violence and required assessments of ergonomic- and robbery-related risks. These provisions reflected growing awareness of the psychological and emotional dimensions of occupational safety and health (OSH).

24th Collective Bargaining Agreement (2019–2023): Consolidated previous efforts and significantly expanded the scope of PSR-related measures. This agreement formally recognised workplace violence, including third-party aggression, as an occupational risk, requiring its inclusion in prevention plans and staff training. It institutionalised the right to digital disconnection, reinforced anti-harassment protocols and emphasised training and professional development. It also broadened

[7] CCOO Servicios (2023). 'El sector financiero español: Por un modelo laboral sostenible'. Available at: https://www.ccoo-servicios.es/archivos/Informe-financiero_RdP-2023-10-25.pdf
[8] BOE-A-1995-24292. Ley 31/1995, de 8 de noviembre, de Prevención de Riesgos Laborales. Available at: https://www.boe.es/buscar/act.php?id=BOE-A-1995-24292
[9] Observatorio de Riesgos Psicosociales (2018). 'Negociación Colectiva y Riesgos Psicosociales'. Available at: https://observatorioriesgospsicosociales.com/wp-content/uploads/2018/07/Negociacion-Colectiva-y-Riesgos-Psicosociales.pdf
[10] Confederación Sindical de Comisiones Obreras (CCOO)
[11] Federación de Servicios, Movilidad y Consumo – Unión General de Trabajadores de España (FeSMC-UGT)
[12] Federación Fuerza, Independencia y Empleo
[13] '22nd Collective Bargaining Agreement for the banking sector (XXII Convenio colectivo del sector de la banca) (2011–2014)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/buscar/doc.php?id=BOE-A-2012-6061
[14] CCOO Servicios (2012). 'Acuerdo XX Convenio Colectivo de Banca'. Available at: https://www.ccoo-servicios.es/estatal/acuerdos/html/23771.html
[15] '23rd Collective Bargaining Agreement for the banking sector (XXIII Convenio colectivo del sector de la banca) (2015–2018)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/buscar/doc.php?id=BOE-A-2016-5846

leave entitlements and life insurance coverage, reflecting a more holistic approach to worker well-being.

25th Collective Bargaining Agreement (2024–2026)[16]: Introduces a protocol to prevent discrimination against LGBQTI[17] individuals and updates benefits that support work-life balance, such as telework allowances and additional leave days. While primarily focused on economic updates, this agreement maintains the sector's commitment to inclusive and preventive workplace practices and consolidates measures introduced in previous agreements, ensuring continuity and progressive enhancement of worker protections.

3 Description of the activities implemented at sectoral level

3.1 Actors and roles

PSR prevention in Spain's banking sector is shaped by a coordinated, multi-actor approach. Sectoral agreements are negotiated by the **AEB**, whose Labour Relations Committee leads discussions with trade unions (i.e. CCOO Servicios, FeSMC-UGT and Federación de Banca de FINE) to ensure alignment on occupational safety and health (OSH) and evolving labour standards.

In Spain, **trade unions**[18] have played a central role in embedding PSR-related provisions into collective bargaining agreements and promoting the implementation of the prevention delegate system[19], which enables trade union representatives to monitor and support PSR evaluations.

Health and safety committees, composed of management and trade union representatives, oversee both physical and PSR prevention. These committees often include dedicated PSR subgroups.

Trade union-appointed prevention delegates act as intermediaries between workers and management, participating in risk assessments and health and safety committee meetings. Their partial release from regular duties allows them to maintain close contact with workplace realities, promote transparency and address worker concerns.

Central services, such as IT, HR and organisational development, design and roll-out structural changes, participate in workshops and ensure that PSR initiatives are aligned with broader organisational frameworks.

External firms are contracted to carry out confidential PSR assessments and provide psychological and medical support. Their involvement ensures neutrality, encourages participation and strengthens the credibility of risk management processes.

Finally, the **Labour and Social Security Inspectorate (Inspección de Trabajo y Seguridad Social, ITSS)** enforces OSH regulations and can compel companies to conduct PSR assessments. Inspectors may issue fines for non-compliance and also support workers in filing formal complaints.

[16] '25th Collective Bargaining Agreement for the banking sector (XXV Convenio colectivo del sector de la banca) (2024–2026)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/diario_boe/txt.php?id=BOE-A-2025-47
[17] FESMC-UGT (2024). 'Sindicatos y Convenio Colectivo de Banca: medidas para la igualdad y no discriminación LGTBI'.
[18] Instituto Sindical de Trabajo, Ambiente y Salud (ISTAS) (2007). *Guía del delegado y delegada de prevención*, 5ª ed. revisada y ampliada, Madrid: ISTAS. Available at: https://www.ccoo.es/904075e00ed306afedc50de455f64a54000001.pdf
[19] UGT-Madrid (2022). *Manual del delegado y delegada de prevención*, Madrid: Secretaría de Salud Laboral y Medio Ambiente de UGT-Madrid. Available at: https://saludlaboralmadridugt.org/wp-content/uploads/2023/03/manual_delegado_de_prevencion_2022_def.pdf

Box 2: Trade union leadership in PSR prevention: example of FeSMC-UGT

FeSMC-UGT has contributed to the development of PSR prevention in the Spanish banking sector by incorporating PSR-related provisions into its broader labour agenda. The trade union has produced several publications that provide practical resources for collective bargaining and workplace risk prevention.

2010 – Guide to PSR prevention in banks[20]: this guide offers a structured approach to identifying and addressing PSRs in the banking sector. Developed during a period of economic and financial instability, it combines a qualitative mapping of sector-specific risks with a targeted quantitative analysis of these risks. The publication also includes a set of practical prevention examples gathered from banking institutions, aimed at supporting the development of tailored strategies for improving working conditions.

2015 – Study on collective bargaining and PSR prevention[21]: this study analyses how Spanish labour agreements have addressed PSR over 20 years of the LPRL in various sectors, including the banking sector. It highlights the development of legal frameworks, identifies key PSRs and assesses the effectiveness of collective bargaining agreements in prevention. The study emphasises the role of worker representation, protocols and sector-specific practices, and calls for stronger integration of PSR management into OSH strategies.

2018 – Guide to PSR clauses in collective bargaining[22]: this guide summarises the findings of a comprehensive study by FESMC-UGT on how collective bargaining across various sectors in Spain (including the banking sector) addresses PSRs in the workplace. It highlights legal frameworks, typologies of agreements and best practices across sectors and companies.

3.2 Implemented activities

The 24th Collective Bargaining Agreement introduces measures to improve working conditions and well-being and adapt to workplace changes. Beyond salary increases, it covers OSH, harassment prevention, work-life balance, remote work and artificial intelligence (AI). Key provisions include reinforcing employers' obligations for risk prevention, promoting a prevention-oriented culture, mandatory training and risk assessments. Employers must enable worker participation, support prevention delegates and implement measures such as emergency responses and health monitoring.

Notably, this is the first banking sector agreement in Spain to recognise third-party violence (e.g. robbery) as an occupational risk, requiring inclusion in prevention plans and immediate medical and psychological support. It also explicitly calls for the promotion of a prevention-oriented workplace culture, including the training that companies must provide and workers must complete, in line with Article 5.b of the Workers' Statute and Article 19 of the LPRL. Crucially, the responsibility to identify, assess and organise preventive measures to address PSRs is explicitly specified in the section on occupational risk prevention (Article 61, Point 5), reinforcing employers' obligations in this domain.

Furthermore, the agreement classifies workplace harassment, abuse of authority, sexual harassment and harassment based on gender as serious violations. Sexual harassment and harassment based on gender are defined in accordance with equality law, described as any verbal or physical behaviour of a sexual nature that aims to or results in undermining a person's dignity, particularly when it creates an intimidating, degrading or offensive environment. Companies must ensure a respectful work environment and establish prevention and response protocols through negotiation with worker representatives, including principles, definitions, guarantees, procedures and training. An informal internal complaint process may be initiated alongside legal action.

The agreement improves work-life balance by revising leave and holiday rules. Holiday entitlements are now calculated in working days for more situations, including bereavement, serious illness,

[20] FESMC-UGT (2010). 'Guía de Prevención de Riesgos Psicosociales en Bancos y Cajas'. Available at: https://www.FeSMC-UGT.es/sites/default/files/node_gallery/Galer-a%20Publicaciones/2010%20Guia%20Prevencion%20riesgos%20psicosociales%20bancos%20y%20cajas.pdf

[21] FESMC-UGT (2015). 'La negociación colectiva en prevención de riesgos psicosociales en el trabajo'. Available at: guianegociacion.pdf

[22] FESMC-UGT (2018). 'Guía: Identificación y análisis de las cláusulas incluidas en la Negociación Colectiva en materia de Riesgos Psicosociales'. Available at: https://www.FeSMC-UGT.es/sites/default/files/guianegociacionweb.pdf

accidents or hospitalisation of close relatives. Annual leave has increased from 23 to 24 working days, and holidays can be split into four periods instead of three. Workers with school-age or preschool children have priority in choosing dates.

The agreement introduces a dedicated article on remote work, formally recognising it as a legitimate, technology-enabled option. Remote work must be voluntary for both parties and formalised in writing. Employers must provide equipment or financial compensation, with capped amounts adjusted annually. Remote workers retain equal rights to trade union representation, information access and participation in elections. OSH checks must be done remotely, and companies should maintain team connections to prevent isolation. In emergencies, employers must ensure workers are equipped or compensated. These provisions align with Article 13 of the Workers' Statute and Royal Decree-Law 28/2020, which rely on collective bargaining for practical details such as equipment and expense reimbursement.

Finally, this collective bargaining agreement is among the first in the EU to include provisions on workers' rights regarding AI. Companies must inform worker representatives about the use of algorithms and AI in HR and workplace decisions, including data inputs, logic and evaluation criteria. While acknowledging AI's efficiency benefits, the agreement emphasises transparency and safeguards.[23]

Workers have the right not to be subject to decisions based solely on automated processes, except where legally allowed. In such cases, workers can request the involvement of designated company representatives to review and address their concerns.

3.3 Results and outcomes

This section draws on insights from interviews with key stakeholders from both sides, the AEB and the trade unions. While these viewpoints offer valuable indications of how the 24th Collective Bargaining Agreement and broader sectoral negotiations have influenced outcomes at the banks subject to the agreement, it is important to note that these insights are based on stakeholder perceptions rather than a comprehensive sector-wide evaluation. As such, these aspects need to be taken into account to interpret the findings presented here.

One of the most significant outcomes, highlighted by all of the interviewees, has been the implementation of concrete actions to address PSRs in the workplace. A range of practical protocols has been established in banks, supported by the framework established through the agreement. These include measures such as flexible work arrangements, digital disconnection and targeted strategies to address PSR, including harassment and third-party violence. Crucially, as further detailed in the company-level section on the approach used by Banco Sabadell, these protocols combine organisational safeguards, such as prevention planning and structural adjustments, with individual support mechanisms, including reintegration procedures for affected workers. According to the AEB representative, the existence of clear and actionable procedures within the agreement has encouraged banks to take concrete action and has reinforced the sector's commitment to safeguarding workers from emerging PSRs. This development also marks a shift from voluntary practices to regulated standards, promoting greater consistency in how institutions address PSRs.

Another major outcome mentioned by all of the interviewees has been the widespread adoption of validated methodologies for assessing PSRs. Although the collective agreement does not prescribe a specific assessment tool, its requirement to assess PSRs has encouraged greater consistency in practice. The interviewees explained that the F-Psico assessment method (see Box 3 for more details) has become a commonly used tool in the sector. In addition, the trade union representative pointed out that survey-based assessments have been complemented with qualitative assessments such as focus groups, which have served as participatory tools to identify stressors not captured through quantitative methods and to inform targeted organisational responses.

The trade union representative highlighted that banks have taken significant steps to address one of the most pressing concerns among workers: excessive workload. They emphasised the use of risk assessments and, in particular, focus groups as participatory tools that facilitate a dialogue between employers and workers. This collaborative approach has led to the centralisation of certain banking procedures, thereby significantly reducing the burden on staff within the commercial network. A detailed

[23] Eurofound, *Moving with the times: Emerging practices and provisions in collective bargaining*, 2022, Publications Office of the European Union, Luxembourg. Available at: https://www.eurofound.europa.eu/en/publications/all/moving-times-emerging-practices-and-provisions-collective-bargaining

example of how this has been implemented in practice at company level is presented in Section 6 of this case study.

Finally, according to the AEB representative, there has been a marked improvement in transparency and participation in the management of PSRs within the banking sector. The representative explained that this progress can be largely attributed to the institutionalisation and regular operation of health and safety committees, which serve as structured forums for dialogue between management and workers' representatives. These committees typically meet on a quarterly basis and, in larger banks, are complemented by national-level committees that address wider company issues. Trade union-appointed prevention delegates play a pivotal role in this process: they are granted dedicated time and flexibility to fulfil their duties, actively participate in risk assessments and accompany OSH technicians during workplace evaluations. Their involvement ensures that the concerns and perspectives of workers are directly represented and addressed in decision-making processes. This collaborative approach has not only enhanced the effectiveness of PSR management but has also strengthened the relationship between management, workers and trade unions, both in day-to-day practice within banks (as elaborated in the company-level section) and at sectoral level through negotiations.

Box 3: The F-Psico model

The F-Psico model is a PSR assessment tool developed by Spain's National Institute for Occupational Safety and Health (Instituto Nacional de Seguridad e Higiene en el Trabajo, INSST).[24] It is publicly available and free of charge, making it accessible to organisations across sectors. Although collective bargaining agreements in the banking sector do not mandate a specific evaluation method, the F-Psico model is widely used and often preferred by trade unions, which consider it a suitable tool for assessing PSRs in their sector.[25] Its adoption is often favoured over proprietary tools developed by banks because of its standardised methodology and alignment with workers' needs and realities

The F-Psico model evaluates nine key PSR factors in the workplace: (1) working time assesses how work schedules and rest periods affect social life and well-being; (2) autonomy measures the worker's control over time management and decision-making in tasks; (3) workload evaluates the intensity, quantity and complexity of tasks, including time pressure and attention demands; (4) psychological demands covers cognitive and emotional challenges, such as information processing and emotional regulation; (5) task variety and content reflect the meaningfulness, recognition and diversity of work; (6) participation and supervision examine the worker's involvement in decisions and the level of oversight by supervisors; (7) concern for workers and compensation consider professional development, job security and fairness in rewards; (8) role performance addresses clarity, conflict and overload in job responsibilities; and finally (9) social relationships and support explore interpersonal dynamics, availability of help and exposure to conflict or discrimination.

4 Success factors and barriers

4.1 Success factors

The interviewees attributed the perceived success of the 24th Collective Bargaining Agreement to several interrelated factors. Central among these is the institutionalisation of PSR prevention through collective bargaining, which has provided a more coherent and standardised framework, encouraging a shift from fragmented voluntary practices to regulated obligations and greater accountability. Additionally, the sector's integration of PSR prevention into clear protocols – covering measures such as flexible work arrangements, digital disconnection and responses to harassment and third-party

[24] Instituto Nacional de Seguridad e Higiene en el Trabajo (INSST) (2012). 'NTP 926: Factores psicosociales: metodología de evaluación', INSST. Available at: https://www.insst.es/documentacion/colecciones-tecnicas/ntp-notas-tecnicas-de-prevencion/27-serie-ntp-numeros-926-a-960-ano-2012/nota-tecnica-de-prevencion-ntp-926
[25] Unión General de Trabajadores (UGT) (2025). 'UGT exige la reevaluación de los riesgos psicosociales', UGT CaixaBank. Available at: https://ugtcaixabank.org/ugt-exige-la-reevaluacion-de-los-riesgos-psicosociales

violence – has been key. By combining structural measures with personalised support, these protocols have helped foster a culture of care and responsiveness.

The dominance of large organisations in the banking sector has facilitated more effective PSR assessment. As noted by the interviewed Director of Occupational Risk Prevention at Banco Sabadell, larger institutions typically have structured frameworks, dedicated prevention teams and the capacity to conduct regular assessments with high participation. This scale enables the use of robust quantitative and qualitative tools and supports more reliable data collection and nuanced analysis than is often possible in smaller firms.

Continuous monitoring and adaptability, enabled by national-level collective bargaining mechanisms[26], have been central to effective PSR prevention in the banking sector. Regular revisions of collective bargaining agreements allow institutions to respond to a rapidly changing environment and address emerging challenges, positioning the sector as an early adopter of regulatory innovation, such as the inclusion of AI regulation in the 24th Collective Bargaining Agreement.[27]

A key success factor of the 24th Collective Bargaining Agreement has been cooperation between the AEB and trade unions. Regular dialogue has promoted transparency, joint problem-solving and continuous revision of agreements to address emerging challenges. This collaborative approach has fostered a stable environment and widely accepted policies. Trade unions stress that cooperation must be matched by genuine implementation and transparent evaluation of agreed measures.

4.2 Barriers

Despite reported progress in PSR prevention in the Spanish banking sector, the interviewees noted that several barriers remain, including methodological inconsistencies, organisational dynamics and broader sectoral changes, which can hinder consistent and effective implementation of collective bargaining agreements.

Another barrier is the lack of sector-wide benchmarking data on PSR prevention. Although banks conduct assessments and implement measures, results are rarely shared and assessment tools are applied inconsistently, thereby limiting comparability. Variations in the use of tools such as the F-Psico model and the absence of cross-company reporting and data sharing hinder benchmarking, mutual learning and the wider dissemination of effective practices across the sector.

The F-Psico model's strong quantitative focus can limit the insights that qualitative methods such as discussion groups can provide. The interviewees noted that aggregated data may obscure critical stressors, marginalise minority concerns and hinder targeted interventions. They also criticised the limited data disaggregation, arguing that grouping workers too broadly dilutes differences in roles and risks, thereby reducing the representativeness of results and masking specific problems. The trade union representative gave the example that, in their bank, survey responses were divided only between central services and the commercial network, without further disaggregation in accordance with specific roles or positions, for example by distinguishing between workers who interact with clients in person and those who do so by telephone.

The reluctance of workers to report issues despite formal assessment mechanisms is another barrier. While formal PSR assessment mechanisms are in place across the banking sector, concerns about potential repercussions continue to influence how openly workers engage with these processes. The trade union representative mentioned that cultural norms and workplace dynamics may sometimes discourage individuals from fully disclosing experiences related to PSRs and their consequences, thus leading to gaps in the data and limiting the accuracy of risk assessments. To address this issue, the representative from the AEB emphasised the importance of ensuring that surveys are anonymous and putting in place trade union oversight as a safeguard to ensure that sensitive issues are identified and addressed.

[26] EU-OSHA – European Agency for Safety and Health at Work, 'Spain: Psychosocial risk prevention strategies and legislation'. Available at: https://osha.europa.eu/sites/default/files/documents/spain-psychosocial-risk-prevention-strategies-legislation_EN.pdf

[27] Eurofound, *Moving with the times: Emerging practices and provisions in collective bargaining*, 2022, Publications Office of the European Union, Luxembourg. Available at: https://www.eurofound.europa.eu/en/publications/all/moving-times-emerging-practices-and-provisions-collective-bargaining

These examples suggest that, despite the institutionalisation of PSR assessment, building trust and ensuring confidentiality remain essential to encourage meaningful participation.

Ongoing organisational change in the banking sector is another barrier. Frequent restructuring, mergers and technological shifts can undermine preventive measures before they take effect, highlighting the need for flexible, cyclical approaches that are regularly reviewed and adapted.

Despite the ongoing challenges, the interviewees suggested that many barriers to PSR prevention can be reduced through awareness-raising, dialogue, regular assessments and adaptability. More participatory practices and tailored interventions have reportedly improved outcomes, while continued refinement of tools, knowledge sharing and stakeholder collaboration are seen as key to sustainable progress, pending further analysis.

5 Lessons learned

The Spanish banking sector's approach to managing PSRs offers a number of insightful observations that may resonate beyond that sector's immediate context.

Experience suggests that the effectiveness of collective bargaining agreements is closely linked to the potential of companies to transform the requirements of the agreements into meaningful action. Regular revision and updating have enabled agreements in the banking sector to remain relevant amidst evolving workplace realities, such as the rise of teleworking, digital disconnection and AI. This ongoing responsiveness has supported the sector in anticipating and addressing new forms of risk.

The combination of anonymous surveys and participatory qualitative tools, such as focus groups, has proved valuable in PSR management. While surveys provide structured insights, qualitative methods help to reveal role-specific stressors and workplace dynamics that might otherwise go unnoticed. This dual approach has enabled more targeted interventions and fostered a culture in which worker input directly informs organisational improvements.

Collaboration with trade unions, beyond the negotiations of the agreements, has emerged as a cornerstone of effective PSR prevention. The active involvement of trade unions in health and safety committees has contributed to transparency and trust, thereby supporting the timely and constructive resolution of workplace issues.

Taken together, these experiences reflect a progressive strengthening of PSR prevention in the banking sector, achieved through a blend of structured agreements, participatory practices and targeted organisational changes.

6 Implementation of the measures at company level

6.1 Company involved

Banco Sabadell is directly bound by the 24th Collective Bargaining Agreement for the banking sector in Spain. As a large institution employing approximately 12,500 workers across 1,200 branches, Banco Sabadell operates within a framework shaped by both national regulation and sector-wide collective bargaining, with its organisational structure spanning six major territorial divisions. Over the past two decades, the bank has undergone significant transformation through mergers, acquisitions and adaptation to market changes such as digitalisation, regulatory change and workforce reduction.

Examining Banco Sabadell's approach to PSR prevention offers valuable insight into how the 24th Collective Bargaining Agreement in Spain is translated into company-level practice. The provisions established by the agreement serve as a foundation for Banco Sabadell's OSH strategy, guiding the development and implementation of measures to address PSRs. In several areas, the bank's practices go beyond the minimum requirements set out in the agreement, reflecting a proactive stance and a willingness to adapt and refine sector-wide standards in response to evolving workplace challenges. This case study draws on an interview with the Director of Occupational Risk Prevention at Banco

Sabadell and the company's Annual Report on Preventive Activities[28], published in March 2025, to illustrate how sectoral provisions can be operationalised and, in some instances, enhanced at organisational level.

6.2 Actors involved

The implementation of PSR measures at Banco Sabadell relies on a coordinated effort among internal units, workers' representatives and external providers. Each actor plays a distinct role in designing, executing and refining interventions, ensuring that prevention strategies are both feasible and grounded in workplace realities.

The Occupational Risk Prevention Service is a specialised internal unit within the bank, responsible for designing, implementing and managing the overall occupational risk prevention strategy. The service is composed of professionals who handle the technical aspects of risk assessment, prevention planning and compliance with legal requirements. At Banco Sabadell, this service covers three of the four legally required specialities[29] (safety, industrial hygiene and ergonomics/psychosociology), while occupational medicine is outsourced. The prevention service acts as an advisor and technical expert, proposing measures and supporting both management and workers' representatives.

Health and safety committees are joint bodies composed of both company/management and worker representatives. Their main function is to provide a forum for dialogue, participation and oversight regarding OSH matters. The committees meet regularly (typically quarterly) to review risk assessments, discuss workplace conditions, monitor the implementation of preventive measures and address any emerging issues. They ensure transparency, facilitate communication and help adapt measures to the needs of the various groups within the workforce. Banco Sabadell has a health and safety committee that operates at national level (the State Committee for Health and Safety, covering all branches in Spain), as well as local health and safety committees established at branch level.

The PSR Working Group is a dedicated substructure within the State Committee for Health and Safety. It meets quarterly and includes management representatives, trade union-appointed workers' representatives and members of the Occupational Risk Prevention Service. The group reviews risk assessment results, discusses emerging psychosocial issues and proposes corrective measures. It also liaises with territorial workshops and organisational teams to ensure that interventions are informed by direct worker feedback. The group serves as a key forum for participatory decision-making and continuous improvement in PSR management.

Trade union-appointed prevention delegates are actively involved in the design, review and implementation of PSR measures. As part of the health and safety committees, they participate in quarterly meetings of the PSR Working Group and contribute proposals to define and address PSR. Their role includes monitoring the implementation of preventive actions and ensuring that worker concerns are addressed. Prevention delegates also engage in workshops and field visits, where they gather feedback and put forward proposals for improvements based on frontline realities.

Workers are central to the assessment and management of PSR at Banco Sabadell. Their input is collected through anonymous risk assessments based on surveys, territorial workshops and direct engagement during field visits. Workers contribute to identifying key stressors in the organisation. Their participation is essential for ensuring that interventions are relevant, effective and grounded in lived experiences.

Organisational teams. These internal units consist of staff from the bank's operational and organisational departments. They play a communicative role, explaining the rationale behind interventions and gathering feedback to refine future actions.

Central Services. Departments such as HR and Organisational Development are responsible for designing and rolling out new tools, workflows and structural changes, such as the conflict management protocol (see below). They participate in territorial workshops to present upcoming initiatives and gather

[28] Banco Sabadell (2025). Occupational risk prevention report. Available at: https://www.grupbancsabadell.com/corp/files/6000251218404/bs_prl2024.pdf

[29] Instituto Nacional de Seguridad e Higiene en el Trabajo (INSST) (2025). 'Topic 3: The preventive disciplines: occupational safety, industrial hygiene, ergonomics and applied psychosociology, and occupational medicine. Multidisciplinary work in prevention'. Available at: https://www.insst.es/documents/94886/4154780/Tema%203.%20Las%20Disciplinas%20Preventivas.pdf

feedback from workers. HR also contribute to training programmes and internal communication strategies.

External providers are contracted to administer confidential PSR surveys and deliver medical and psychological support. Their involvement ensures neutrality and encourages worker participation by safeguarding anonymity. These services also support health surveillance and are involved in handling sensitive cases, such as workplace aggression. Their technical expertise and independent oversight enhance the credibility of risk assessment processes and contribute to robust risk management.

6.3 Actions implemented at company level

Banco Sabadell has developed a comprehensive multi-layered PSR management strategy. The bank began conducting PSR assessment surveys in 2007, well before they became mandatory under the 23rd Collective Bargaining Agreement, and has since integrated these assessments into its broader occupational risk prevention framework.

Regular risk assessments are conducted every three years using the F-Psico model. To ensure confidentiality and encourage participation, surveys are administered by external prevention services. According to the Director of Occupational Risk Prevention, this contributes considerably to the high participation rates, which consistently exceed 70 % and are as high as 90 % in some territorial divisions. Surveys are complemented with workshops organised in each of the bank's six major territorial divisions. The workshops bring together workers from all functions to discuss problems, gather opinions and provide feedback on organisational projects and new tools being implemented.

The dedicated PSR Working Group within the State Committee for Health and Safety meet quarterly to review risk assessment results, propose corrective actions and liaise with territorial workshops and organisational teams. Territorial workshops are held across the bank's six territorial divisions to gather worker feedback and discuss organisational changes. Additionally, organisational teams conduct field visits covering 20-30 branches annually, focusing on offices identified as facing issues through the data collected in risk assessments.

These field visits are a key mechanism for translating risk assessment findings into concrete, localised actions. Organisational teams, comprising staff from operational and organisational departments, are deployed to branches flagged through PSR assessments as facing challenges. During these visits, they engage directly with workers to gather feedback, observe workflows and assess the root causes of issues such as workload imbalances, procedural inefficiencies or communication breakdowns. Proposals to address issues are informed by workers' input and are discussed with both management and trade union representatives. Such solutions may include redistributing tasks, adjusting staffing levels or modifying internal processes. If the proposed changes are deemed viable, they are implemented and monitored to ensure effectiveness. This hands-on, participatory approach ensures that interventions are grounded in the real experiences of staff and adapted to the specific needs of each branch.

Banco Sabadell has also implemented a formal conflict management protocol in response to increased client aggression following the COVID-19 pandemic. The protocol defines conflict situations, covering both physical and psychological violence, as well as damage to workers' property or bank facilities.[30] Preventive measures include regular risk assessments of branches, annual updates to high-risk days, integration of a preventive culture in new projects, training in conflict management for workers and improved signage for clients. In cases of hostility, the access to branches of such clients may be restricted or they may be redirected to centralised channels to protect workers. Additionally, affected workers are offered psychological support and legal assistance if they choose to file a formal complaint or take legal action following an aggression. While the process must be initiated by the worker in question for legal reasons, the bank provides guidance and support throughout the process.

Furthermore, to alleviate workload pressures and streamline complex procedures, Banco Sabadell has introduced administrative hubs that centralise certain back-office tasks previously handled by frontline staff. One notable example is the processing of inheritance-related banking operations, which involves

[30] Banco Sabadell (2025). Occupational risk prevention report. Available at: https://www.grupbancsabadell.com/corp/files/6000251218404/bs_prl2024.pdf

verifying legal documents, coordinating dealings with multiple heirs and ensuring accurate asset distribution. These tasks were identified through worker feedback from the risk assessments and territorial workshops as a major source of stress and inefficiency, particularly in commercial branches. By transferring such procedures to specialised administrative units, the bank has significantly reduced the burden on client-facing workers. This restructuring allows frontline staff to focus more effectively on core responsibilities, improves service delivery and contributes to reducing workload.

Banco Sabadell employs a range of communication and participation mechanisms to ensure that workers are informed about organisational changes and PSR prevention measures, and that their input is actively incorporated. Apart from worker participation in territorial workshops, communication is also organised through a communication channel in the form of a digital bulletin, which shares regular updates on new tools, structural adjustments and the rationale behind PSR-related initiatives. Furthermore, organisational teams conducting field visits to branches also play a communicative role, explaining the purpose of interventions and gathering direct input from workers. This multi-layered approach enables Banco Sabadell to foster engagement by ensuring that workers are not only informed about but are actively involved in shaping the measures that affect their working conditions.

Finally, since 2020, Banco Sabadell has made available an mental health portal that provides a wide range of resources to support worker well-being. In addition to stress management tools, mindfulness exercises and webinars, the portal includes video sessions, practical exercises for yoga and relaxation and regular medical talks on both general health and emotional well-being. These talks are organised in collaboration with external health providers and are made available online for workers to access at their convenience. Participation in these sessions has been high, with hundreds of workers joining live and many more accessing the recordings.

6.4 Results and outcomes at company level

Banco Sabadell's long-standing commitment to PSR prevention has led to a gradual shift in organisational culture. During the introduction of the first PSR assessments in 2007, there were still some internal doubts about the usefulness of the approach. Over time, however, the results of risk assessments have helped to overcome such misgivings, and the approach is now appreciated not only by the prevention service but also by senior management. Today, the bank uses these findings to guide improvements in work organisation, communication and support structures, reflecting a broader integration of PSR prevention into the bank's strategic thinking, where risks to mental and emotional well-being are recognised as legitimate and actionable concerns.

Participation in PSR assessments has remained consistently high across the bank. Thanks to the use of external services for the administration of the surveys and strong internal communication efforts, workers trust that their responses are treated confidentially and taken seriously. This is reflected in participation rates that regularly exceed 70 %; moreover, in some territorial divisions, they have reached levels as high as 90 %. This level of engagement is critical for the credibility and effectiveness of the assessment tool, as it ensures that the data collected is representative and that the resulting interventions are grounded in the lived experiences of the workforce.

The bank also reports lower absenteeism and accident rates, compared with both sectoral and national averages. While absenteeism is influenced by broader economic cycles, Banco Sabadell maintains a rate of 2.95 %, versus 3.32 % in the banking sector and 7.91 % nationally.[31] These figures suggest that the bank's preventive measures and its overall PSR prevention strategy contribute to a generally healthy and safe working environment. Although causality cannot be directly established, the consistency of these outcomes over time supports the view that the bank's integrated approach to PSR prevention is having a positive impact.

The conflict management protocol has played a key role in protecting staff from external aggression. According to the company's Annual Report on Preventive Activities[32], 446 cases of client aggression were reported in 2024 versus 533 cases in 2023, i.e. a reduction of 16.3 %. A total of 393 workers were

[31] Banco Sabadell (2025). Occupational risk prevention report. Available at: https://www.grupbancsabadell.com/corp/files/6000251218404/bs_prl2024.pdf

[32] Banco Sabadell (2025). Occupational risk prevention report. Available at: https://www.grupbancsabadell.com/corp/files/6000251218404/bs_prl2024.pdf

affected, with 114 proposals made to disengage from problematic clients: the bank either terminates the client relationship when possible or, if not, restricts the client to a centralised service channel to prevent branch visits and minimise direct contact with workers. The protocol also ensures access to support services: 10 workers requested psychological assistance, resulting in 22 consultations, while 26 instances of legal support were provided and seven judicial complaints were filed. These figures reflect both the ongoing challenges faced by frontline staff and the results of the bank's structured approach to conflict management and worker support.

The implementation of emotional health tools and well-being programmes has also shown promising results. For instance, the 24/7 psychological support service introduced as part of the mental health portal received nearly 600 consultations within its first six months of operation.

6.5 Success factors and barriers at company level

Success factors

One of the most significant success factors in Banco Sabadell's approach to PSR prevention has been its adoption of a formal risk assessment practice. Besides complying with the 24th Collective Bargaining Agreement, this commitment has helped the bank to build internal expertise, refine its methodologies and establish credibility both internally and externally.

Another key factor is the integration of PSR prevention into the bank's formal organisational structures. PSR prevention is not treated as a one-time initiative but is systematically integrated into the work of the State Committee for Health and Safety and its dedicated PSR Working Group. These bodies meet regularly and include management, trade union and prevention service representatives, ensuring that PSR issues are addressed systematically and collaboratively. This institutionalisation supports continuity, accountability and the alignment of preventive measures with broader organisational goals.

Transparency and communication have also played a vital role in the success of Banco Sabadell's strategy. The bank publishes detailed annual reports on its occupational risk prevention activities, including psychosocial measures, and makes them publicly available in multiple languages. This level of openness is rare and contributes to building trust among workers, trade unions and external stakeholders. Internally, communication has been reinforced through channels such as a digital bulletin, field visits and territorial workshops.

High levels of worker participation in PSR assessments have further strengthened the bank's approach. Thanks to the use of external services for survey administration and strong internal communication efforts, participation rates in the PSR assessments are high. This engagement ensures that the data collected is representative and actionable, and that workers feel that their input is valued. It also enhances the credibility of the process and supports the development of targeted interventions.

Constructive collaboration with trade unions has evolved into another success factor. After some initial challenges to find common ground, the collaboration between management and trade unions has improved and a mutual process of trust and commitment has been implemented. Trade union representatives contribute with proposals, participate in risk assessments and help shape interventions. This shift from confrontation to cooperation has improved the quality and legitimacy of preventive measures.

Finally, the bank's use of tailored and responsive interventions has proven effective. Rather than relying on standardised solutions, Banco Sabadell uses a combination of workshops, field visits and feedback mechanisms to adapt measures to specific contexts. Organisational teams visit branches identified through risk assessment tools as facing challenges and engage directly with workers. This enables them to propose improvements based on local realities. This tailored approach ensures that interventions are relevant, feasible and grounded in the actual experiences of the workforce.

Barriers

While Banco Sabadell has made notable progress in the prevention of PSRs, the implementation and impact of its measures have not been without challenges. Early on, there was some hesitation among both management and trade union representatives about the introduction of formal PSR assessments. As described by the Director of Occupational Risk Prevention, management initially questioned the relevance of these assessments, while trade unions tended to approach company-led initiatives with a degree of scepticism. Over time, however, the development of structured forums, such as working groups and territorial workshops, has contributed to building trust and facilitating more collaborative engagement around these issues.

Another barrier is the lack of benchmarking data. While Banco Sabadell publishes detailed reports on its preventive activities, most other companies do not share their PSR assessment results or the actions they implement. This absence of sector-wide information makes it difficult to compare practices, learn from others or assess the relative effectiveness of the various approaches. The Director of Occupational Risk Prevention noted that Banco Sabadell often feels isolated in its efforts to share practices and engage in sector-wide dialogue, which limits opportunities for collective learning and improvement.

The fast-paced and constantly changing nature of the banking sector, together with growing changes related to digitalisation, also undermines the long-term impact of preventive measures. Organisational restructurings, mergers and external pressures, such as a recent takeover attempt, frequently alter the psychosocial landscape before planned interventions can fully take effect. The Director of Occupational Risk Prevention highlighted this instability as representing a challenge to the adoption of long-term preventive measures.

Banco Sabadell's experience illustrates how sustained commitment, structured collaboration and responsiveness to worker input can strengthen PSR prevention at company level. While challenges remain, the bank's evolving practices demonstrate that meaningful progress is possible when preventive strategies are integrated into organisational processes and continuously adapted to workplace realities.

Authors: Greta Skubiejūtė, Inés Páramo Barrera, Marta Jover Plasencia, Verian

Project management: Julia Flintrop, European Agency for Safety and Health at Work (EU-OSHA).

This case study was commissioned by the European Agency for Safety and Health at Work (EU-OSHA). Its contents, including any opinions and/or conclusions expressed, are those of the authors alone and do not necessarily reflect the views of EU-OSHA.

References and sources

Amigo, I., Asensio, E., Menéndez, I., Redondo, S., & Ledesma, J.A. 'Working in direct contact with the public as a predictor of burnout in the banking sector', *Psicothema*, 2014, 26(2), pp. 222-226. Available at: https://www.psicothema.com/pdf/4182.pdf

Asociación Española de Banca (AEB) (2024). 'Memoria anual 2024', Madrid: AEB. Available at: https://s1.aebanca.es/wp-content/uploads/2025/04/memoria-aeb-2024.pdf

Banco Sabadell (2025). Occupational risk prevention report. Available at: https://www.grupbancsabadell.com/corp/files/6000251218404/bs_prl2024.pdf

BOE-A-1995-24292. Ley 31/1995, de 8 de noviembre, de Prevención de Riesgos Laborales. Available at: https://www.boe.es/buscar/act.php?id=BOE-A-1995-24292

CCOO Servicios (2012). 'Acuerdo XX Convenio Colectivo de Banca*'.* Available at: https://www.ccoo-servicios.es/estatal/acuerdos/html/23771.html

CCOO Servicios (2023). 'El sector financiero español: Por un modelo laboral sostenible'. Available at: https://www.ccoo-servicios.es/archivos/Informe-financiero_RdP-2023-10-25.pdf

Comisiones Obreras (CCOO) (2024). 'Firmado el XXIV Convenio Colectivo de Banca'. Retrieved from https://www.ccoo-servicios.es/html/50853.html

Eurofound, *Moving with the times: Emerging practices and provisions in collective bargaining*, 2022, Publications Office of the European Union, Luxembourg. Available at: https://www.eurofound.europa.eu/en/publications/all/moving-times-emerging-practices-and-provisions-collective-bargaining

EU-OSHA – European Agency for Safety and Health at Work, *Psychosocial risk prevention – strategies and legislation: Spain*, 2025. Available at: https://osha.europa.eu/sites/default/files/documents/spain-psychosocial-risk-prevention-strategies-legislation_EN.pdf

FESMC-UGT (2010). 'Guía de Prevención de Riesgos Psicosociales en Bancos y Cajas'. Available at: https://www.FeSMC-UGT.es/sites/default/files/node_gallery/Galer-a%20Publicaciones/2010%20Guia%20Prevencion%20riesgos%20psicosociales%20bancos%20y%20cajas.pdf

FESMC-UGT (2015). 'La negociación colectiva en prevención de riesgos psicosociales en el trabajo'. Available at: guianegociacion.pdf

FESMC-UGT (2018). 'Guía: Identificación y análisis de las cláusulas incluidas en la negociación colectiva en materia de riesgos psicosociales', Madrid: Secretaría de Salud Laboral y Medio Ambiente, FESMC-UGT-CEC. Available at: https://www.FeSMC-UGT.es/sites/default/files/guianegociacionweb.pdf

FESMC-UGT (2016, April 20). 'Ahora sí, por fin tenemos Convenio Colectivo de Banca', Federación de Servicios, Movilidad y Consumo FESMC-UGT. http://www.fesFeSMC-UGT.es/noticias/20160420-ahora-si-por-fin-tenemos-convenio-colectivo-de-banca/

FESMC-UGT (2024). 'FESMC-UGT, CCOO y FINE logran incrementos salariales del 13% en el nuevo convenio de banca', Federación de Servicios, Movilidad y Consumo FESMC-UGT. Retrieved from: https://www.fesmcFeSMC-UGT.org/sectores/financiero/noticias/actualidad/FeSMC-UGT-ccoo-y-fine-logran-incrementos-salariales-del-13-en-el-nuevo-convenio-de-banca

FESMC-UGT (2024). 'Sindicatos y Convenio Colectivo de Banca: medidas para la igualdad y no discriminación LGTBI', Federación de Servicios, Movilidad y Consumo FESMC-UGT. https://www.fesmcFeSMC-UGT.org/sectores/financiero/noticias/actualidad/sindicatos-convenio-colectivo-banca-medidas-lgtbi

Funcas (2025). 'Estudio sobre el sector bancario español'. Available at: https://www.funcas.es/wp-content/uploads/2025/06/Estudio-sobre-el-sector-bancario-espanol.pdf

Guzmán López, M.E., Calvo, J., & Rodríguez-Piñero Royo, M, *Prioridad aplicativa del convenio de empresa sobre el convenio sectorial*, 2025, PwC. Available at: https://periscopiofiscalylegal.pwc.es/wp-content/uploads/2025/02/PRIORIDAD-APLICATIVA-DEL-CONVENIO-DE.pdf

Instituto Nacional de Seguridad e Higiene en el Trabajo (INSHT) (2012). 'NTP 926: Factores psicosociales: metodología de evaluación', INSST. Available at: https://www.insst.es/documentacion/colecciones-tecnicas/ntp-notas-tecnicas-de-prevencion/27-serie-ntp-numeros-926-a-960-ano-2012/nota-tecnica-de-prevencion-ntp-926

Instituto Sindical de Trabajo, Ambiente y Salud (ISTAS), *Guía del delegado y delegada de prevención*, 2007, 5ª ed. revisada y ampliada. Madrid: ISTAS. Available at: 904075e00ed306afedc50de455f64a54000001.pdf

Monempresarial (2020). 'Radiografía del sector bancario español a mediados de 2020. Mon Empresarial', 29 July. Available at: https://www.monempresarial.com/2020/07/29/radiografia-del-sector-bancario-espanol-a-mediados-de-2020/

Observatorio de Riesgos Psicosociales (2018). 'Negociación Colectiva y Riesgos Psicosociales'. Available at: https://observatorioriesgospsicosociales.com/wp-content/uploads/2018/07/Negociacion-Colectiva-y-Riesgos-Psicosociales.pdf

UGT-Madrid, *Manual del delegado y delegada de prevención*, 2022, Madrid: Secretaría de Salud Laboral y Medio Ambiente de UGT-Madrid. Available at: en: https://saludlaboralmadridugt.org/wp-content/uploads/2023/03/manual_delegado_de_prevencion_2022_def.pdf

Unión General de Trabajadores (FESMC-UGT) (2018). 'Guía para la negociación colectiva', FESMC-UGT. Available at: https://www.FeSMC-UGT.es/sites/default/files/guianegociacionweb.pdf

Unión General de Trabajadores (FESMC-UGT) (2019). 'Los daños de la reforma laboral de 2012', FESMC-UGT. Available at: https://www.FeSMC-UGT.es/sites/default/files/danyos-de-la-reforma-laboral-de-2012-FeSMC-UGT_0.pdf [Accessed 12 Aug. 2025]

Unión General de Trabajadores (UGT) (2025). 'UGT exige la reevaluación de los riesgos psicosociales', UGT CaixaBank. Available at: https://ugtcaixabank.org/ugt-exige-la-reevaluacion-de-los-riesgos-psicosociales

'22nd Collective Bargaining Agreement for the banking sector (XXII Convenio colectivo del sector de la banca) (2011–2014)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/buscar/doc.php?id=BOE-A-2012-6061

'23rd Collective Bargaining Agreement for the banking sector (XXIII Convenio colectivo del sector de la banca) (2015–2018)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/buscar/doc.php?id=BOE-A-2016-5846

'24th Collective Bargaining Agreement for the banking sector (XXIV Convenio colectivo de la banca) (2019–2023)', *Boletín Oficial del Estado.* Available at: *https://www.boe.es/boe/dias/2021/03/30/pdfs/BOE-A-2021-5003.pdf*

'25th Collective Bargaining Agreement for the banking sector (XXV Convenio colectivo del sector de la banca) (2024–2026)', *Boletín Oficial del Estado*. Available at: https://www.boe.es/diario_boe/txt.php?id=BOE-A-2025-47