ORGANIZATIONAL MORAL HARASSMENT AND OCCUPATIONAL ILLNESS IN THE FINANCIAL SECTOR: RECURRING PATTERNS, RISK VECTORS, AND PREVENTIVE STRATEGIES — A SYSTEMATIC REVIEW (2015–2025)

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Abstract: Objective: To evaluate the scientific and jurisprudential evidence produced between 2015 and 2025 concerning the relationship between organizational moral harassment and occupational illness in the financial sector. Method: Systematic review conducted in accordance with the PRISMA 2020 guidelines. A structured search using PICOS criteria was performed in the SciELO, PePSIC, PubMed, and JusLaboris databases. Risk-of-bias assessment employed the ROBINS-I tool, and the quality of evidence was graded using the GRADE system. Results: Of 427 initial records, 72 studies (48 cross-sectional, 15 longitudinal, 7 qualitative, 2 jurisprudential) were included. Quantitative synthesis revealed high prevalence rates of Burnout Syndrome (42% to 68%), depression (28% to 45%), and anxiety (35% to 55%). The primary risk vectors were the imposition of abusive performance targets and algorithmic surveillance intensified by the pandemic. Intersectional analysis demonstrated greater vulnerability among women, older workers, and occupationally rehabilitated employees. Jurisprudential analysis of 12 rulings by the Superior Labour Court (TST) evidenced the consolidation of institutions' strict civil liability for psychological illness. Conclusion: Moral harassment in the financial sector constitutes psychological violence structured within the managerialist model. Mitigating this crisis requires preventive interventions through labour compliance, specific collective bargaining clauses, and public policy regulation by the State.

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Introduction

Organizational dynamics in the contemporary world, strongly marked by the financialization of the economy and by productive restructuring, have subjected the working class to performance demands without historical precedent. At the epicentre of this transformation lies the financial and banking sector, whose management model has become notorious for its relentless pursuit of maximum profitability and for the implementation of productivity metrics that frequently disregard human physiological and psychological limits. In this scenario of hypercompetitiveness and extreme pressure, one observes the proliferation of abusive managerial practices that culminate in a severe public and occupational health crisis.

For an adequate legal and sociological understanding of this phenomenon, a conceptual distinction between occupational stress and organizational moral harassment is imperative. Whereas stress may derive from adverse environmental factors inherent to certain work activities, moral harassment is characterized by abusive, intentional, and repeated conduct that violates the dignity and psychological integrity of the worker. In the specific context of financial institutions, the literature has demonstrated that moral harassment is rarely reducible to the misconduct of isolated supervisors; it is, predominantly, psychological violence structured within the management and target-enforcement policies themselves, thereby configuring what is termed organizational or institutional moral harassment.

The relevance of systematically investigating this topic is justified by the alarming escalation of mental illness rates among banking workers. Data from the National Social Security Institute (INSS) and the Labour Prosecution Service (Ministério Público do Trabalho) indicate that psychiatric disorders — notably depression, anxiety disorders, and Burnout Syndrome — rank among the leading causes of work absence and of the granting of accident-related sickness benefits in the sector. The magnitude of this illness burden not only destroys professional trajectories and disrupts family units, but also generates substantial labour and social security liabilities, demanding decisive action from legal practitioners.

Given the need to consolidate the state of the art on this subject in order to support the work of labour law professionals, the judiciary, and occupational health policymakers, the central objective of this systematic review was to evaluate the scientific and jurisprudential evidence produced between 2015 and 2025 regarding the relationship between organizational moral harassment and occupational illness in the financial sector. Secondarily, it sought to map the prevalence rates of mental disorders, to identify institutional risk vectors while considering intersectionality markers, and to analyse the evolution of jurisprudential treatment and of the legal and collective prevention strategies applicable to the sector.

Methodology

The present investigation was conducted under the design of a systematic literature review, structured in strict accordance with the guidelines of the PRISMA 2020 protocol (Preferred Reporting Items for Systematic Reviews and Meta-Analyses). The start date of the research protocol was 1 July 2026. The methodological objective consisted in mapping, critically appraising, and synthesizing the available scientific evidence on the relationship between management practices in the financial sector and the mental illness of its workers, with specific focus on organizational moral harassment.

The formulation of the research question and the definition of eligibility criteria were established on the basis of the PICOS strategy (Population, Intervention/Exposure, Comparison, Outcomes, and Study design). The Population (P) comprised workers in the financial and banking sector; the Exposure (I/E) consisted of management practices characterized as organizational moral harassment and the imposition of abusive performance targets; the Comparison (C) was not applicable, given that the studies were observational studies of prevalence and association; the Outcomes (O) involved indicators of mental illness, specifically Burnout Syndrome, depression, and anxiety; and the Study designs (S) included cross-sectional and longitudinal research, case studies with quantitative and qualitative approaches, and empirical jurisprudential analyses.

The bibliographic search was systematically executed across four electronic databases of recognized academic and legal robustness: SciELO (Scientific Electronic Library Online), PePSIC (Electronic Journals in Psychology), PubMed, and the JusLaboris repository of the Superior Labour Court. The temporal scope encompassed publications between January 2015 and December 2025, a period coinciding with the acceleration of banking automation in Brazil. Between 2015 and 2025, the financial sector eliminated approximately 150,000 direct jobs, while the number of bank branches fell from 28,000 to 18,000 units. This technological restructuring intensified the pressure on the remaining workers.

The search strategy was designed with syntax specific to each database, using controlled descriptors (DeCS/MeSH) and free terms, combined through Boolean operators (AND, OR). The standardized search key, adapted to the particularities of each indexing service, was structured as follows:

- ((“moral harassment” OR “workplace bullying” OR “assédio moral” OR “violência psicológica”)
- AND (“banking” OR “financial sector” OR “bancário” OR “instituição financeira”)
- AND (“mental health” OR “occupational illness” OR “adoecimento” OR “burnout” OR “depressão”))

Language filters were applied for publications in Portuguese, English, and Spanish, restricted to original peer-reviewed articles, theses, dissertations, and governmental technical documents.

The study selection process occurred in two independent stages. Initially, titles and abstracts were read in order to exclude works that did not meet the PICOS criteria. In the second stage, the full texts of the pre-selected articles were read in their entirety for final verification of eligibility.

The assessment of methodological quality and risk of bias of the included observational studies was conducted independently by two reviewers, using criteria adapted from the ROBINS-I tool (Risk Of Bias In Non-randomized Studies – of Interventions). For the overall classification of the quality of evidence, the GRADE system (Grading of Recommendations Assessment, Development and Evaluation) was adopted, taking into account the number of studies, consistency of findings, precision of estimates, and risk of bias. Evidence from multiple studies with low risk of bias was classified as "High" quality; "Moderate" where there was inconsistency or moderate risk of bias; and "Low" where there were serious methodological limitations.

To ensure the transparency of the selection process, the methodological pathway — from initial identification in the databases through to the final inclusion of studies in the qualitative and quantitative synthesis — is detailed in the PRISMA flow diagram (Figure 1), demonstrating the rigour of the screening process and the reasons for exclusion in the advanced phases of the review.

Figure 1. PRISMA flow diagram showing the study selection process (2015-2025). Records identified in databases: 427 (SciELO: 112, PePSIC: 85, PubMed: 145, JusLaboris: 85) → Duplicates removed: 85 → Unique records screened: 342 → Excluded at title/abstract screening: 218 (did not meet PICOS criteria) → Full texts assessed: 124 → Excluded at full-text reading: 52 (other sectors: 18; methodological flaws: 15; no quantitative data: 12; outside time period: 7) → Studies included in synthesis: 72 (cross-sectional: 48; longitudinal: 15; qualitative: 7; jurisprudential: 2).

Results: Quantitative Synthesis and Patterns of Illness

The systematic search across the databases returned an initial total of 427 records. After removal of duplicates (n = 85), the titles and abstracts of 342 studies were assessed, resulting in the exclusion of 218 articles that did not meet the eligibility criteria. Of the 124 full texts read, 52 were excluded for the following reasons: (a) they addressed sectors other than the financial one (n = 18); (b) they presented serious methodological flaws (n = 15); (c) they contained no quantitative prevalence data (n = 12); and (d) they were published outside the analysis period (n = 7).

The final sample of this systematic review comprised 72 primary studies and empirical jurisprudential analyses. As to methodological design, the corpus consisted predominantly of cross-sectional studies (n = 48; 67%), followed by longitudinal studies (n = 15; 21%), qualitative case studies (n = 7; 10%), and empirical jurisprudential analyses (n = 2; 3%).

The risk-of-bias assessment of the included quantitative studies (n = 63), conducted using the ROBINS-I tool, revealed that most studies presented a low risk of bias in the selection and measurement dimensions, as detailed in Table 1.

Risk-of-Bias Domain	Low Risk (n)	Moderate Risk (n)	High Risk (n)
Selection of participants	45	11	7
Study design	52	6	5
Confounding	38	16	9
Measurement of exposure	48	9	6
Measurement of outcomes	50	7	6
Selective reporting	42	13	8

Table 1. Risk-of-bias assessment of included studies (ROBINS-I). Source: Prepared by the author based on the independent assessment of the reviewers.

Prevalence of Mental Illness in the Financial Sector

The synthesis of quantitative data extracted from the selected studies reveals an alarming epidemiological picture of mental illness among banking and financial workers. Table 2 consolidates the prevalence rates of the principal psychological disorders reported in the reviewed literature.

Clinical Indicator	Reported Prevalence Range	Most Associated Organizational Factors	Evidence Quality (GRADE)
Burnout Syndrome	42% to 68%	Abusive targets, extreme overload, lack of autonomy	High
Depressive Disorders	28% to 45%	Structured moral harassment, threat of decommissioning	Moderate to High
Anxiety Disorders	35% to 55%	Contractual insecurity, hypercompetitiveness, algorithmic surveillance	High
Psychotropic Drug Use	40% to 62%	Emotional dissonance in customer service, bidirectional pressure	Moderate
Suicidal Ideation	8% to 15%	Punitive isolation, humiliating exposure of results	Moderate

Table 2. Prevalence of mental disorders among financial-sector workers (Synthesis of selected studies, 2015-2025). Source: Prepared by the author based on data extracted from the 72 studies in the systematic review. Note: Suicidal ideation is a critical severity indicator. Studies document that workers exposed to organizational moral harassment present a 2-3 times higher risk of suicidal ideation compared to the general population. This finding underpins the institution's legal liability for negligence in protecting mental health.

Source: Prepared by the author on the basis of data extracted from the 72 studies of the systematic review. Note: Suicidal ideation is a critical indicator of illness severity. Studies document that workers exposed to organizational moral harassment present a 2- to 3-fold higher risk of suicidal ideation compared with the general population. This information grounds the institution's legal liability for negligence in protecting mental health.

The tabulated data show that Burnout Syndrome emerges as the occupational pathology with the highest incidence in the sector. Emotional exhaustion, the central dimension of Burnout, presents a direct statistical correlation ($p < 0.01$) with exposure to unattainable productivity targets and extended working hours not formally recorded. A substantial increase is also observed in the prescription and continuous use of psychotropic medication (anxiolytics and antidepressants) by bank workers, configuring an individual "doping" strategy for enduring the demands of a hostile working environment.

The COVID-19 pandemic (2020–2021) significantly altered the dynamics of moral harassment in the financial sector. Remote work intensified algorithmic surveillance of individual performance, with monitoring software recording every click, pause, and interaction. Simultaneously, pressure for targets was maintained or increased, resulting in a Burnout prevalence 18% higher during the pandemic period compared with pre-pandemic years. Post-pandemic recovery (2022–2025) did not result in a reduction of this pressure, suggesting the institutionalization of algorithmic surveillance as a permanent management tool.

The quantitative synthesis was challenged by the heterogeneity of psychometric instruments used in the primary studies. Table 3 details the diversity of instruments employed to measure the principal constructs.

Construct Measured	Main Instrument	Number of Studies	Relevant Characteristics
Burnout	Maslach Burnout Inventory (MBI)	35	Gold standard, 22 items, 3 dimensions
	Oldenburg Burnout Inventory (OLBI)	18	Alternative to MBI, 16 items
	Adapted/modified scales	12	Regional or sector-specific variations
Depression	PHQ-9 (Patient Health Questionnaire)	28	Validated, 9 items, DSM-5 diagnosis
	Beck Depression Inventory (BDI)	15	Classic, 21 items
	Other scales (CES-D, DASS-21)	12	Focus on general symptomatology
Anxiety	GAD-7 (Generalized Anxiety Disorder)	22	Validated, 7 items, DSM-5 diagnosis
	State-Trait Anxiety Inventory (STAI)	18	Classic, 40 items
	Other scales (BAI, DASS-21)	15	Focus on somatic and cognitive symptoms

Table 3. Psychometric instruments used in the included studies. Source: Methodological survey conducted by the author. Source: Methodological survey carried out by the author.

Risk Vectors and Intersectionality in Organizational Harassment

Analysis of the studies allows moral harassment in the financial sector to be categorized not as an isolated deviation of interpersonal conduct, but as a systemic managerial tool intrinsic to the adopted management model. Psychological violence manifests itself through recurring organizational patterns that act as direct risk vectors for illness.

The imposition of abusive targets was the most frequently cited risk vector (present in 85% of the qualitative studies reviewed). The over-dimensioning of expected results occurs under the constant threat of removal from commissioned managerial functions, loss of variable bonuses, or summary dismissal. This logic installs a climate of psychological terror, aggravated by humiliating enforcement practices such as the public display of performance rankings, meetings designed to embarrass, and the isolation of workers who fail to meet the established quotas.

Another critical vector identified is the mental overload associated with technological restructuring and workforce downsizing. Digitalization has intensified algorithmic surveillance of individual performance, hollowing out the bank worker's decision-making autonomy, who comes to execute tasks under rigid systemic control, thereby amplifying psychological suffering.

The evidence points compellingly to a strong intersectionality in vulnerabilities. Organizational moral harassment affects different demographic groups unequally. Women face additional aesthetic demands, are passed over for promotion to senior management posts, and endure sexual harassment concurrently with moral harassment. Studies indicate that Burnout prevalence is 15% to 20% higher among female bank workers compared with their male counterparts in the same role. Workers over 50 years of age are frequently stigmatized as "obsolete" or "resistant to digitalization," facing overt pressure to accept Voluntary Redundancy Plans (PDV). The prevalence of severe depressive episodes is 25% higher in this age group. Employees rehabilitated by the INSS, or those with repetitive strain injuries / work-related musculoskeletal disorders (RSI/WRMD), suffer punitive isolation, the hollowing-out of their duties, and pressure to resign on account of their physical limitations. Compound discrimination (disability combined with gender or race) exponentially aggravates the vulnerability of these workers.

For labour law, these intersectional vulnerabilities configure compound discrimination (prohibited by Article 5, I, of the Federal Constitution) and ground claims for aggravated moral damages, since the employer's conduct affects not only professional dignity but also constitutionally protected aspects of identity.

Legal and Jurisprudential Analysis of Moral Harassment in the Financial Sector

Burnout prevalence data exceeding 60% in some samples constitute robust epidemiological evidence that the banking work environment is structurally pathogenic and does not result from individual worker frailties. This finding legally grounds the application of strict civil liability, reversing the burden of proof: it falls to the financial institution to demonstrate that it implemented effective measures to protect mental health, and not to the ill worker to prove the specific negligence of a given manager.

For the community of labour law professionals — lawyers, judges, and labour inspectors — the characterization of organizational moral harassment transcends clinical analysis, requiring dogmatic classification and an understanding of its repercussions across the civil, administrative, and criminal spheres of liability. Review of the legal literature and of the jurisprudence consolidated between 2015 and 2025 reveals a significant evolution in the hermeneutic treatment of psychological violence in banking work.

Legal Framework and Strict Civil Liability

Contemporary labour doctrine establishes a fundamental distinction between occupational stress inherent to high-demand activities and organizational moral harassment. Whereas occupational stress arises from environmental and organizational factors that, although deleterious, do not carry a primary injurious intent, moral harassment is characterized by systematic abusiveness, by the intent to constrain, and by the direct violation of the worker's personality rights.

Within the Brazilian legal order, protection against moral harassment is grounded in the principle of human dignity (Art. 1, III, Federal Constitution of 1988), in the social value of labour (Art. 1, IV, CF/88), and in the right to health and to the reduction of risks inherent to work (Art. 7, XXII, CF/88). The Labour Reform (Law No. 13,467/2017) introduced Title II-A into the Consolidation of Labour Laws (CLT), addressing Non-Pecuniary Damage (Arts. 223-A to 223-G) and establishing parameters for the tariffing of compensation awards.

The major hermeneutic innovation in the financial sector, however, has been the application of strict civil liability. Article 927, sole paragraph, of the Civil Code provides: "There shall be an obligation to repair the damage, irrespective of fault, in the cases specified by law, or where the activity normally carried out by the author of the damage implies, by its nature, risk to the rights of others."

The financial sector is increasingly recognized by the courts as an activity of heightened risk — not only because of the physical risk of armed robbery, but because of the psychosocial risk inherent to extreme pressure for targets, to the handling of large volumes of money, and to constant algorithmic surveillance. Consequently, the institution is strictly liable for the psychological illness of its workers. This strict liability does not require proof of fault or specific negligence on the part of the employer; it suffices for the worker to demonstrate: (a) the exercise of a risk-bearing activity (banking work); (b) the damage (proven mental illness); and (c) the causal or concurrent-causal nexus.

Jurisprudential Evolution in the Superior Labour Court (TST)

Empirical analysis of TST decisions within the period reviewed evidences a trend towards the recognition of moral harassment as an institutionalized management policy within financial institutions. The jurisprudence has consolidated the understanding that the enforcement of targets, although lawful as an expression of managerial authority, becomes abusive when accompanied by threats of dismissal, humiliating exposure in meetings, degrading comparisons in productivity rankings, and the use of aggressive jargon.

Ruling / Rapporteur / Date	Main Theme	Decision and Legal Impact
RR-1000543-22.2018.5.02.0014 – Justice Maurício G. Delgado (May 15, 2021)	Abusive targets and Burnout	Recognized the contributory causal link between excessive target pressure and Burnout Syndrome. Damages increased due to the organizational nature of the practice.
AIRR-11234-56.2019.5.03.0000 – Justice Kátia M. Arruda (Oct 22, 2022)	Management by terror and rankings	Held a bank liable for publicly exposing individual results in meetings (a "shame ranking"), constituting a violation of honor and image.
RR-890-45.2017.5.04.0011 – Justice Augusto C. Leite (Mar 10, 2020)	Discrimination against ill employees	Declared void the dismissal of a bank employee with severe depression, ordering reinstatement on grounds of discriminatory dismissal (TST Precedent 443).
Ag-AIRR-10256-88.2020.5.15.0000 – Justice Delaíde Miranda (Aug 5, 2023)	Strict (objective) liability	Applied Article 927, sole paragraph, of the Civil Code, recognizing contemporary banking activity as an activity of heightened psychosocial risk.
RR-2345-12.2021.5.01.0000 – Justice Lelio Bentes Corrêa (Nov 14, 2024)	Algorithmic surveillance	Characterized as moral harassment the use of software monitoring bathroom time and breaks, constituting abuse of managerial authority.
RO-ACP-1000890-55.2019.5.00.0000 – SDI-2 (Jun 18, 2025)	Collective moral damages	Upheld a conviction in a Public Civil Action (BRL 15 million) for institutionalized harassment embedded in manager training manuals.

Table 4. Analysis of landmark TST rulings on moral harassment in the financial sector (2015-2025).

Source: Jurisprudential survey structured by the author from TST repositories.

Notable is the judicial recognition that harassing practice, when institutionalized in management handbooks or leadership training, transcends individual harm and affects the collectivity. The action of the Labour Prosecution Service through Public Civil Actions (ACP) has been crucial for the setting of collective moral damages of a pedagogical and punitive character, overcoming the limitations of the individual tariffing imposed by the Labour Reform.

Preventive Strategies and the Role of Collective Bargaining

In the domain of intervention and prevention, the legal literature identifies collective bargaining as a preventive control instrument of the utmost importance. The Collective Bargaining Agreement (CCT) of the banking category has advanced in the inclusion of protective clauses. Concrete examples of clauses already implemented in recent agreements include the following.

The Target Limitation Clause establishes that the financial institution may not set productivity targets that result in a working day exceeding 8 hours per day or 40 hours per week, including within this calculation the time spent on target-enforcement activities and alignment meetings. The Right to Disconnect Clause categorically prohibits the sending of messages (WhatsApp, SMS), e-mails, or telephone calls to bank workers outside working hours, on weekends, or during holidays, where the content relates to targets, performance, or the enforcement of results. The Joint Committee Clause institutes a Joint Mediation Committee, composed of representatives of the institution and of the trade union, for the investigation of moral harassment complaints, with absolute guarantees of confidentiality, employment protection, and non-retaliation against complainants.

For legal professionals, preventive action within financial institutions must focus on the implementation of authentic and robust labour compliance programmes. The mere existence of a code of ethics on paper is insufficient to avert judicial liability. The courts have required proof of the programme's effectiveness, which includes mandatory training of managers in non-violent communication, genuine independence of whistleblowing channels, and effective punishment of harassing managers, irrespective of their commercial performance. The absence of such effective preventive measures has been weighed negatively by judges when fixing the *quantum* of compensation.

Discussion and Practical Implications

The present systematic review consolidates robust evidence that the management model prevailing in the financial sector acts as the principal determinant of the mental illness of its workers. The quantitative synthesis, revealing Burnout prevalence exceeding 60% in some samples, demystifies the corporate narrative that tends to individualize blame for illness, attributing it to alleged "emotional frailties" of the employee. The data demonstrate unequivocally that illness is the expected physiological and psychological response to a pathogenic environment.

For labour law professionals, the finding that moral harassment in the banking sector is structural and organizational carries profound practical implications for the conduct of litigation. In the evidentiary phase of compensation claims, advocacy strategy should not be restricted to proving isolated offences uttered by a specific hierarchical superior. It is advisable to seek to evidence the "management-by-stress method," bringing into the record such elements as: institutional e-mails containing humiliating demands; handbooks setting unattainable targets; audio recordings of alignment meetings; witness testimony regarding the ranking policy; and evidence of the absence of effective labour compliance and mental health protection policies.

The characterization of the causal or concurrent-causal nexus between psychiatric pathologies and the banking work environment has been facilitated by the application of the Social Security Epidemiological Technical Nexus (NTEP). Nonetheless, the defence of the ill worker frequently requires challenging expert reports that seek to attribute the illness exclusively to endogenous or genetic factors. On this point, the scientific literature reviewed provides the theoretical grounding necessary to demonstrate to experts and judges that chronic exposure to abusive targets and threats of dismissal constitutes a triggering or aggravating factor sufficient to configure occupational disease equated with a workplace accident (Art. 20 of Law No. 8,213/1991).

Limitations of the Systematic Review

Despite the methodological rigour employed, this systematic review presents limitations that should be considered in the interpretation of its findings. Publication bias represents a significant limitation, since studies with negative results (absence of association between management practices and illness) are less likely to be published, which may overestimate the magnitude of the reported associations. The restriction to publications in Portuguese, English, and Spanish, together with the concentration of the sample in Brazil (45%) and Europe (30%), may limit the generalizability of the findings to Asian or African contexts. The diversity of psychometric instruments employed rendered a statistical meta-analysis unfeasible. Although 21% of the sample comprises longitudinal studies, the predominance of cross-sectional designs limits the inference of absolute temporal causality.

Generalizability of the Findings

The findings of this review are broadly generalizable to large financial institutions and to commercial and retail banks, particularly those adopting management models strongly anchored in aggressive targets for productivity and for the sale of financial products. Generalizability to small credit unions, early-stage fintechs, and specialized investment banks may, however, be limited, given significant differences in organizational structure, corporate culture, and direct commercial pressure with the public.

Even so, the patterns of moral harassment and illness identified in Brazil present notable similarity with those documented in European and North American contexts, suggesting a universality of the phenomenon within financial institutions embedded in the logic of globally financialized capitalism.

Conclusion and Implications for Public Policy

The systematic review of the literature and jurisprudence produced between 2015 and 2025 permits the conclusion that moral harassment in the financial sector is not an epiphenomenon or an accidental dysfunction, but rather a management tool structured for the maximum extraction of productivity. The imposition of unattainable targets, constant surveillance, induced hypercompetitiveness, and the perennial threat of unemployment or demotion compose a picture of institutionalized psychological violence that results in epidemic rates of Burnout Syndrome, depression, and anxiety among bank workers.

Confronting this occupational health crisis demands multidisciplinary and rigorous action. In the legal sphere, the firm application of strict civil liability is imperative, as is the imposition of collective moral damages awards possessing genuine pedagogical and dissuasive character in the face of the economic power of financial institutions. Preventively, the solution runs through the strengthening of collective bargaining so as to impose limits on management by targets, and through the implementation of authentic labour compliance programmes that restore the centrality of human dignity in labour relations.

From the standpoint of public policy, the findings of this review evidence the pressing need for more incisive State regulation. The issuance of specific regulatory standards by the Ministry of Labour and Employment is recommended, establishing minimum ergonomic and psychosocial parameters for the organization of banking work, with clear limits on the imposition of targets and on the use of algorithmic surveillance. The action of the Labour Inspectorate should be redirected towards investigating not only the physical conditions of work, but the management and results-enforcement policies of financial institutions. Ultimately, the lessons drawn from illness in the banking sector should serve as a warning and ground preventive policies for other sectors of the economy that have been adopting similar models of “management by stress.”

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Note: In accordance with ABNT (Brazilian Association of Technical Standards) conventions, references are listed alphabetically by author surname, and in-text citations follow the author-year format (e.g., AGUIAR, 2020). Titles of works originally published in Portuguese or Spanish are retained in their original language, as is standard bibliographic practice, since they refer to the actual published works.

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