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ATTRITION DRIVERS AND COPING MECHANISMS AMONG JUNIOR-LEVEL EMPLOYEES IN INDIAN PRIVATE SECTOR BANKS: AN EMPIRICAL STUDY

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ABSTRACT

This study explores the reasons employees leave their jobs and the strategies they use to adapt in Indian private sector banks at the junior level. It offers timely insights into the retention of frontline workers and holds relevance for scholars and practitioners in the banking sector. Thematic analysis conducted based on semi-structured interviews with 25 junior employees from five leading private banks: HDFC, ICICI, Axis, Kotak Mahindra, and Yes Bank. The analysis identifies six categories of coping strategies. The Analytic Hierarchy Process ranks Leadership Support and Communication as the most effective strategies (weight = 0.251), closely followed by Recognition, Well-being, Peer Support, and Workload Management (both at 0.212). Training and Skill Development receives a moderate ranking (0.178), while Work Culture and Career Growth are considered less effective (0.086 and 0.061, respectively). The results show that for employees aged 25-30 with 1-3 years of experience, relational and psychosocial support hold more importance in the short term compared to long-term career opportunities. This study contributes to attrition theory by highlighting employee-perceived coping abilities and providing evidence-based HR recommendations for sectors that experience high turnover. The findings suggest that banks prioritize mentorship and wellness programs instead of focusing solely on promotional opportunities. The study has limitations, including a small sample size and a focus exclusively on the private sector. Future research should compare different industry sectors and employs longitudinal designs to observe how coping strategies evolve over time.

KEYWORDS: Attrition, Banking Sector, Employee Retention, Junior-Level Employees, Leadership Support, Private Banks.

1. INTRODUCTION

India's post-liberalization era has particularly favored the private sector in tech and digital services through liberalizing competitive policies. The latter caused an increment in the requirement capacity of the front-line service providers due to fierce competition among the retail clientele (Kumar et al., 2021). The reorganization of the service delivery channels in space, service branches' restructuring, and front-line managers' wage demarcation are some of the significant features of the changed scenario in the personnel roles within such organizations. This is even more valid in the case of semi-urban managers and front-line staff who have to cope with the consequences of digital service delivery (Ganguly, et al., 2025). The rise in voluntary turnover at the firm level indirectly costs recruitment, training, and the quality of service loss that eventually leads to diminished customer loyalty and heightened service interruptions (Shetty et al., 2022). Turnover intention, work-embeddedness, and career clarity factors have been acknowledged as the major predictors of retention risks in various banking contexts that are backed by recent empirical mapping studies. This means that human-resource pressures exerting adverse effects on operational growth are nothing but strategic constraints (Alzoraiki, et al., 2024).

The least experienced employees are in the front line and are the first to face enormous transaction volumes, meet sales targets, and perform many tasks at the same time. These rookie workers are under a lot of stress and have to deal with demanding customers (Zulkarnain et al., 2025). The absence of clear and orderly chances for career progression, along with less stress on negotiating pay and time off, makes life even more challenging for the unskilled workers. As a result, employee disenchantment is very much linked to the intention to leave the job (Mohd Salleh et al., 2020). Job redesign, employee empowerment, and engagement concerning workload and role expectations are the main factors affecting the intention. This scenario justifies the need for introducing better human resource strategies for retaining professionals at the early-career stage (Islam et al., 2022; Afram et al., 2022)

A significant number of quantitative studies have indicated various causes of employee turnover, though still high attrition rates among junior staff in private banks continue to be a significant problem. This situation has a negative impact on the stability of the HR functions and causes operational interruptions, apart from incurring the costs of hiring and training new employees (Alzghoul & Khaddam, 2024). A large body of research has dealt with structural predictors of turnover, such as

job satisfaction, organizational commitment, and work-family conflict, but one gap in this area is the failure to address the specific stressors of junior employees in the workplace and their coping strategies (Sari, et al., 2024). Moreover, the initiatives of predictive analytics and retention that are presently being developed include the aspects of employee experience; nevertheless, they mainly target customer churn and wide-ranging HR analytics, and thus, do not address the specific problems of early-career professionals in the banking sector (Kabbar & Herath, 2025; Baca & Pula, 2024). The lack of qualitative and mixed-method research on turnover in the banking sector results in less practical effectiveness of retention strategies. This research intends to overcome this issue by pinpointing and evaluating the factors leading to, and the coping strategies used by, junior personnel in Indian private sector banks' attrition. In order to carry out this purpose, the study applies both quantitative and qualitative techniques to incorporate employees' lived experiences into the analysis, with a significant emphasis on attrition (Hilmiana, et al., 2020; Thach et al., 2025).

Following the introduction, the article is organized in this way: Section 2 reviews the criticisms of some authors on the literature attrition drivers and coping mechanisms. In Section 3, the objectives of the study are presented. Section 4 summarizes the methods the research utilized. Section 5 describes the outcomes and findings. Section 6 develops the discussion. Lastly, Section 7 delivers the conclusions, implications, limitations, and suggestions for future research. Lastly, the references are provided.

2. LITERATURE REVIEW

2.1 Theoretical Framework

a) Job Demands-Resources (JD-R) Model (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001): According to the model, strain and burnout stem from Job Demands (e.g., workload, deadlines) whereas motivation is fueled by Job Resources (e.g., support, autonomy). This model is applied in the context of the private banking sector, which is characterized by extremely stressful and intense working conditions. The study aims to reduce attrition by countering burnout and focuses on identifying the essential job resources that mitigate the enormous demands in order to reduce burnout (Atiani, et al., 2021).

b) Herzberg's Two-Factor Theory (Frederick Herzberg, 1959): The theory explains Hygiene Factors (like salary and working conditions) as elements that negate dissatisfaction and Motivators (like achievement and recognition) as those that contribute to job satisfaction. The theory has relevance in the classification

of job factors for the junior personnel in the banking sector. The present study intends to maximize job satisfaction and minimize high employee turnover by correcting inadequate hygiene factors and improving the motivator factors (Kurdi and Alshurideh, 2020).

c) *Job Embeddedness Theory (Mitchel et al., 2001):* This retention theory explains why employees remain in their positions through an intersection of the three components; Links to people/activities, Fit with job/community, and Sacrifice (the cost of leaving). This theory serves as the basis framework to study retention. This study intends to lower junior employees' intent to quit by concentrating on elevating their links, fit, and perceived sacrifice (Fuchs, 2022).

2.2 Prior Study

2.2.1 Coping Mechanisms Used by Private Sector Banks

An important collection of literature examined the drivers of turnover intention and the related human resource (HR) strategies used by banks as flexible responses. Specifically, the research that centered on or included private sector banks pinpointed several crucial areas needing attention. The advancement of Human Resource Management (HRM) practices was the major one among others (Mohd Salleh, et al., 2020). For example, training and development in the case of bank employees have been proven to have a strong negative correlation with turnover intention (Kasa et al., 2023), and the research conducted in Gulf banks has provided evidence of employee engagement being an mediating factor in the selection-retention effects (Alzoraiki, et al., 2024). Studies on talent management and bank culture have also supported that career development and targeted HRM lead to decreased exit intentions (Alzghoul & Khaddam, 2024). Similar findings reported that programs for empowerment and engagement gradually increased organizational citizenship and commitment, thus reducing turnover risk (Afram, et al., 2022). Furthermore, the use of predictive analytics in retention issues concerning banking sector is another instance of how data-driven identification of attrition risk can lead to targeted HR responses (Kabbar & Herath, 2025). An important aspect of the retention outcomes was the ethical and engagement-oriented HR practices that were the basis of a study. Work-life fit and embeddedness were mentioned as the main moderators of turnover processes for denoting staff in banks (Zulkarnain, et al., 2025), while comparative evidence from smaller markets indicated industry-specific HR levers influencing retention (Baca & Pula, 2024). Lastly, different international studies in South Asia and adjacent

regions have shown that job design, empowerment, and career pathways are the major factors in keeping bank employees from leaving (Islam, et al., 2022; Fallahzadeh, et al., 2025).

In addition to the implementation of formal HR systems, the creation of a favorable psychological and organizational climate was another necessary coping strategy. In this connection, studies have indicated that spiritual and values-based leadership styles and psychosocial supports increase the sense of purpose at work and diminish the desire to leave (Afram et al., 2022). Mentoring and robust psychosocial support were found to neutralize the marketability effect of career mentoring alone, showing the importance of combined career and psychosocial mentoring (Mohd Salleh et al., 2020). Organizational culture and talent-management systems that uphold employee dignity and rights were shown to moderate the link between engagement and turnover intention (Alzghoul & Khaddam, 2024). Work-life balance remained a persistent concern for bank staff, with studies linking interventions that reduce work-family conflict to higher commitment and lower turnover (Zulkarnain et al., 2025; Sari, et al., 2024). Existing research on bank attrition broadly analyzes data at an aggregated level, limiting the ability to identify meaningful differences between banks with high and low attrition. Formal HR practices like training and compensation are the primary focus of most studies while informal, daily coping mechanisms practiced by employees at the branch level are neglected. The limited focus area fails to show the ways junior employees perceive and apply different coping strategies as their responses to the stress or turnover prevented. In addition, the studies not conducted on Indian private sector banks restricts the extent of contextual relevance and the longitudinal or comparative type of research left out the future change in perception of coping effectiveness across different organizational contexts.

2.2.2 Understanding Effective Coping Mechanisms for Junior-Level Employees in High-Turnover Banks

Though the literature presented a strong menu of prospective coping mechanisms, a still substantial gap remained about discerning their varied effectiveness in relation to different organizational contexts and varying employee levels and hierarchies. Most notably the research was sparse concerning which coping mechanisms worked best for junior-level employees in banks that are recognized for having high attrition rates. While several studies targeted variables which aligned with the gap, they did not resolve it. For example, research

on Generation Y in the Malaysian banking industry highlighted rewards and job satisfaction as central drivers but did not segment by bank attrition rate or isolate junior-level employees (Hilmiana, et al., 2020). Studies of internal controllers in Vietnamese banks during COVID-19 identified career opportunities and office-environment factors, yet did not distinguish banks by attrition level or focus specifically on junior staff (Subedi et al., 2024). Broader empirical work that examined international employee-performance determinants and cross-national banking contexts contributes functional correlates but often lacks the granularity needed for high-attrition private banks (Hossain, et al., 2023; Theodorsson, et al., 2023).

The distinction between public and private banks has been overlooked in several studies, and no research has categorized samples based on attrition levels, whether high or low. For example, some research focused on state-owned banks (Broby, 2021) or country-specific performance contexts (Kolapo, et al., 2021) without analyzing private-bank attrition heterogeneity. Other multi-industry samples dilute banking-specific high-abandonment dynamics (Antoniou, et al., 2020). Large-scale reviews and bibliometrics provide valuable overviews of turnover topics but do not offer the prioritization evidence managers need when confronting elevated junior-level attrition in private banks (Xulu & Parumasur, 2023; Jovović, et al., 2023). Consequently, while bank managers possess a range of potential strategies, they currently lack empirical evidence to prioritize which measures to implement first in the context of elevated junior-level attrition. Current inquiries regarding coping mechanisms of bank employees bear two main shortcomings: research emphasis on predicting turnover intention without evaluating junior employees' perceptions of coping mechanisms' effectiveness. When junior employees are considered, effectiveness perceptions are frequently aligned with middle/senior perspectives, as findings rarely distinguish between hierarchical levels. Additionally, most tools only analyze the existence or the frequency of coping mechanisms without exploring their ranking or usefulness, leaving their comparative effectiveness unassessed. Research, primarily, does not analyze effectiveness in high attrition environments where high stressors, such as target pressure, demand effective coping mechanisms. Consequently, junior employees' perceptions regarding mechanisms of coping, such as mentoring or psychosocial support, are under-theorized.

2.3 Objective of the study

1. To identify the coping mechanisms perceived as most effective by junior-level employees.

2. To compare the coping mechanisms perceived as most effective by junior-level employees.
3. To rank coping mechanisms perceived as most effective by junior-level employees.

3. RESEARCH METHODOLOGY

3.1 Research Design

This study adopts a comparative and descriptive design to study the coping strategies and the patterns of coping mechanisms junior levels employees of the selected private sector banks. With an explanatory focus, the study evaluates the relational trajectories of the preferred coping strategies, which vary among different levels of the hierarchy, job retention, and performance.

3.2 Population and Data Collection Process

Research participants comprised Junior Level across HDFC, ICICI, Axis, Kotak Mahindra, Federal Bank, and South Indian Bank, which, together with private sector HDFC Bank, serve over 60% of the private sector banking market in India. Purposive sampling was used to select 25 junior-level employees from HDFC, ICICI, Axis, Kotak Mahindra, Federal Bank, and South Indian Bank because the present study sought targeted insights from staff directly affected by frontline HR practices and digital transformations; choosing these banks provided a mix of large national private banks and regionally significant private banks for comparative depth. This study involves the selection of five employees from HDFC Bank and four employees from each of the following banks: ICICI Bank, Axis Bank, Kotak Mahindra Bank, Federal Bank, and South Indian Bank. Semi-structured interviews were conducted to ensure consistent coverage of core topics while permitting probing of individual experiences, yielding rich, contextualized qualitative data within a manageable sample size, and 25 participants offered sufficient depth to identify recurring themes and patterns without compromising the feasibility of detailed analysis.

3.3 Analysis Tools and Techniques

The current research utilized thematic analysis together with the Analytic Hierarchy Process (AHP). Thematic analysis was applied for coding semi-structured interview data and the identification of patterns and meanings, with the aid of MAXQDA for systematic coding, memoing, and retrieval of qualitative materials. AHP, on the other hand, was the formal multi-criteria decision-making tool that transformed the identified themes into ranked priorities through pairwise comparisons, which were then subjected to consistency checks, with Excel being used for the calculations of the matrices and deriving the weights. By integrating thematic

analysis and AHP, it was ensured that the qualitative insights were not only rigorously interpreted but also translated into quantifiable and actionable priorities.

4. RESULTS

This segment outlines the findings and interpretations made from the analysis of the data. The outcomes have been arranged according to the

demographic features of the participants, the aims of the research, and the proposed theories. Each proposition receives backing from allied qualitative analytical proof, with the results represented in tables and then accompanied by in-depth interpretations. The tables make understanding easier, and the narrative explanation accentuates the importance of the findings in relation to the study.

4.1 Results based on Demographics

Table 1: Demographic Profile of Junior Employees.

S No.	Demographic Characteristics	Category	Frequency	Percent
1.	Age	Below 25 years old	1	4.0
		25-30 years old	13	52.0
		31-35 years old	4	16.0
		Above 35 years old	7	28.0
2.	Designation	Cashier	1	4.0
		Banking Associate	6	24.0
		Customer Service Executive	2	8.0
		Relationship Executive	1	4.0
		Junior Officer	7	28.0
3.	Working Experience	Others	8	32.0
		1-3 years	13	52.0
		4-6 years	5	20.0
4.	Bank Name	More than 6 years	7	28.0
		Axis Bank	5	20.0
		HDFC Bank	5	20.0
		ICICI Bank	5	20.0
		Kotak Mahindra Bank	5	20.0
	Yes Bank	5	20.0	

In Table 1, we can find a comprehensive representation of the demographic profile of the respondents. The age-wise distribution indicates that merely 4.0% of the total respondents are under 25 years, whereas a significant part, with a percentage of 52.0%, is in the age range of 25 to 30 years. Next in line are 16.0% of the respondents aged between 31 and 35 years and 28.0% of the total respondents who are over 35 years. The prevalence of respondents from the young to mid-career phase indicates that the methods of coping are probably determined by the professional challenges of the early years, performance pressures, and concerns about career growth, which are usually encountered in this age group.

The respondents' designations reveal that 4.0% are Cashiers, 24.0% are Banking Associates, 8.0% are Customer Service Executives, 4.0% are Relationship Executives, 28.0% hold the position of Junior Officers. In comparison, the largest share of 32.0% categorically falls under 'Others' with positions like Managers, Operations Executives, Credit Officers, Back-office Staff, and other specialized or support roles, which are not usually included in the standard frontline designations. The extensive distribution of job roles points out to different levels of

responsibility and customer interaction that directly affect the nature and intensity of work-related stress. Therefore, it is pretty likely that employees of various designations will use different coping mechanisms - peer support, task prioritization, and individual stress management are just to name a few.

In terms of work experience, the distribution of the respondents is as follows: 52.0% of the respondents have 1-3 years, 20.0% have 4-6 years, and 28.0% have more than 6 years of experience. This mix of relatively less experienced and experienced employees shows different ways of coping as the early career professionals would be more dependent on the organization's support and guidance while the professional ones would rather use their self-developed strategies based on a previous encounter with workplace stress. Moreover, the respondents have come from all the five banks, that is, Axis Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Yes Bank, with each bank accounting for 20.0% of the total sample, thus providing an even and balanced representation of the institutions, which in turn has helped to strengthen the validity of comparisons concerning coping mechanisms across the organizations.

4.2 Results based on Objectives

- To identify the coping mechanisms perceived as most effective by junior-level employees



Figure 1: Word Cloud.

As depicted in Figure 1, the word cloud indicates that the employees' preferences in terms of workplace are, among others, open communication, supportive teams, and uninterrupted training. There is an evident demand for leaders who are easy to approach to provide regular guidance, mentoring, and constructive feedback. Moreover, recognition and appreciation of the employees' efforts are achieved through the necessary

communication, speaking in the employees' voices. During this period, the employees' concerns about workload, stress, and mental health indicated the need for a healthier work-life balance. To sum up, the responses show that the employees prefer a work culture that is positive and that offers learning opportunities, support, recognition, and care for employees' well-being, just like the ones in Abraham et al 2025.

- Coping Mechanisms Perceived by Junior-Level Employees in High-Turnover Banks

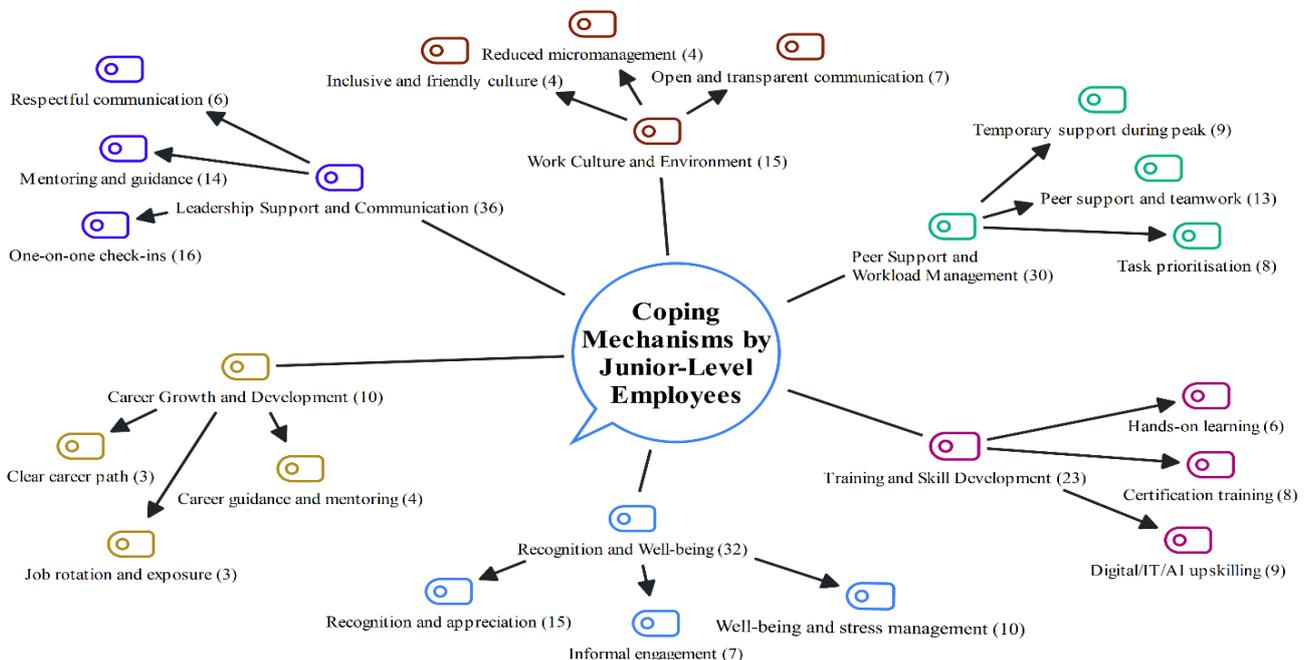


Figure 2: Thematic Analysis (Maxmap).

The thematic distribution of the perceptions of the respondents regarding the support of the organization and the stress coping mechanisms is illustrated in Figure 2. The results showed that the combination of the support and communication of the leadership emerged as the major theme, where one-on-one check-ins were cited 16 times, and mentoring and guidance were cited 14 times, while respectful communication was cited 6 times, thus confirming the centrality of the leadership in supporting employees to cope with stress caused by work. Next comes the segment on Recognition and Well-being, where recognition and appreciation accounted for 15 mentions, well-being and stress-management practices were related to 10 mentions, and informal engagement got 7 mentions, emphasizing the importance of emotional and psychological support in coping. Then, Peer Support and Workload Management surfaced as significant factors, with peer support and teamwork referred to 13 times, temporary support during peak workload periods cited 9 times, and task prioritisation pointed

out 8 times, illustrating a solid dependence on collaborative coping strategies. The theme of Training and Skill Development, especially digital, IT, and AI upskilling, was referred to 9 times, while certification training was mentioned 8 times, thus showing that the competency building is considered a proactive coping mechanism to deal with job demands. In contrast to other categories, Work Culture and Environment as well as Career Growth and Development received significantly fewer references, with open and transparent communication being mentioned 7 times, reduced micromanagement and inclusive and friendly culture being mentioned 4 times each. The factors mentioned under Career guidance and mentoring, clear career paths, and job rotation and exposure were 4 times, 3 times, and 3 times, respectively, thus indicating that these are less immediate stress-management strategies and more long-term coping enablers, as also noted by Marjaei et al. (2019) and Elaldi & Yerliyurt (2017).

- *To compare the coping mechanisms perceived as most effective by junior-level employees*

Table 2: Code Comparison

Themes	Sub-Themes	Frequency
Leadership Support and Communication	One-on-one check-ins	16
	Mentoring and guidance	14
	Respectful communication	6
Recognition and Well-being	Recognition and appreciation	15
	Well-being and stress management	10
	Informal engagement	7
Peer Support and Workload Management	Peer support and teamwork	13
	Temporary support during peak	9
	Task prioritisation	8
Training and Skill Development	Digital/IT / AI upskilling	9
	Certification training	8
	Hands-on learning	6
Work Culture and Environment	Open and transparent communication	7
	Reduced micromanagement	4
	Inclusive and friendly culture	4
Career Growth and Development	Career guidance and mentoring	4
	Clear career path	3
	Job rotation and exposure	3

In Table 2, the code comparison is presented; the junior staff members, in the majority of the cases, counted on peer support and workload management as an efficient coping mechanism. This theme was quite visible in the files of several junior respondents, especially in those of new and front-line employees, where teamwork, buddy support, task prioritisation, and temporary help during peak workload periods were often referred to. The junior respondents seem to imply that the daily support of co-workers is a significant factor in the pressure management of junior employees.

Leadership support and communication have come out strongly as the most critical factors. This is

particularly so in the cases when the workers are in close contact with their supervisors. The very fact that one-on-one check-ins, mentoring, guidance, and respectful communication are mentioned is enough to say that approachable leadership makes it easier for junior staff to get things clear. Thus, they experience less stress and find it easier to deal with the challenges associated with their roles. Also, the training and skill development of the junior staff are reflected in the files of the respondents who are talking about the changeover to new systems, in which they got digital, IT, and AI training, upskilling, projects, and hands-on experience, which in turn

helped them to gain confidence and competence.

The overall results indicate that entry-level workers cope with work stressors in the most efficient manner when they get assistance from seniors and colleagues. The daily support of co-workers allows them to manage the current tasks more easily. In contrast, the leaders' advice and open communication provide them with a sense of understanding, which also reduces their anxiety. The

training in digital technologies, IT, and AI, for example, gives them the power and self-assurance in their functions. Likewise, a work culture that considers diversity, rewards, and health, along with positivity, is the primary source of sustained motivation and morale. All in all, the characteristics combine to support the juniors in their adaptability, productivity, and psychological equilibrium in the workplace.

• *Bank Wise Comparison of Codes*

Code System	ICICI Bank	HDFC Bank	Axis Bank	Yes Bank	Kotak Mahindra Bank
Peer Support and Workload Management	2.1%	0.3%	3.1%	3.4%	1.4%
Temporary support during peak	0.7%		1.0%	1.0%	0.3%
Task prioritisation	1.0%	0.3%		1.0%	0.3%
Peer support and teamwork	0.3%		2.1%	1.4%	0.7%
Work Culture and Environment	0.7%	1.4%	1.4%	1.0%	0.7%
Open and transparent communication	0.3%	0.7%		0.7%	0.7%
Reduced micromanagement			1.0%	0.3%	
Inclusive and friendly culture	0.3%	0.7%	0.3%		
Leadership Support and Communication	2.7%	1.4%	2.7%	3.8%	1.7%
One-on-one check-ins	0.3%	0.3%	2.1%	2.1%	0.7%
Mentoring and guidance	1.0%	0.3%	0.7%	1.7%	1.0%
Respectful communication	1.4%	0.7%			
Training and Skill Development	0.7%	1.0%	2.1%	3.4%	0.7%
Digital/IT/AI upskilling			0.7%	2.1%	0.3%
Certification training		0.3%	1.0%	1.0%	0.3%
Hands-on learning	0.7%	0.7%	0.3%	0.3%	
Career Growth and Development	1.0%	1.0%	1.0%	0.3%	
Clear career path	0.7%		0.3%		
Job rotation and exposure		0.3%	0.3%	0.3%	
Career guidance and mentoring	0.3%	0.7%	0.3%		
Recognition and Well-being	2.4%	0.7%	2.4%	2.4%	3.1%
Recognition and appreciation	1.7%	0.3%	1.4%	1.0%	0.7%
Well-being and stress management	0.7%	0.3%	0.7%	0.7%	1.0%
Informal engagement			0.3%	0.7%	1.4%

Figure 3: Bank Wise Comparison of Codes.

Figure 3 gives a good view of the codes related to coping mechanisms across ICICI Bank, HDFC Bank, Axis Bank, Yes Bank and Kotak Mahindra Bank, which points out the similarities as well as the differences in the organisational support practices. Among the findings, the support of leaders and communication is viewed most through Yes Bank, as it is often one-on-one check-ins and mentoring and guidance, which means that direct supervisory engagement is considered stronger. Axis Bank and ICICI Bank, to a certain extent, have mentioned the same theme, while HDFC Bank has comparatively

fewer reflections. Recognition and well-being become an undeniably significant coping mechanism that all the banks share, but at the same time, Kotak Mahindra Bank and Yes Bank have given the best mentions with the latter especially in recognition and appreciation and informal engagement, which means that as far as emotional and motivational support is concerned, they are giving higher priority. Peer Support and Workload Management are vice versa in Axis Bank and Yes Bank; they are especially the ones where peer support and teamwork, and help during busy periods are mentioned, indicating that

they rely on collective coping methods for managing their work pressure.

The training and development of skills are the most noticeable in Yes Bank and Axis Bank, which are the only ones to mention certification training and upskilling in digital, IT, and AI more strongly. Thus, these two banks show proactive coping through skill enhancement to meet the rising job demands. On the other hand, Work Culture and Environment and Career Growth and Development receive the lowest and most evenly distributed mentions across banks, which suggests that the aspects of open communication, less

micromanagement, career guidance, and job rotation are available, but they operate more as long-term support conditions rather than immediate coping responses. In conclusion, the comparison shows that all banks to a certain extent practice several coping mechanisms and that Yes Bank and Axis Bank are the ones offering relatively more robust and diverse support, whereas HDFC Bank is the one reflecting lower intensity across many codes.

- To rank coping mechanisms perceived as most effective by junior-level employees
- Ranking of Themes through Analytic Hierarchy Process

Table 3: Priority Weights and Ranking of Themes

Themes	AHP Weights	Rank
Leadership Support and Communication	0.251	1st
Recognition and Well-being	0.212	2nd
Peer Support and Workload Management	0.212	2nd
Training and Skill Development	0.178	4th
Work Culture and Environment	0.086	5th
Career Growth and Development	0.061	6th

Table 3 shows that Leadership Support and Communication is the most effective coping mechanism for junior employees (AHP = 0.251), highlighting the central role of clear guidance and supportive leadership. Recognition and Well-being and Peer Support and Workload Management jointly rank second (0.212 each), highlighting the importance of appreciation, well-being initiatives, teamwork, and manageable workloads. Training and Skill Development holds moderate importance (0.178), while Work Culture and Environment (0.086) and Career Growth and Development (0.061) are perceived as less immediate priorities. The low consistency ratio (CR = 0.016) confirms the reliability of these rankings. Overall, the findings reveal that junior employees focus more on immediate, relational, and mechanisms that provide proper support, particularly leadership guidance, recognition, and colleagues working together. The preferences reveal the real-life and situational considerations of the employees at the beginning of their professional career, where constant daily direction, constructive criticism, and solid interpersonal support networks are very important for the successful overcoming of work-related difficulties and the gradual integration into the company's culture.

5. DISCUSSION

The investigation provided a detailed analysis of the reasons for retention and the means of coping for junior-level employees in private sector banks in India. It joined qualitative insights with quantitative

prioritization through the Analytic Hierarchy Process (AHP). The study indicated a definite hierarchical preference of coping mechanisms, with Leadership Support and Communication as the largest factor (AHP weight = 0.251), followed by Recognition and Well-being and Peer Support and Workload Management (both 0.212). Training and Skill Development (0.178) and structural contributors like Work Culture (0.086) and Career Growth (0.061) were assigned relatively lower priority weights. This hierarchy went against the traditional HR practices that usually considered career advancement opportunities as the main factors for retention, and turned the focus onto the immediate interpersonal and psychological support provided to junior staff working in a high turnover environment. The subsequent discussion brought these findings into comparison with existing literature, addressed the theoretical contributions, and articulated the sector-specific implications for policy and practice.

The revelations of the research had already attuned to and gone a step further to cover some long-established paths of attrition research. The supremacy of Leadership Support and Communication was backed up by the assertions of Aburumman et al. (2020), who showed that HRM practices, including frequent supervisory communication, brought about a significant reduction in turnover intention in banking contexts. Our recognition of one-on-one check-ins (16 mentions) and mentoring (14 mentions) as pivotal sub-themes added to and affirmed the assertion of Kaźmierczyk et al. (2020) that lifelong learning

initiatives, if combined with direct managerial involvement, were very potent retention tools. The equal supremacy of Recognition and Well-being, along with Peer Support, aligned with Gulzar et al. (2021), who established that the fulfilment of the psychological contract and the protection from maltreatment by the supervisor were among the key determinants of employee well-being and, subsequently, retention decisions. The priority that was given to peer support (13 mentions) and temporary workload help (9 mentions) aligned with the findings of Alsakarne et al. (2023) that talent management strategies, which created a collaborative atmosphere, were beneficial for both the retention and the performance of the workforce.

The demographic profile of the study consisted mostly of employees aged 25-30 (52%) and with 1-3 years of experience (52%). This profile resembled the early-career cohorts studied by Hamid et al. (2025), who identified, among other things, job satisfaction and work engagement as the dynamics that highly influenced turnover intentions in junior bank employees. Our results indicated that digital/IT/AI upskilling (9 mentions) was more preferred than traditional certification training (8 mentions). concurs with Acheampong et al. (2023), who undertook research on sustainable marketing performance in the digital economy, highlighting the importance of digital capability building as a continuous process in employee engagement and commitment.

The results presented challenged many of the assumptions made in the literature. The surprisingly low priority that had been given to Career Growth and Development (0.061) contrasted with the claims of Alsakarne et al. (2023), who stated that junior employees in high-attrition Indian private banks had been more interested in immediate coping support than in long-term career paths, thus reflecting a present-oriented psychological contract. In a similar fashion, the relatively low significance of Work Culture and Environment (0.086) contradicted Dorado et al. (2022), probably as a result of the very intense transactional pressures that made cultural aspects unimportant. The analysis contrasted with Coşer et al. (2020), who emphasized the need for both compensation and formal incentives. Instead, it highlighted informal mechanisms such as mentoring, peer support, and well-being practices as more effective. Thus, the relevance of social exchange dynamics was underscored. The study also enhanced Georgiou et al. (2024) by indicating that employee-facing support systems were just as important for employee retention as service quality had been for customer retention.

6. IMPLICATIONS

a) *Theoretical Implications*

One of the main theoretical contributions of this study is the inclusion of junior employees' life stories in the modeling of attrition through a mixed-methods approach. Additionally, the application of semi-structured interviews, as opposed to prior quantitative studies (Hossain et al., 2023), not only records the effectiveness of the coping strategies as per the interviewees but also brings to light the mechanisms that are often overshadowed in aggregate analyses. The identification of micro-level actions such as polite communication and less supervision contrasts with JD-R theory by accentuating the perceived resources under the stress of digital transformation, not merely those that are present (Babita et al., 2025). The AHP-based ranking offers a rare, employee-centric framework for HR interventions, effectively dealing with the top-down shortcomings highlighted by Xulu & Parumasur (2023) and simultaneously making clear the gaps between organizational practices and employee needs.

The research indicates that coping strategies mediate the relationship between job demands and turnover intention, and at the same time, it enlarges Herzberg's Two-Factor Theory by demonstrating that hygiene factors and motivators are working together for junior staff. The equal importance of Recognition and Peer Support brings out social coping as a replacement for the weak formal support, which is in sync with Job Embeddedness through lateral connections. The recognition of digital upskilling as a proactive coping mechanism adds a technological aspect to stress-coping frameworks, pushing Ho & Chow (2024) further by interpreting technology training as a psychological buffer against obsolescence anxiety rather than simply a performance driver.

b) *Practical Implications*

The hierarchy of priorities presents a clear path to HR actions that emphasize mentorship, targets that are flexible, and wellness. It is recommended that senior management be practically involved through, for example, psychosocial one-on-one check-ups, seniors' mentorships and peer buddy systems, and training in communication that respects and therefore reduces psychological contract violations (Haider & De-Pablos-Heredero, 2024; Kaźmierczyk et al., 2020; Gulzar et al., 2021). The visibility and wellness of employees must not depend solely on the annual awards but also include continuous micro-recognition, stress-management programs that are

pre-emptive at times of peak stress, and targets that are flexible to absorb the impact of surprising workload increases (Hasan et al., 2022). The approach of peers supporting each other and managing their workload can be strengthened by the introduction of collaborative task platforms and short-term cross-functional rotations that help build up both the skills and the networks (Alsakarneh et al., 2023). The study suggests a tiered retention strategy: immediate leadership assistance and peer support, short-term digital upskilling and recognition systems, and long-term career pathways to be introduced only after psychological safety has been created, thereby challenging Alzghoul & Khaddam (2024) by putting relational stability first before developmental investments.

c) Sectoral Implications

d) Banking Sector Competitiveness

The implications of the results are very much to the point for those Indian private banks that have to deal with the disruptions caused by the FinTech (Babita et al., 2025). The customer service quality and the number of service users are directly affected by junior employees, as they are the ones who mostly accept digital banking, and their stress and turnover go along with the weakening of the customer experience (Ganguly et al., 2025). Poor support from leadership can initiate a loop of stress, staff leaving, service interruption, and loss of customers, whereas relatively better support systems, like the one at Yes Bank, can increase competitiveness. The research places employee retention as a dynamic capability (Teece, 2007), not a static HR metric, and recommends that churn models (Coşer et al., 2020) must include leadership quality and peer support along with compensation, considering the pivotal role of stable employee-customer relationships in the performance of banks during the digital era (Acheampong et al., 2023).

e) Policy-Level HR Guidelines

The RBI and IBA, in their capacity as regulatory agencies, should take steps that would greatly enhance workforce governance by setting up mandatory psychosocial help standards and mandating banks to report using financial metrics, stress-driven attrition (Minibas-Poussard et al., 2025). The authorities should further encourage banks by making digital upskilling mandates, which would then see them invest 3-5% of their payroll in the training of their staff in new technologies continuously, as this would also be viewed as a strong support mechanism and an enabler of the training of new workers (Georgiou et al., 2024). As a

matter of fact, the regulators will also mandate the public disclosure of junior-level attrition rates along with coping effectiveness scores so as to bring about the enforcement of ethical HRM through the principle of transparency (Dorado et al., 2022). Lastly, work-life balance regulations, such as the "right to disconnect" guide, would formalize support during busy times and consequently mitigate burnout among junior staff (Hasan et al., 2022).

7. CONCLUSION

The current research elucidates that junior-level resignations in the Indian private banking sector are influenced not just by the factors that drive turnover but also by the employees' ways of dealing with the situation. The research outcomes indicate that the most important coping resource is Leadership Support and Communication, followed by Recognition and Well-being, along with Peer Support, while Training has a moderate importance, and structural factors like Work Culture and Career Growth are less immediately pertinent. This ranking suggests that employees at the beginning of their career in banking are more interested in everyday psychosocial support and relations than in long-term career growth, thus redefining attrition in terms of a dynamic equilibrium between stressors and coping capacity as opposed to simple job dissatisfaction.

This study presents a new viewpoint by drawing a qualitative link between attrition and junior Indian bankers' coping through a bottom-up approach that includes interviews and AHP. It reveals micro-level behaviors, such as respectful communication and less micromanagement, that were unnoticed before and demonstrates that for this group, informal relational mechanisms are stronger than formal HR systems. The study not only contributes to the context-specific understanding of Herzberg's Two-Factor Theory, Job Embeddedness Theory, and attrition literature but also pushes digital upskilling to the forefront as a proactive coping strategy in the digital banking era.

Despite its contributions, however, the study surely has limitations. The very small sample of 25 junior employees, while being limited to a very specific section of the private banking sector in India, also by semi-random sampling from five big banks, does not consider the smaller regional and cooperative institutions at all. Research's reticence to public banks also prevents the possibility of making comparisons between public and private banking sectors, and the use of a cross-sectional design makes it hard to tell how coping style gradually changes over time. Future research should fill these gaps by conducting cross-sector comparisons among private,

public, and foreign banks, larger mixed-method studies that fuse AHP with predictive attrition models, and longitudinal tracking of junior employees to study the evolution of coping needs

through different career stages. Such work can contribute to the implementation of proactive, employee-centered retention strategies in India's digitizing banking sector.

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