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Workplace Bedrotting as a Hidden Withdrawal Behaviour: Implications for Employee Engagement, Performance, and Retention in Banking

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Abstract: Contemporary withdrawal behaviours can be difficult to detect when employees remain physically present but restrict effort, customer involvement, and discretionary contribution. This study introduces workplace bedrotting as a tentative organizational label for such passive withdrawal and examines its association with engagement, performance, and retention in a Bengaluru banking context. A cross-sectional questionnaire produced a demographic and descriptive profile for 220 Karnataka Bank employees. Three withdrawal dimensions were assessed: restricted operational involvement, reduced customer-service effort, and limited active contribution. The reported means indicate moderate withdrawal in operational involvement ($M = 3.42$), customer service ($M = 3.28$), and active contribution ($M = 3.15$), alongside high engagement ($M = 4.06$) and performance ($M = 4.02$) and relatively low turnover intention ($M = 2.35$). The source regression output reports significant negative effects of all three dimensions on engagement and performance; operational and customer-service withdrawal also predict the reported retention outcome, whereas active contribution is nonsignificant in that model. However, the inferential tables imply 4,000 regression cases while the demographic tables report 220 respondents. Accordingly, regression findings are presented as provisional and require reconciliation with the original dataset before journal submission. Conceptually, the study distinguishes workplace bed rotting from restorative recovery and positions it as a possible observable form of work withdrawal. The article offers cautious theoretical and managerial implications and a validation agenda for this emerging construct.

Keywords: workplace bedrotting, employee withdrawal, employee engagement, employee performance, turnover intention, banking, Bengaluru.

1. Introduction

Employee withdrawal is not always visible as absence or resignation. Workers may remain present while restricting their effort to mandatory tasks, avoiding demanding assignments, reducing customer initiative, and withdrawing from team or improvement activities. These behaviors can weaken service quality and performance before conventional indicators such as absenteeism or turnover reveal a problem.

The popular term bed rotting originally describes prolonged wakeful inactivity in bed, often accompanied by passive digital consumption. Directly transferring this expression into employment research is conceptually risky because a bed is not part of ordinary workplace behavior. In this article, work-

place bedrotting is therefore treated as a provisional metaphor for passive, minimum-effort withdrawal rather than a literal behavior or established clinical construct. It overlaps with disengagement, presenteeism, social loafing, procrastination, and quiet quitting, but it may offer value if it can be defined and measured without merely renaming those constructs.

Banking is a relevant context because employee attentiveness, compliance, transaction accuracy, customer responsiveness, and discretionary problem solving are closely connected. Technology-enabled customer experience in banking depends not only on system availability but also on the quality and consistency of employee-supported touchpoints (Nagaraju & Subbarayudu, 2017). Even modest withdrawal can therefore generate operational and reputation consequences.

This study addresses three questions: How prevalent are

the reported withdrawal behaviors among Karnataka Bank employees in Bengaluru? How are operational, customer-service, and active-contribution withdrawal associated with engagement and performance? Do these behaviors correspond with retention or turnover-related outcomes? The study's main contribution is conceptual caution: it tests an emerging label while explicitly separating evidence from assumptions and identifying what must be validated before workplace bed rotting can be accepted as a distinct construct.

2. Literature Review and Hypothesis Development

2.1. Construct boundaries

Restorative recovery involves psychological detachment, relaxation, mastery, or control that replenishes resources (Sonnentag & Fritz, 2007). Workplace bedrotting, as operationalized here, instead reflects reduced work investment: minimum task effort, limited customer initiative, and avoidance of extra-role contribution. It should not be used to stigmatize legitimate rest, disability, illness, burnout, or flexible work. Its proposed domain is behavioral withdrawal during work-role enactment.

The construct is adjacent to presenteeism, where individuals attend work despite impaired functioning (Johns, 2010), and quiet quitting, where effort is restricted to formal obligations. It also resembles social loafing in reduced collective contribution (Karau & Williams, 1993). Discriminant-validity evidence against these established constructs is therefore essential; without it, workplace bedrotting risks becoming a fashionable relating rather than a theoretical contribution.

2.2. Theoretical explanation

Kahn's (1990) engagement framework suggests that people invest themselves in work when they experience meaningfulness, safety, and psychological availability. The Job Demands-

Resources model similarly proposes that excessive demands deplete energy, whereas resources support motivation and engagement (Demerouti et al., 2001). Conservation of Resources theory explains how withdrawal may begin as an attempt to conserve depleted energy but create further losses through guilt, unfinished work, poorer relationships, and reduced opportunity (Hobfoll, 1989).

These perspectives distinguish a short restorative pause from persistent avoidance. Recovery can restore subsequent effort, whereas chronic minimum-effort behaviour reduces exposure to meaningful tasks and supportive exchanges, potentially reinforcing disengagement. Knowledge-sharing research further indicates that collective intelligence and information exchange support team innovation; withdrawal from discussion and mentoring may therefore weaken both individual and team capability (N. et al., 2025).

2.3. Hypotheses

Employee engagement includes vigor, dedication, and absorption. Withdrawal from operational, customer, and discretionary activity represents reduced behavioural and psychological investment. H1 therefore proposes that workplace bedrotting dimensions negatively predict employee engagement.

Performance in banking depends on task accuracy, speed, compliance, customer handling, and adaptive problem solving. Restricting effort may slow work, increase errors, and suppress improvement behaviors. Employer skill-gap research also shows that dependable task performance and work readiness remain central organizational expectations (Nagaraju & Subbarayudu, 2017b). H2 proposes that workplace bedrotting dimensions negatively predict employee performance.

Sustained withdrawal may weaken commitment and precede job search or exit. Tett and Meyer (1993) established strong links among satisfaction, commitment, turnover intention, and actual turnover. H3 proposes that workplace bedrotting dimensions positively predict turnover intention (or negatively predict retention).

Table 1: Hypotheses and operational domains

Hypothesis	Predictors	Outcome	Expected direction
H1	Operational, customer-service, and active-contribution withdrawal	Employee engagement	Negative
H2	Operational, customer-service, and active-contribution withdrawal	Employee performance	Negative
H3	Operational, customer-service, and active-contribution withdrawal	Turnover intention / retention	Positive / negative

Note. The source alternates between retention and turnover-intention language; scoring direction must be confirmed before final submission.

3. Materials and Methods

3.1. Design and setting

The study used a quantitative, descriptive-explanatory, cross-sectional survey. The reported setting was Karnataka Bank branches in Bengaluru. Employees from clerical, officer, ex-

ecutive, and managerial roles participated, with operational, customer-service, finance, accounts, human-resource, and other functions represented.

3.2. Sample and instrument

The demographic and descriptive tables report 220 participants selected through a stated stratified random approach. The questionnaire contained four items each for operational withdrawal, customer-service withdrawal, active-contribution withdrawal, engagement, performance, and retention or turnover intention. Responses used an agreement scale. The three predictor

domains describe restriction of effort rather than literal time spent in bed.

3.3. Analytical approach and integrity check

Frequencies, percentages, means, and standard deviations described the sample and item responses. The report then used three multiple regressions with the withdrawal dimensions as predictors. Standardized coefficients, *t* statistics, *R*-squared, and omnibus *F* tests were reported.

A mandatory integrity check identified a material inconsistency. Demographic tables total 220 cases, but each regression ANOVA reports residual *df* = 3,996 and total *df* = 3,999, implying 4,000 observations. The methodology also contains both 220 and 4,000. This paper does not select one value silently. Descriptive findings are attributed to *N* = 220; inferential results

are reproduced as reported and labelled provisional. The author must reconcile the dataset, output, missing-data decisions, scale coding, and outcome labels before submission.

4. Results

4.1. Descriptive profile

Operational withdrawal showed the highest predictor-domain mean (*M* = 3.42), followed by customer-service withdrawal (*M* = 3.28) and active-contribution withdrawal (*M* = 3.15). Engagement (*M* = 4.06) and performance (*M* = 4.02) remained high. The first three turnover-intention items averaged 2.35, while commitment to stay was 3.85. The coexistence of moderate withdrawal indicators and positive outcomes suggests heterogeneity, possible wording effects, or the need to test whether the domains form a coherent higher-order construct.

Table 2: Condensed demographic profile

Characteristic	Largest category	n	%
Gender	Male	130	59.1
Age	30-39 years	85	38.6
Qualification	Postgraduate	120	54.5
Marital status	Married	130	60.0
Role	Officer/Executive	100	45.5
Department	Operations	80	36.4
Experience	0-5 years	90	40.9
Employment status	Permanent	200	90.9

Note. Descriptive sample *N* = 220. The marital percentages in the source sum to 100.9 because of a reported rounding/transcription error.

Table 3: Construct-level descriptive summary

Construct	Items	Approx. mean	SD range	Interpretation
Operational withdrawal	4	3.42	.77-.82	Moderate
Customer-service withdrawal	4	3.28	.78-.84	Moderate
Active-contribution withdrawal	4	3.15	.82-.85	Moderate
Employee engagement	4	4.06	.68-.72	High
Employee performance	4	4.02	.64-.72	High
Turnover intention	3	2.35	.85-.90	Low
Commitment to stay	1	3.85	.75	High

Note. Predictor means are arithmetic averages of reported item means. Retention requires reverse coding and scale reconstruction before inferential use.

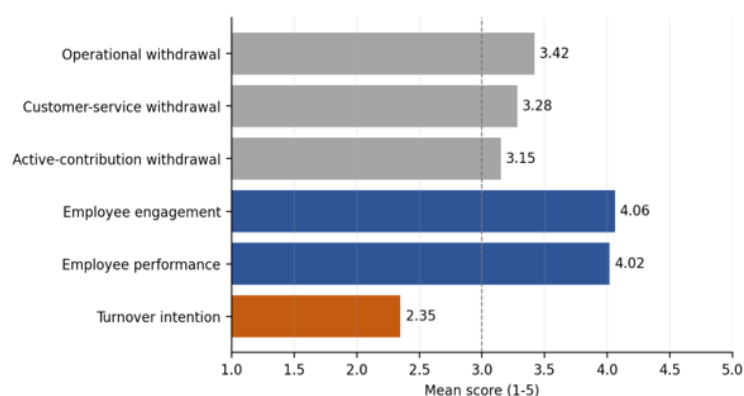


Figure 1: Reported construct profile

Note. The chart uses only item means reported in the source. Turnover intention is the average of the three leaving-intention items; commitment to stay is not combined with it.

4.2. Provisional regression evidence

The source reports that the three withdrawal dimensions jointly explain 44.8% of engagement, 26.8% of the second outcome la-

belled performance in the hypothesis but retention in parts of the narrative, and 38.6% of the third outcome labelled retention or turnover intention but performance in parts of the narrative. Because the outcome labels and sample size conflict, model numbering below follows the hypothesis order, while the numerical output remains marked for verification.

Table 4: Reported model summaries requiring source-data verification

Hypothesis outcome	R	R-squared	Reported F	Reported df	Status
Employee engagement	.669	.448	1081.996	3, 3996	Provisional
Employee performance	.518	.268	488.480	3, 3996	Provisional
Retention / turnover intention	.621	.386	837.151	3, 3996	Provisional

Note. The degrees of freedom imply N = 4,000 and do not match the N = 220 descriptive profiles.

Table 5: Reported standardized coefficients

Outcome	Predictor	Beta	t	p	Decision
Engagement	Operational withdrawal	-.421	-23.206	< .001	Significant
Engagement	Customer-service withdrawal	-.249	-8.394	< .001	Significant
Engagement	Active-contribution withdrawal	-.547	-20.843	< .001	Significant
Performance	Operational withdrawal	-.429	-12.856	< .001	Significant
Performance	Customer-service withdrawal	-.121	-3.971	< .001	Significant
Performance	Active-contribution withdrawal	-.246	-14.010	< .001	Significant
Retention / turnover intention	Operational withdrawal	-.332	-10.826	< .001	Significant
Retention / turnover intention	Customer-service withdrawal	-.311	-16.892	< .001	Significant
Retention / turnover intention	Active-contribution withdrawal	-.026	-.942	.346	Not significant

Note. Coefficients are reproduced from the report and must be rerun after sample and outcome reconciliation.

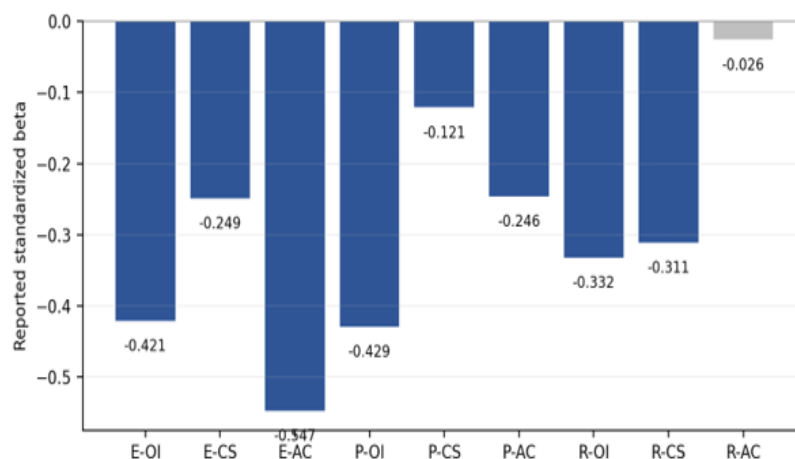


Figure 2: Provisional standardized-effect profile

Within the provisional results, active-contribution withdrawal is the strongest negative predictor of engagement, whereas operational withdrawal is strongest for performance. Operational and customer-service withdrawal are significant in the retention-related model, but active contribution is not. These patterns imply that core task and customer behaviour may be more closely connected to employment continuity than discretionary contribution.

5. Discussion

5.1. Interpreting the apparent paradox

The descriptive evidence combines moderate withdrawal with high engagement and performance. This is not necessarily impossible: employees may protect core performance while reducing discretionary effort, or different subgroups may produce opposing patterns. It may also indicate acquiescence, common-method variance, ambiguous item framing, or a fail-

ure to distinguish ordinary role boundaries from maladaptive withdrawal. A validated measurement model is required before strong conclusions are warranted.

5.2. Core and discretionary withdrawal

The reported coefficients suggest that restricted operational effort and customer initiative matter consistently. Banking work is tightly coupled to transaction accuracy, compliance, service recovery, and trust, so withdrawal in these areas can affect immediate outcomes. Active contribution appears especially relevant to engagement, consistent with the idea that knowledge sharing and collective intelligence support team innovation (N. et al., 2025). Its nonsignificance in the retention-

related model may mean that employees can remain committed while limiting extra-role activity.

5.3. Contribution and construct caution

The study’s potential contribution is the integration of several subtle withdrawal behaviors under an observable behavioral profile. However, novelty of terminology is not evidence of construct validity. The label must demonstrate content validity, reliability, convergent validity, discriminant validity from burnout, disengagement, quiet quitting, presenteeism, and social loafing, and incremental validity beyond those constructs. Until then, workplace bedrotting should be described as a proposed metaphor rather than an established organizational diagnosis.

Table 6: Evidence-based organizational response

Observed signal	Recommended response	Avoid
Minimum-effort task completion	Review workload, role clarity, autonomy, and process obstacles	Labelling employees as lazy
Reduced customer initiative	Improve service resources, escalation support, coaching, and feedback	Rewarding speed without quality
Low discretionary contribution	Create psychological safety and protected time for knowledge sharing	Treating unpaid extra-role work as mandatory
Persistent exhaustion or withdrawal	Offer confidential wellbeing support and reasonable job redesign	Using a nonclinical label as diagnosis
Team-level pattern	Examine leadership, staffing, fairness, and technology friction	Focusing only on individual motivation

Note. Interventions should address job conditions and employee resources before attributing behaviour to personal disposition.

Managers should use the reported behaviors as prompts for inquiry, not surveillance. Pulse surveys, workload reviews, service-quality data, error patterns, overtime, leave, and qualitative interviews can identify whether withdrawal reflects exhaustion, process frustration, insufficient resources, unfairness, or a deliberate boundary around unpaid extra-role work. Employee privacy and dignity should be protected.

6. Limitations and Future Research

The study is cross-sectional, self-reported, and confined to a single banking context. The proposed workplace-bedrotting scale is not validated, and all variables were measured from the same source. No reliability coefficients, factor analysis, convergent validity, discriminant validity, multicollinearity diagnostics, residual checks, or common-method tests are reported. The sample-size and outcome-label inconsistencies prevent confirmatory interpretation of the regressions.

Immediate replication should begin with expert content validation and cognitive interviews. Exploratory and confirmatory factor analyses should be conducted on independent samples. Reliability include alpha and omega; convergent and discriminant validity should include AVE, HTMT, and comparisons with engagement, burnout, presenteeism, quiet quitting, social loafing, recovery, and turnover intention. Longitudinal and supervisor-rated designs can test temporal order and reduce same-source bias. Multi-group studies should examine role, tenure, gender, branch type, and employment status.

7. Conclusion

The report provides early evidence that employees can remain present and perform core duties while restricting effort, customer initiative, or discretionary contribution. Such behaviour may be consequential for engagement, performance, and retention, but the workplace-bedrotting label remains conceptually provisional. The descriptive sample shows moderate withdrawal alongside high engagement and performance and low turnover intention. The reported regression pattern is potentially informative, yet it cannot be treated as submission-ready until the 220-versus-4,000 sample discrepancy, outcome coding, and model labels are reconciled. With rigorous validation, the proposed construct could contribute to research on hidden withdrawal; without that validation, it should remain a cautious descriptive metaphor.

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