Automation Anxiety to Retention: The Role of STARA Competency in Indian Banking

Rupinder Kaur
Assistant Professor, Department of Commerce
Dashmesh Khalsa College, Zirakpur

Abstract: *The accelerated diffusion of Smart Technology, Artificial Intelligence, Robotics, and Algorithms (STARA) is fundamentally reshaping employment relations in the global banking sector. In India, digital banking transformation has generated both efficiency gains and heightened employee uncertainty regarding job security and skill relevance. Anchored in recent empirical evidence from Indian banks, this study examines how employees' STARA competencies influence turnover intention directly and indirectly through intention to use smart technologies. Drawing on Conservation of Resources (COR) theory and Person–Job Fit theory, the paper synthesizes findings from high-quality international literature to contextualize and extend the original study conducted among employees of State Bank of India, ICICI Bank, and HDFC Bank. Using a structured survey (N = 60) and Partial Least Squares Structural Equation Modeling (PLS-SEM), the original findings demonstrate that STARA competencies significantly reduce turnover intention while strongly enhancing intention to use digital technologies, which partially mediates this relationship. This paper extends these findings by situating them within broader debates on digital skill readiness, technology acceptance, and employee retention in emerging economies. The study contributes to theory by integrating STARA competency into turnover models and offers actionable implications for human resource leaders in Indian banks. Policy-relevant recommendations emphasize continuous upskilling, digital inclusion strategies, and repositioning smart technologies as job-enhancing rather than job-threatening.*

Keywords: *STARA technologies, banking sector, turnover intention, technology adoption, India.*