

**ENG 201**

**Dylan Rachtomo**

**Interview & Transcripts Coding**

## **Descriptive Coding (First-Cycle)**

Unpredictable & Interesting Workload

Physical / Social Media Peer Benchmarking

Pressure and Expectations

Compensation Linked Validation

Burnout or Lifestyle Sacrifices

Exit Career Motivation

Culture

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**Naman Bharadwaj, 21** (Student at University of Bocconi + Family Office Private Equity Analyst) -  
Email

**1. Can you list several ways and primary factors that cause your job in the financial industry, e.g. Investment Banking, stressful? What are the primary drivers behind that (if any)?**

One of the main factors making IB stressful is the unpredictable workload from working on live deals, which can cause sudden spikes in expectations and added last-minute deliverables. You always have to be on the ball. Additionally, since timelines are client-driven and not controlled by us, that adds another layer of pressure. There's also the matter of the high-stakes environment of the industry, where mistakes can have financial and relationship consequences. On top of that, the competitive internal culture means

you're constantly being benchmarked against your peers. Finally, long hours from time zone overlaps and late-night comments on decks add to the stress. In summary, the primary drivers are deal uncertainty, reputation risk, competitive culture, and client demands.

## **2. What were your motivators of joining the Investment Banking industry, and how did this come into your mind in the first place?**

My interest in finance particularly in markets, corporate strategy, and valuation started early. An internship at a family office during high school showed me how changes in values like WACC can flip deal outcomes, sparking my curiosity to understand the logic behind them. Furthermore, being a member of my universities finance clubs and having conversations with mentors and alumni, I got even more exposure to the field, which motivated me further.

Another key motivator for me was the steep learning curve in IB, as I saw it as the fastest way to understand business fundamentals. Since I eventually want to start my own business specifically in the timepiece industry, I felt it would be a great foundation. And even if I am not able to start my own business, IB offers broad exit opportunities into private equity, venture capital, or corporate strategy which was also a motivator to join. Lastly, being in a high-performance environment is something that really appealed to me.

## **3. Among you and all your peers, how do you find enjoyment of working within the industry to be like? Is work ever stress-free and filled with only pleasurable experiences?**

Regarding enjoyment in IB, obviously enjoyment varies by individual, but for me personally- my enjoyment comes from the collaboration aspect of the job, especially on projects that require problem-solving in complex situations. Furthermore, I'm always in the presence of really capable and bright peers, and that's something I enjoy because it helps me sharpen my own thinking and have intellectual stimulating conversations. And lastly, when we do close deals, that's something I enjoy more than anything else, because it shows a real sense of impact. I feel like those hours, or rather days, weeks, months - of work have been fulfilled and I can see the end result.

Regarding whether the work is stress-free: it's rarely ever stress-free. There are occasional calm periods, but it's really similar to an economic cycle with peaks and troughs. While the wins do feel amazing, it's important to remember that the pleasure is intermittent because the baseline is demanding.

## **4. From a scale of 1-10, how important is money when accounting to the reason of being in the profession, and how do you think this affects your performance on the job?**

Regarding the impact of money, if I had to rate it on a scale of one to ten, I'd say it's about an eight. Money does matter and it's a significant motivator, but it's not the sole reason we do this; otherwise, the long hours wouldn't make sense. In terms of performance, money can be a positive driver because it pushes for discipline and commitment. However, I've also noticed that if money is the only motivator, burnout can happen faster. For example, when peers see lower-than-expected bonuses one year, their performance and contribution can dip. So it has both positive and negative impacts depending on how it's balanced.

**5. Can you describe how important money can be in increasing your stress tolerance within a field like Investment Banking? Do you think money plays a bigger role in attracting talent, or retaining them?**

I do think that money significantly increases tolerance for the demands of the job, maybe even tenfold, because higher compensation can make those long hours and pressures feel "worth it." That said, I believe money attracts talent more than it retains them in the long run. Many fresh graduates join for the compensation, but people stay because they enjoy the team culture, the type of deals, and the mentorship, not just the money. In other words, to really make sense of the intense hours over the long term, you need more holistic factors beyond just monetary rewards. While money helps justify the sacrifices, it's not enough by itself in the long run; it has to be accompanied by those other fulfilling elements.

**6. In what ways does Social Media affect people's perception of the industry, and one another within the industry?**

When it comes to social media's impact on perception, I do believe it creates unrealistic expectations. Often the media glamorizes the deals, the bonuses, and the lifestyle, and that's not always the reality. There can be years where great deals don't close, leading to lower bonuses, and you're not living that glorified lifestyle. In strong financial years, sure, it might look that way, but it's important to remember that's not the norm every year.

Another issue with social media is the culture of comparison. On platforms like LinkedIn, it's very easy to see when someone gets promoted or exits into private equity or venture capital, and you can also see signals of high bonuses through things like luxury purchases, cars, watches, or a new house. This visibility can create a distorted expectation that everyone is living a jet-setting life, when in reality, insiders know it's often grind-heavy and those highlights are curated. So, there's a misconception and image distortion that can make people feel pressured to appear successful, but it's important to remember these are just curated highlights and not an accurate representation of an investment banker's everyday life.

**7. Talk to me about a time you felt “FoMo” with another peer(s) in your field, how often does this happen? Do you think Social Media had a role in your feelings?**

For me personally, the times I've felt FOMO have usually come during bonus season. There have been years where I didn't receive as high of a bonus as some of my peers, simply because my performance wasn't on the same level. It's a bit of a FOMO moment when you see colleagues showing up with a new Rolex or a new Patek Philippe and you realize they got a bigger bonus or a promotion you didn't. The same thing can happen during promotion rounds when only a certain number of people get promoted to VP or director, and if you're not among them, it really hits hard.

Another scenario is when peers exit into private equity or venture capital. While I do enjoy working in investment banking, it's no secret that a lot of us see PE or VC as preferred exit routes. I've had a few peers make that jump, and if I haven't had the same success at the same time, it does trigger some

comparison. Social media amplifies this because you see these achievements highlighted, and it can spike that feeling of missing out a few times a year.

**8. Do you perceive that any other industry will value your skillset the same way, and pay you an equivalent amount? If so, please tell me what industry and why you think so.**

I do feel that there are other industries that would value my skill set and pay at a similar or even higher level. For example, private equity or growth equity roles require a similar skill set and often come with higher pay. Corporate development is another path; it involves similar analytical work, though sometimes with slightly lower compensation. And then there are hedge funds, where pay can vary depending on the firm, but can be quite high as well.

The reason is that a lot of these industries require the same foundational skills, financial modeling, strategic thinking, execution rigor, and client management, making these abilities highly transferable.

**9. Given the previous question, can you or will you ever leave the industry?**

As I've mentioned, I do plan to eventually transition into the industry of reselling high-end timepieces. However, beyond that, my main motivation for a career shift would be the right reasons. For instance, if I reach a stage where I want a better lifestyle without sacrificing growth, that would be a key motivator. Alternatively, if I seek more involvement in ownership and decision-making, something that's less prevalent in investment banking, I might look towards private equity, venture capital, or corporate development.

Ultimately, the key factors for me would be a strong team culture, engaging deal flow, and a clear upward trajectory. If I'm informed that there are promising bonuses or promotion opportunities on the horizon, that would definitely factor into my decision. It's important to remember that investment banking is a platform, and ultimately, timing and opportunity play significant roles.

**Don Wesno, 48** (Investment Broker at Middle-Market Firm / M&A Corporate Lawyer ), worked in WTC Metlife to 2001 - Email

**1. Can you list several ways and primary factors that cause your job in the financial industry, e.g. Investment Banking, stressful? What are the primary drivers behind that (if any)?**

Yeah, I think the number one way you know the investment banking industry is very stressful would be the workload for sure. The workload is definitely not like any other industry; there are just tons and tons of things that you need to be on top of. Besides client meetings, you have the massive inflow of emails then you also have what I would say is actual deal modeling; it's just a lot of nitty gritty pieces of work that when combined together become really time-consuming. Not only that, I think the competition is also quite crazy, people would stay friends with each other, but at the same time they're competing for the

same spot to be on top of one another to eventually be promoted and/or to not be under the bottom 10% bucket, which eventually gets removed. The threat of redundancy is constant, and when paired with you know the crazy amounts of work, it doesn't help.

**2. What were your motivators of joining the Investment Banking industry, and how did this come into your mind in the first place?**

I guess when people say or talk about the investment banking industry, you know the number one stigma would be the lifestyle, the crazy amounts of money, being able to work on really interesting big projects. For me, it was initially the money, but eventually it transitioned more into impact, and when leadership started to flow into my hands, it was more about being able to work with the high-performing team and thus refining my culture.

**3. Among you and all your peers, how do you find the enjoyment of working within the industry to be like? Is work ever stress-free and filled with only pleasurable experiences?**

I mean, contrary to what other people think, I think the investment banking industry is actually very fun. The only problem is that at the same time, you could be really stressed. There can be a lot of nightlife, a lot of like-minded people that you're affiliated around, and I guess if you like the type of work that is challenging and stimulating it is also the same environment for you it's also incredibly stressful when you had bonus season and you see a lot of dollars in your check dash you get a lot of flexibility to do anything that you want basically.

**4. From a scale of 1-10, how important is money when accounting to the reason of being in the profession, and how do you think this affects your performance on the job?**

I would say it's probably a nine in the beginning, and it will probably be a 10. And not to say that just because culture mattered more towards the end, but the money mattered less by a significant amount, but there were other aspects to look at besides the money. For me, I take pleasure in trying nice things, being able to afford luxury, and rewarding myself with things that I feel like I deserve, so of course, my money matters to me. I know that there were times when my bonus wasn't great, and eventually my performance was subpar for the next couple of weeks. I had a lot of resentment, and thus I would say that it affects my performance on the job by serving as motivation, but not only that, but also as compensation for the stress.

**5. Can you describe how important money can be in increasing your stress tolerance within a field like Investment Banking? Do you think money plays a bigger role in attracting talent, or retaining them?**

As I said before I think that in the investment banking industry money plays a big role in attracting new talent. I mean in the beginning you know I think it's also money plus lifestyle, but towards the end it helps with retaining them.

**6. In what ways does Social Media affect people's perception of the industry, and one another within the industry?**

I think in terms of age it's a little different. I know a lot of people or my staff who I guess you could say kind of compare a lot, and thus they form an unhealthy relationship with other people in that regard. I know for sure that the youth of today's world there has been much much more glamorization or ideation towards the industry because of a few reasons as well. People think investment banking and they allude to money and I guess that's part of the reason why a lot of people end up joining the industry, especially the newer recruits.

**7. Talk to me about a time you felt “FoMo” with another peer(s) in your field, how often does this happen? Do you think Social Media had a role in your feelings?**

I don't really use social media a lot, and as I got older, I found that it was less necessary; however, I can attest to the way my staff or other people react to the use of social media, especially. Yes, I hear a lot of chatter about "this person this" or "this person that", and a lot of the time you could kind of see that people turn down or have a Moody emotion after seeing those kinds of posts or social media interaction. If I had to answer this, formal definitely plays a part - and it's a significant one in today's society.

**8. Do you perceive that any other industry will value your skillset the same way and pay you an equivalent amount? If so, please tell me what industry and why you think so.**

Obviously, you have your known industries like quant trading, venture capital, private equity, and growth equity. But at the end of the day, they are all similar industries, or if not the same. They all have the same kind of skill sets; they all revolve around capital markets and money and capital, etc. It's literally the same thing just wrapped under a different blanket. In terms of work-life balance or work, if not less or more stressful, it would probably be equivalent as opposed to the IB world.

**9. Given the previous question, can you or will you ever leave the industry?**

Yes and no at the same time. I think, as mentioned above, the other alternatives are practically the same, so there really isn't any point in leaving unless it's to chase more money, which you can probably find in private equity, venture capital or quant trading or growth equity. The other alternative is probably corporate development in big corporations like Microsoft, basically any other large enterprise companies that have a lot of inorganic growth activity for M&A, but they don't pay as much. The only way I can

maintain my current lifestyle, be able to fulfill what I am used to or need, is simply to ride it out until I retire, or start a business which ends up being successful, or move to the industries as I mentioned before, not including corporate development.

**F2F Muhammad Reza** - 50, Investment Banker at Mid-Market IB (Indonesia), used to work IB in US

**1. Can you list several ways and primary factors that cause your job in the financial industry, e.g. Investment Banking, stressful? What are the primary drivers behind that (if any)?**

Easy. One factor would definitely be the amount of deal flow that comes to our desks, which typically is a lot of unnecessary work as well. I cannot emphasize the number of times that our bosses make us do the most random things, draft a lot of pitch decks or memorandums, marketing materials, which end up never being used. I think there are a lot of things wrong with the system, including the hierarchy, which ends up contributing to stress. When bonus season sucks as well, it's double the amount of stress.

**2. What were your motivators of joining the Investment Banking industry, and how did this come into your mind in the first place?**

Definitely the money - heard about it through friends, social media, and just general work or club stigma when I was in college. Eventually did every move that was intentional to move to the industry, and now kind of regret it.

**3. Among you and all your peers, how do you find enjoyment of working within the industry to be like? Is work ever stress-free and filled with only pleasurable experiences?**

It's pretty shitty if I'm being honest. The friends make up for it, and the money sometimes, but I would like some freedom and to sleep in once in a while. I don't sleep much. After a while I think I wouldn't be able to continue in this lifestyle, but I end up pushing through it anyway regardless.

**4. From a scale of 1-10, how important is money when accounting to the reason of being in the profession, and how do you think this affects your performance on the job?**

10. If this job didn't pay me this amount of money, I would not be in it. That being said, it's also a main motivator of performing well, so I don't get fired and I get to keep this lifestyle.

**5. Can you describe how important money can be in increasing your stress tolerance within a field like Investment Banking? Do you think money plays a bigger role in attracting talent, or retaining them?**

As I said above, it is probably the most important thing. A lot of people will try to bullshit you and tell you that they're looking for culture, fulfillment, anything other than money, but the truth is, I think what people are really after is the money, and eventually they'll try to rationalize their behavior by saying it's something else.

**6. In what ways does Social Media affect people's perception of the industry, and one another within the industry?**

This is a good one. These days, everyone is looking through TikTok, looking at private equity influencers or investment banking influencers, and thinking: "Wow, how lucky are they to be in such a high-paying industry?". But the truth is, all these people are also saying that the work is miserable, that they're moving to another job because it's terrible, and that it's not fit for everyone. I think people these days just try to fight and slither into the industry knowing that it's difficult, and knowing that it's tough, and it has definitely been glamorized to the actual quality of work

**7. Talk to me about a time you felt “FoMo” with another peer(s) in your field, how often does this happen? Do you think Social Media had a role in your feelings?**

I think FOMO definitely originates during bonus season, especially during the regular times I see my friends on social media, and they're just really doing whatever they're doing, or I can also say, which is what I am also doing. But people get paid in different tiers in bonus season, especially those who are in a higher position than you. Not everyone is paid the same, and it's based on performance so based on people's social media posts, it can tell who was paid more than me, and then in my opinion, I don't think that's fair, especially if we put in the same amount of hours. It's disheartening to see.

**8. Do you perceive that any other industry will value your skillset the same way, and pay you an equivalent amount? If so, please tell me what industry and why you think so.**

Realistically, no other industry will pay you the same amount. A lot of people will try to differentiate between investment banking, private equity, growth equity, VC, and any other high finance industry. Eventually, they'll come to the realization that there's really just the same thing, and the pay really differs based on skillset. And Quant, you have mathematical geniuses. In PE it's all similar modeling kind of work and talking to different I guess people, sourcing. The hours are the same besides quant, and that's simply because they require more qualifications, and the acceptance rate is maybe 1/4 of what IB is. No other industry will pay or will be crazy enough to pay you the same amount as this unless you're risking your life on the line to do something else.

The other exception would be software engineers, who are currently booming in the valley. Doctors who need to go to school for 12 years of their life to make good money, lawyers, where the job scope is totally something else, and you need passion for that. Something below IB is definitely corporate development. Corp dev is just M&A work for big companies, and that's basically it. You get maybe 1/3 or half of the salary of IB, but your working hours are really just 9:00 to 5:00, and maybe a little bit more if there's a deal going on. A lot of people transitioned from IB to Corp dev because of burnout, and while understandable, I do not foresee myself taking that kind of pay cut.

## 9. Given the previous question, can you or will you ever leave the industry?

Probably not at this point. Otherwise, how else am I going to pay for my other things? How am I going to keep the current lifestyle that I have? Some people venture into entrepreneurship, and that's totally respectable if you do not want to work for anyone else. But honestly, I don't have those kinds of aspirations, and I don't think I would want to take a pay cut for the kind of work that I'm doing.

First Line Coding

### DESC 1: Unpredictable & Interesting Workload (8 codes)

1. "unpredictable workload from working on live deals, which can cause sudden spikes in expectations and added last-minute deliverables" (Naman)
2. "timelines are client-driven and not controlled by us" (Naman)

3. "long hours from time zone overlaps and late-night comments on decks" (Naman)
4. "The workload is definitely not like any other industry; there are just tons and tons of things that you need to be on top of" (Don)
5. "massive inflow of emails then you also have what I would say is actual deal modeling; it's just a lot of nitty gritty pieces of work" (Don)
6. "if you like the type of work that is challenging and stimulating it is also the same environment for you" (Don)
7. "the amount of deal flow that comes to our desks, which typically is a lot of unnecessary work" (Muhammad)
8. "our bosses make us do the most random things, draft a lot of pitch decks or memorandums, marketing materials, which end up never being used" (Muhammad)

#### **DESC 2: Physical / Social Media Peer Benchmarking (14 codes)**

1. "competitive internal culture means you're constantly being benchmarked against your peers" (Naman)
2. "social media's impact on perception... creates unrealistic expectations" (Naman)
3. "the culture of comparison. On platforms like LinkedIn, it's very easy to see when someone gets promoted" (Naman)
4. "you can also see signals of high bonuses through things like luxury purchases, cars, watches, or a new house" (Naman)
5. "colleagues showing up with a new Rolex or a new Patek Philippe and you realize they got a bigger bonus" (Naman)

6. "peers exit into private equity or venture capital... Social media amplifies this" (Naman)
7. "people would stay friends with each other, but at the same time they're competing for the same spot to be on top of one another" (Don)
8. "my staff who I guess you could say kind of compare a lot, and thus they form an unhealthy relationship with other people" (Don)
9. "the youth of today's world there has been much much much more glamorization or ideation towards the industry" (Don)
10. "I hear a lot of chatter about 'this person this' or 'this person that', and a lot of the time you could kind of see that people turn down or have a Moody emotion after seeing those kinds of posts" (Don)
11. "heard about it through friends, social media, and just general work or club stigma" (Muhammad)
12. "everyone is looking through TikTok, looking at private equity influencers or investment banking influencers" (Muhammad)
13. "it has definitely been glamorized to the actual quality of work" (Muhammad)
14. "based on people's social media posts, it can tell who was paid more than me" (Muhammad)

### **DESC 3: Pressure and Expectations (6 codes)**

1. "high-stakes environment of the industry, where mistakes can have financial and relationship consequences" (Naman)
2. "deal uncertainty, reputation risk, competitive culture, and client demands" (Naman)
3. "rarely ever stress-free" (Naman)

4. "The threat of redundancy is constant, and when paired with you know the crazy amounts of work, it doesn't help" (Don)
5. "it's also incredibly stressful" (Don)
6. "there are a lot of things wrong with the system, including the hierarchy, which ends up contributing to stress" (Muhammad)

#### **DESC 4: Compensation Linked Validation (24 codes)**

1. "if I had to rate it on a scale of one to ten, I'd say it's about an eight" (Naman)
2. "money can be a positive driver because it pushes for discipline and commitment" (Naman)
3. "if money is the only motivator, burnout can happen faster" (Naman)
4. "when peers see lower-than-expected bonuses one year, their performance and contribution can dip" (Naman)
5. "money significantly increases tolerance for the demands of the job, maybe even tenfold" (Naman)
6. "money attracts talent more than it retains them in the long run" (Naman)
7. "people stay because they enjoy the team culture, the type of deals, and the mentorship, not just the money" (Naman)
8. "the number one stigma would be the lifestyle, the crazy amounts of money, being able to work on really interesting big projects. For me, it was initially the money" (Don)
9. "when you had bonus season and you see a lot of dollars in your check dash you get a lot of flexibility" (Don)

10. "I would say it's probably a nine in the beginning, and it will probably be a 10" (Don)
11. "I take pleasure in trying nice things, being able to afford luxury, and rewarding myself with things that I feel like I deserve" (Don)
12. "when my bonus wasn't great, and eventually my performance was subpar for the next couple of weeks. I had a lot of resentment" (Don)
13. "money plays a big role in attracting new talent... it's also money plus lifestyle, but towards the end it helps with retaining them" (Don)
14. "Definitely the money" (Muhammad)
15. "the money sometimes" (Muhammad)
16. "When bonus season sucks as well, it's double the amount of stress" (Muhammad)
17. "10. If this job didn't pay me this amount of money, I would not be in it" (Muhammad)
18. "it's also a main motivator of performing well, so I don't get fired and I get to keep this lifestyle" (Muhammad)
19. "it is probably the most important thing... what people are really after is the money, and eventually they'll try to rationalize their behavior by saying it's something else" (Muhammad)
20. "FOMO definitely originates during bonus season... Not everyone is paid the same" (Muhammad)

#### **DESC 5: Burnout or Lifestyle Sacrifices (9 codes)**

1. "it's rarely ever stress-free. There are occasional calm periods, but it's really similar to an economic cycle with peaks and troughs" (Naman)

2. "to really make sense of the intense hours over the long term, you need more holistic factors beyond just monetary rewards" (Naman)
3. "The only way I can maintain my current lifestyle, be able to fulfill what I am used to or need, is simply to ride it out until I retire" (Don)
4. "It's pretty shitty if I'm being honest" (Muhammad)
5. "I would like some freedom and to sleep in once in a while. I don't sleep much" (Muhammad)
6. "After a while I think I wouldn't be able to continue in this lifestyle, but I end up pushing through it anyway regardless" (Muhammad)
7. "A lot of people transitioned from IB to Corp dev because of burnout, and while understandable, I do not foresee myself taking that kind of cut" (Muhammad)
8. "Otherwise, how else am I going to pay for my other things? How am I going to keep the current lifestyle that I have?" (Muhammad)

#### **DESC 6: Exit Career Motivation (12 codes)**

1. "IB offers broad exit opportunities into private equity, venture capital, or corporate strategy" (Naman)
2. "I do plan to eventually transition into the industry of reselling high-end timepieces" (Naman)
3. "if I reach a stage where I want a better lifestyle without sacrificing growth, that would be a key motivator" (Naman)
4. "if I seek more involvement in ownership and decision-making... I might look towards private equity, venture capital, or corporate development" (Naman)

5. "private equity or growth equity roles require a similar skill set and often come with higher pay" (Naman)
6. "Corporate development is another path" (Naman)
7. "hedge funds, where pay can vary depending on the firm" (Naman)
8. "Obviously, you have your known industries like quant trading, venture capital, private equity, and growth equity... They all have the same kind of skill sets" (Don)
9. "there really isn't any point in leaving unless it's to chase more money" (Don)
10. "A lot of people will try to differentiate between investment banking, private equity, growth equity, VC... Eventually, they'll come to the realization that there's really just the same thing" (Muhammad)
11. "Some people venture into entrepreneurship, and that's totally respectable if you do not want to work for anyone else" (Muhammad)

#### **DESC 7: Culture (10 codes)**

1. "my interest in finance particularly in markets, corporate strategy, and valuation started early" (Naman)
2. "steep learning curve in IB, as I saw it as the fastest way to understand business fundamentals" (Naman)
3. "being in a high-performance environment is something that really appealed to me" (Naman)
4. "my enjoyment comes from the collaboration aspect of the job" (Naman)
5. "I'm always in the presence of really capable and bright peers, and that's something I enjoy" (Naman)

6. "when we do close deals, that's something I enjoy more than anything else" (Naman)
7. "eventually it transitioned more into impact, and when leadership started to flow into my hands, it was more about being able to work with the high-performing team and thus refining my culture" (Don)
8. "I think the investment banking industry is actually very fun" (Don)
9. "There can be a lot of nightlife, a lot of like-minded people that you're affiliated around" (Don)
10. "The friends make up for it" (Muhammad)

## **Second Cycle Coding —**

1. **Money for Lifestyle** – Compensation Linked Validation & Burnout or Lifestyle Sacrifices
  - a. Money = lifestyle traps, lifestyle inflation, feel trapped. Does money justify sacrifice?
2. **Comparison in Today's Workforce** - Physical / Social Media Peer Benchmarking
  - a. Comparison between one's check vs the other, linkedin/tiktok as a common tool, feels competitive in both a social media and a physical work sense.
3. **Costs of Doing the Job** - Pressure and Expectations & Unpredictable & Interesting Workloads
  - a. Stressful, and sometimes work is repetitive. Work can also be useless.
4. **Leaving or Staying** - Exit Career Motivation and Culture
  - a. IB is considered an ideal job for those looking to make money, and there is worse and less as well. CorpDev is more suited for balance, but high-finance jobs also exist. Culture is a determinant as well at a point where they choose to transition.