

## TURNOVER IN FINANCIAL SERVICE STARTUPS IN INDONESIA: THE MEDIATING EFFECTS OF CIVILITY, JOB SATISFACTION, AND AFFECTIVE COMMITMENT



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### Abstract

Startup companies enter the market with innovative products or services, operating in dynamic environments with limited resources. Dynamic business environments require organizations to pay attention to human resources, as employees are valuable assets. Startups experience high turnover rates, which disrupt business processes. This study aims to understand the factors and the importance of turnover in the top 10 financial service startups in Indonesia, with a sample of permanent staff with at least 1 year experience. Data collection was obtained through online questionnaires. Structural Equation Model (SEM) was used to test the research model with a sample size of 138 respondents. The results indicate that managerial support for employees and employees' perception of fairness towards the organization impact civility, known to increase employee job satisfaction, which in turn mediates civility with turnover intention, ultimately increasing affective commitment to reduce turnover intention. The study is limited to focusing on the top 10 financial service startups in Indonesia and does not explore the roles of age, gender, and job type differences, thus the results do not encompass the entire startup environment and its employees' personal factors. Future studies are expected to explore these aspects to provide deeper insights in subsequent research.

**Keywords:** Civility, Job Satisfaction, Affective Commitment, Turnover Intention

## INTRODUCTION

A startup company is an organization in the early stage of its operations in which it attempts to enter an existing market or create a new market through innovative products and services (Gurel & Sari, 2015). Startups typically have limited human resources and experience instability in pursuit of rapid growth, while operating in highly dynamic, technology-oriented markets (Robehmed, 2016). A dynamic business environment requires organizations to pay attention to human resource management, as employees are valuable organizational assets (Nguyen et al., 2022; Jannat et al., 2020; A. H. Khan & Aleem, 2014). Turnover intention in startup companies needs to be examined because high turnover rates can disrupt business processes and necessitate the recruitment of new employees (Oosthuizen et al., 2019). Several organizations have expressed dissatisfaction with high turnover rates that force human resource departments to continuously recruit new staff (Kashyap & Rangnekar, 2016).

In general, reducing turnover rates, achieving organizational goals, and creating a positive work environment require strong relationships between employees and the organization. Previous studies conducted in developing countries have examined the relationships among job satisfaction, affective commitment, and turnover intention, revealing that job satisfaction and affective commitment positively contribute to employee retention and reduce turnover intention (Demlie & Endris, 2021; Ngatuni & Matoka, 2020).

Employee retention increases alongside higher levels of job satisfaction. Employees with high job satisfaction tend to have personal goals aligned with organizational objectives, receive professional development opportunities, and feel appreciated for good performance, which encourages them to remain in the organization and contribute to achieving its goals. Several prior studies have demonstrated that job satisfaction is negatively associated with turnover intention (Suton & Nefianto, 2023; Wulandari & Gilang, 2023; Ngatuni & Matoka, 2020; Meria, 2019).

Turnover is also influenced by other factors such as workplace civility. Workplace civility is characterized by a positive social and psychological work environment reflected in considerate colleagues, the absence of rudeness, and mutual respect. Evidence suggests that workplace civility helps reduce turnover because employees remain committed to their jobs with high motivation and align their goals with the organization (S. Khan, 2022). Civility has been found to be negatively related to turnover intention (Yanchus et al., 2017; Moynihan & Landuyt, 2008; Hui et al., 2007) and fairness perception (Laschinger & Finegan, 2005). Additionally, job satisfaction has been identified as playing a role in the relationship between civility and turnover intention (Chen & Wang, 2019; Yanchus et al., 2015).

Achieving strong workplace civility requires managerial support in interactions with employees. This can be fostered through fair treatment, building trust, and engaging employees in discussions regarding work-related issues, thereby creating mutually respectful relationships in which employees feel their needs are considered. Research indicates that employees who feel respected by their managers demonstrate stronger commitment, better performance, higher organizational commitment, and contribute to a respectful work environment (Arshad et al., 2021; Hernandez et al., 2015; Gill & Sypher, 2009; Wiesenfeld et al., 2001).

In addition to managerial support, fairness perception is known to contribute to the creation of workplace civility. Employees' perceptions of fairness within organizations, also referred to as organizational justice, influence employee attitudes and behaviors, ultimately affecting their intention to remain or leave. Previous studies have revealed that workplace fairness is a crucial factor influencing ethical behavior in organizations (Laschinger & Finegan, 2005; Tepper & Taylor, 2003; Podsakoff et al., 2000).

The first research model reference discusses the mediating role of civility on turnover intention examined across various companies in Southeast Asia (Sadaqat et al., 2022). The second research model reference addresses turnover by examining the mediating role of affective commitment (Gessesse & Premanandam, 2023) among academic employees. According to Abid et al. (2018), scholars have often overlooked the mediating role of civility, making it relatively underexplored, whereas the mediating role of affective commitment in the second model has been extensively studied in prior research such as Kamel (2013), Kartika & Purba (2018), and Ngatuni & Matoka (2020). Therefore, this study integrates both research models into a single framework examined among employees of financial service startup companies in Indonesia.

The purpose of this study is to reveal and understand the factors contributing to turnover intention and the importance of addressing this issue in financial service startup companies. By investigating both direct and indirect relationships among managerial support, fairness perception, civility, job satisfaction, affective commitment, and turnover intention, this study is expected to provide a deeper understanding of factors influencing turnover intention and offer useful information and recommendations for managing organizational human resources.

## REVIEW OF LITERATURE

Turnover intention is a multi-stage process that begins with a negative psychosocial response or negative ability to interact with others toward the work environment, creating a process of cognitive and behavioral withdrawal (Kim et al., 2021). Turnover intention is a comprehensive manifestation of employees' dissatisfaction with their jobs, reflected in thoughts of resigning, preparation, and searching for new employment (Mat Rifin & Danaee, 2022; Emiroğlu et al., 2015). Turnover refers to the action or intention of employees leaving the company (Olubiyi et al., 2019). Based on the explanations from the literature, it can be concluded that turnover intention is the intention that arises from employees to seek other employment due to feelings and other factors within the organization.

Affective commitment refers to employees' emotional attachment, identification, and involvement in the organization along with its goals (Allen & Meyer, 1990). Affective commitment is a category of commitment characterized by an emotional bond that is inherent in an employee to involve themselves in the organization (Meyer et al., 1993). Employees who have high affective commitment tend to show a sense of ownership toward the company, increased involvement in organizational activities, a desire to achieve organizational goals, and a willingness to remain in the organization (Rhoades et al., 2001). Based on this, it can be concluded that affective commitment is a form of employee commitment to the organization in which employees feel emotionally attached and have a positive relationship with the organization, reflecting loyalty, feelings of happiness, and emotional attachment.

Job satisfaction is a subjective affective psychological perception influenced by the work environment (Castro & Martins, 2010). Warr & Inceoglu (2012) state that in human resource management, there are two relevant dimensions, namely job satisfaction and turnover intention. Job satisfaction is the result of an evaluation that emerges when employees compare their workplace experiences with their expectations, desires, and views regarding the rights they believe they should receive as employees (Hafidz, 2020). Based on the literature described above, it can be concluded that job satisfaction is an employee attitude based on their emotions toward their job, which influences well-being in creating employee loyalty.

Civility refers to behavior that is considerate, friendly or polite, and mutually respectful toward one another (Andersson & Pearson, 1999). Civility is conceptualized as a type of destructive behavior that disrupts standard organizational norms (Reio & Ghosh, 2009). Civility in the workplace refers to polite and friendly behavior toward other individuals (Elahi et al., 2020). From the opinions above, it can be stated that civility is an ethical aspect in the workplace that can be observed through polite actions, friendly attitudes, and respect for others in social interactions. It involves ways of communicating and behaving that create a comfortable and friendly environment.

Managerial support is a specific type of social support in the workplace (Mazzetti et al., 2019). Managerial support involves the recognition employees receive from their managers regarding their contributions and the way managers care about their well-being (Eisenberger et al., 2002). Managerial support represents managers' acknowledgment and attention to employees' contributions in the workplace and is a form of social support (Mazzetti et al., 2019). Based on these opinions, it can be concluded that managerial support is the effort made by leaders or managers within the organization to provide assistance, direction, and resources to their team members or employees.

Fairness perception is an important factor that influences employees' perceptions of the work climate (Abbas & Wu, 2019; Cropanzano et al., 2015). Organizational justice refers to employees' fairness perception in the workplace, namely how fairly employees perceive they are treated by the organization (Folger & Cropanzano, 2012). Fairness perception in the workplace is explained as employees' perceptions of the fairness of outcomes, procedures, and interactions within the company (Cropanzano et al., 2015). Choi (2008) argues that fairness perception is related to organizational behavior, as employees tend to be more positive when they perceive the organization as fair. Based on the literature above, it can be concluded that fairness perception is an important factor influencing employees' perceptions of the work climate, reflecting how employees view justice within the company.

## RESEARCH METHOD

The measurement consisted of Likert-scale items ranging from 1 (Strongly Disagree) to 4 (Strongly Agree). Three items from Miller et al. (1979) were adopted to measure turnover intention. Five items cited by Demlie and Endris (2021) from Allen and Meyer's study were used to measure affective commitment. Job satisfaction was measured using eleven items from Gazi et al. (2022). Three items developed by Porath and Erez (2009) were adopted to measure civility. Five items previously used in Anderson et al. (2002) were employed to

measure managerial support. Finally, six items adopted from Ambrose and Schminke (2009) were used to measure fairness perception, resulting in a total of 35 items.

The study population consisted of employees working in financial service startup companies in Indonesia that are licensed by the Financial Services Authority and have attracted high market interest and experienced rapid growth, such as Ajaib, Dana, Go-Pay, Kredivo, Modalku, OnlinePajak, Ovo, Pace, Spenmo, and Whiz (IDC Financial Highlights, 2023). The sample criteria included permanent employees at staff-level positions who had worked for at least one year.

This study employed a quantitative approach aimed at collecting data using purposive sampling through questionnaires distributed online via Google Forms and sent to respondents between November 2023 and January 2024, thereby generating primary data. Validity and reliability tests were conducted by examining Kaiser–Meyer–Olkin (KMO) and Measure of Sampling Adequacy (MSA) values, with thresholds above 0.5 indicating suitability for factor analysis. Additionally, reliability testing was performed using Cronbach’s Alpha with a threshold above 0.60.

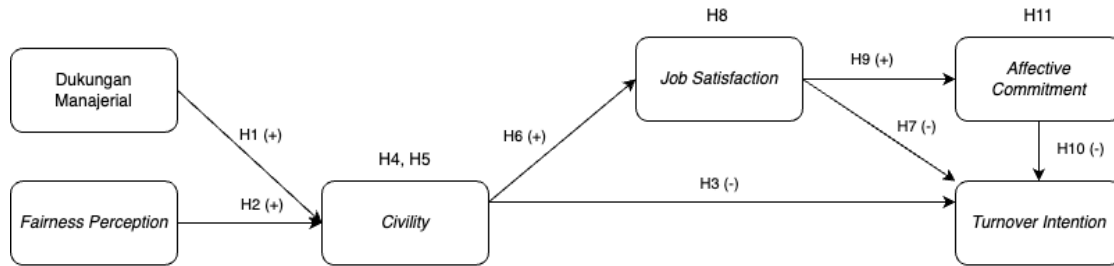
Pre-test results from 30 respondents indicated that 33 of the 35 statements met the KMO and MSA requirements ( $>0.50$ ) and reliability criteria with Cronbach’s Alpha values exceeding 0.50. Thus, 33 of the 35 indicators were considered valid and reliable. Based on SEM analysis guidelines proposed by Cohen (1988) and Christopher Westland (2010), the minimum required sample size for six variables and 33 indicators was 138 respondents. The Partial Least Squares Structural Equation Modeling (PLS-SEM) method was applied for data analysis, as the primary data did not meet the assumptions required for covariance-based SEM (CB-SEM).

### Research Hypothesis

Based on the review of the literature and previous research, the hypothesis proposed in this study is as follows:

- H1: Managerial support has a positive effect on civility.
- H2: Fairness perception has a positive effect on civility.
- H3: Civility has a negative effect on turnover intention.
- H4: Civility mediates the relationship between managerial support and turnover intention.
- H5: Civility mediates the relationship between fairness perception and turnover intention.
- H6: Civility has a positive effect on job satisfaction.
- H7: Job satisfaction has a negative effect on turnover intention.
- H8: Job satisfaction mediates the relationship between civility and turnover intention.
- H9: Job satisfaction has a positive effect on affective commitment.
- H10: Affective commitment has a negative effect on turnover intention.
- H11: Affective commitment mediates the relationship between job satisfaction and turnover intention.

## Research Model



## RESULTS AND DISCUSSION

Based on the results of the questionnaire distribution conducted online via Google Forms, a total of 138 respondents were obtained in accordance with the predetermined requirements. From the collected data, all respondents were valid and aged above 18 years, with the age distribution consisting of 18–26 years at 50% (69 respondents), 27–42 years at 49.3% (68 respondents), and above 42 years at 0.7% (1 respondent). In terms of gender, 63% were male (87 respondents) and 37% were female (51 respondents). Respondents' domicile distribution included Jakarta at 55.8% (77 respondents), Tangerang at 13.8% (19 respondents), Bogor at 7.2% (10 respondents), Depok at 5.8% (8 respondents), Bekasi at 5.8% (8 respondents), and others at 11.6% (16 respondents).

### Outer Model Analysis

Construct validity and reliability testing were conducted using the minimum standard loading factor value above 0.7 as presented in the outer loading table (Sarstedt et al., 2022). The results indicated that out of 32 indicators, 28 indicators were considered valid because their outer loading values exceeded 0.7 (0.705–0.933). Subsequently, internal consistency and indicator intercorrelations were assessed using composite reliability ( $CR > 0.7$ ), average variance extracted ( $AVE > 0.5$ ), and Cronbach's alpha ( $\alpha > 0.7$ ) (Sarstedt et al., 2022). The results showed that managerial support had Cronbach's alpha = 0.867,  $CR = 0.870$ ,  $AVE = 0.652$ ; fairness perception had Cronbach's alpha = 0.893,  $CR = 0.915$ ,  $AVE = 0.703$ ; civility had Cronbach's alpha = 0.827,  $CR = 0.887$ ,  $AVE = 0.745$ ; job satisfaction had Cronbach's alpha = 0.895,  $CR = 0.899$ ,  $AVE = 0.576$ ; affective commitment had Cronbach's alpha = 0.756,  $CR = 0.773$ ,  $AVE = 0.575$ ; and turnover intention had Cronbach's alpha = 0.709,  $CR = 0.732$ ,  $AVE = 0.630$ . Therefore, all variables satisfied the testing criteria.

Discriminant validity was evaluated using the Fornell–Larcker Criterion, in which each construct must exceed its highest correlation with other constructs. Cross-loading was also examined, requiring indicator loadings on their respective constructs to be higher than loadings on other constructs. Additionally, the Heterotrait–Monotrait Ratio (HTMT) was assessed, with acceptable values below 0.90. The results (Appendix 5) demonstrated that the Fornell–Larcker Criterion and cross-loading values met validity requirements, as each construct value was higher than others. The HTMT values also met the criteria ( $< 0.90$ ; 0.179–0.843), indicating that all constructs satisfied discriminant validity requirements.

Collinearity was examined to ensure the absence of regression bias by evaluating collinearity statistics (VIF), which should be below 5, as values above 5 indicate potential multicollinearity (Sarstedt et al., 2022). The results (Appendix 5) showed that all VIF values

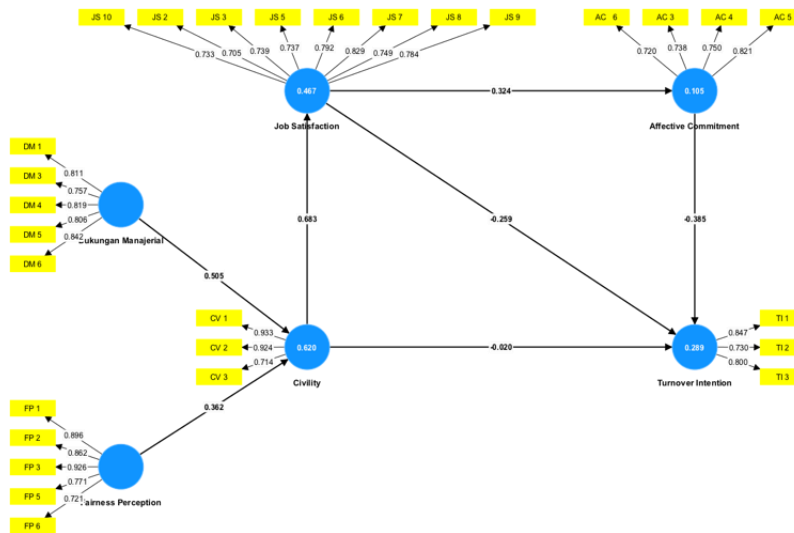
for the 28 indicators were below 5 (1.317–3.991), confirming no multicollinearity among constructs.

Regarding model fit, SRMR values below 0.10 indicate acceptable model fit (Hu & Bentler, 1999). Furthermore, NFI values closer to 1 indicate better model fit. The model fit results showed an estimated SRMR value of 0.081 (<0.10) and NFI of 0.704, which approaches 1. Therefore, the model in this study can be considered to meet the model fit criteria.

The R-square test was also conducted to explain the proportion of variance in dependent variables explained by independent variables. R-square values of 0.75 indicate substantial effect, 0.50 moderate effect, and 0.25 weak effect (Hair Jr. et al., 2017). The analysis results showed that civility had an R<sup>2</sup> of 0.620, indicating that civility was strongly influenced (62%) by managerial support and fairness perception, while 38% was explained by variables outside this study. Job satisfaction had an R<sup>2</sup> of 0.467, suggesting a weak influence (46.7%) from civility, with 53.3% explained by other variables. Affective commitment had an R<sup>2</sup> of 0.105, meaning it was weakly influenced (10.5%) by job satisfaction, with 89.5% explained by other factors. Lastly, turnover intention had an R<sup>2</sup> of 0.289, indicating a weak influence (28.9%) from job satisfaction and affective commitment, while 71.1% was influenced by other factors outside this study.

**Inner Model Analysis**

The following research results are illustrated in the T-value diagram:



**Figure 1.**  
**Path Coefficient T-Value**

Based on the T-value path diagram above, the T-statistics and path coefficients obtained from the bootstrapping process are presented in the table below.

**Table 1.**  
**Research Model Hypothesis Testing**

<b>Hypothesis</b>	<b>Original Sample (O)</b>	<b>T Statistics ((O/STDEV))</b>	<b>P-Values (P)</b>	<b>Decision</b>
<b>H1:</b> Managerial support has a positive effect on civility.	0.505	7.855	0.000	<b>Accept</b>
<b>H2:</b> <i>Fairness perception has a positive effect on civility.</i>	0.362	5.613	0.000	<b>Accept</b>
<b>H3:</b> <i>Civility has a negative effect on turnover intention.</i>	-0.020	0.224	0.411	<b>Reject</b>
<b>H4:</b> <i>Civility mediates the relationship between managerial support and turnover intention.</i>	-0.010	0.223	0.412	<b>Reject</b>
<b>H5:</b> <i>Civility mediates the relationship between fairness perception and turnover intention.</i>	-0.007	0.217	0.414	<b>Reject</b>
<b>H6:</b> <i>Civility has a positive effect on job satisfaction.</i>	0.683	14.486	0.000	<b>Accept</b>
<b>H7:</b> <i>Job satisfaction has a negative effect on turnover intention..</i>	-0.259	2.654	0.004	<b>Accept</b>
<b>H8:</b> <i>Job satisfaction mediates the relationship between civility and turnover intention.</i>	-0.177	2.529	0.006	<b>Accept</b>
<b>H9:</b> <i>Job satisfaction has a positive effect on affective commitment.</i>	0.324	3.886	0.000	<b>Accept</b>
<b>H10:</b> <i>Affective commitment has a negative effect on turnover intention..</i>	-0.385	5.512	0.000	<b>Accept</b>

Hypothesis	Original Sample (O)	T Statistics ( O/STDEV )	P-Values (P)	Decision
<b>H11:</b> <i>Affective commitment mediates the relationship between job satisfaction and turnover intention.</i>	-0.125	3.191	0.411	<b>Accept</b>

Hypothesis testing in this study used a significance level of 5% and a confidence level of 95%. T-statistics greater than 1.96 indicate a significant effect (Sarstedt et al., 2021). When p-values are less than 0.05, the alternative hypothesis is accepted. Furthermore, original sample values that are positive (without a minus sign) indicate positive relationships, and vice versa.

Based on the table above, H1 was accepted, indicating that managerial support has a significant positive effect on civility ( $O = 0.505$ ,  $|O/STDEV| = 7.855 > 1.96$ ,  $p = 0.000 < 0.05$ ). Testing of H2 also showed that fairness perception has a significant positive effect on civility ( $O = 0.362$ ,  $|O/STDEV| = 5.613 > 1.96$ ,  $p = 0.000 < 0.05$ ).

The results of H3 testing indicated rejection of the hypothesis, meaning civility does not significantly influence turnover intention ( $|O/STDEV| = 0.224 < 1.96$ ;  $p = 0.411 > 0.05$ ). Similarly, H4 was rejected, indicating that civility does not mediate the relationship between managerial support and turnover intention ( $|O/STDEV| = 0.223 < 1.96$ ;  $p = 0.412 > 0.05$ ). H5 was also rejected, suggesting that civility does not mediate the relationship between fairness perception and turnover intention ( $|O/STDEV| = 0.217 < 1.96$ ;  $p = 0.414 > 0.05$ ).

Based on the hypothesis testing results, H6 was accepted, demonstrating that civility has a significant positive effect on job satisfaction ( $O = 0.683$ ,  $|O/STDEV| = 14.486 > 1.96$ ,  $p = 0.000 < 0.05$ ). H7 was accepted, indicating that job satisfaction has a significant negative effect on turnover intention ( $O = -0.259$ ,  $|O/STDEV| = 2.654 > 1.96$ ,  $p = 0.004 < 0.05$ ).

H8 was also accepted, showing that job satisfaction mediates the relationship between civility and turnover intention ( $O = -0.177$ ,  $|O/STDEV| = 2.529 > 1.96$ ,  $p = 0.006 < 0.05$ ). This mediation is categorized as full mediation because the indirect effect is significant while the direct effect is not significant.

H9 was accepted, confirming a significant positive effect of job satisfaction on affective commitment ( $O = 0.324$ ,  $|O/STDEV| = 3.886 > 1.96$ ,  $p = 0.000 < 0.05$ ). H10 was accepted, indicating that affective commitment has a significant negative effect on turnover intention ( $O = -0.385$ ,  $|O/STDEV| = 5.512 > 1.96$ ,  $p = 0.000 < 0.05$ ).

Finally, H11 was accepted, demonstrating that affective commitment mediates the relationship between job satisfaction and turnover intention ( $O = -0.125$ ,  $|O/STDEV| = 3.191 > 1.96$ ,  $p = 0.001 < 0.05$ ). This mediation relationship can be categorized as partial mediation, as both the direct and indirect effects are significant.

**Discussion**

This study confirms the relationship between managerial support and civility, indicating that social support from managers to employees—such as recognizing contributions and showing concern for employee well-being—does not merely create a positive work environment but specifically enhances polite behavior, friendliness, and

respect in interpersonal interactions among employees. Managerial support in addressing work-related problems, providing flexibility in personal matters, understanding personal issues, serving as a space for discussing work and personal concerns, and demonstrating awareness of how job demands affect employees' lives serve as indicators of a healthy work environment. In other words, managerial support contributes to increased civility or a positive workplace climate. These findings are consistent with prior studies showing that leadership style and managerial support encourage employees to align with organizational goals, demonstrate organizational commitment, and exhibit positive performance and behavior (Wiesenfeld et al., 2001; Suliman & Al Obaidli, 2013; Hernandez et al., 2015; Dai et al., 2018; Arshad et al., 2021).

This study also confirms the correlation between fairness perception and civility, suggesting that employees' perceptions of organizational justice are a key factor influencing how they evaluate fairness within the organization and subsequently shape positive workplace behavior. Accuracy in decision-making, fairness in procedures, and perceived fairness in interactions between employees and the organization all contribute to employees' overall perception of a supportive work environment. These findings indicate that maintaining and strengthening fairness perceptions promotes a more positive workplace climate. Thus, greater employee trust in organizational fairness is associated with improved civility. This aligns with previous research demonstrating that fairness perception influences workplace civility, with employees who perceive their organization as fair more likely to report positive interpersonal behavior at work (Podsakoff et al., 2000; Tepper & Taylor, 2003; Muhammad, 2004; Reknes et al., 2021).

The study further reveals the absence of a significant effect of civility on turnover intention, despite civility reflecting polite, friendly, and respectful interpersonal behavior. This finding contrasts with earlier research reporting a relationship between civility and turnover intention (Hui et al., 2007; Moynihan & Landuyt, 2008; Yanchus et al., 2017). Similarly, the mediating role of civility in the relationships between managerial support and fairness perception with turnover intention was not supported. This suggests that a positive workplace climate does not mediate the effects of leadership support or fairness perception on employees' withdrawal tendencies. One possible explanation is that the majority of respondents belong to Generation Y and younger cohorts, which are known to exhibit higher turnover tendencies and frequently seek alternative employment opportunities (Nabahani & Setyo Riyanto, 2020).

This study highlights the role of civility in influencing employee job satisfaction, indicating that behaviors characterized by sensitivity, friendliness, politeness, and mutual respect significantly affect employees' psychological satisfaction. A workplace environment marked by supportive and considerate interactions contributes to positive psychological experiences among employees. Such conditions not only create a pleasant work atmosphere but also shape employees' evaluation of their job satisfaction. Supervisors who treat employees respectfully and with dignity without belittling them can positively influence satisfaction formation. Therefore, higher-quality social interactions correspond with higher job satisfaction, positioning civility as a predictor of employee job satisfaction. These findings are consistent with previous studies emphasizing the importance of workplace civility in enhancing and sustaining job satisfaction (Cortina et al., 2001; Wilson & Holmvall, 2013; Hur et al., 2015; Chen & Wang, 2019; M. S. Khan et al., 2021; Alias et al., 2022).

The findings also demonstrate the relationship between job satisfaction and turnover intention. Psychological satisfaction experienced by employees significantly affects various aspects of performance and engagement. Job satisfaction functions as an internal motivational driver that reduces employees' psychological responses related to thoughts of resignation and job-search behaviors that may harm organizations. Satisfaction with promotion opportunities, job status, working conditions, supervisory treatment, open communication, autonomy, recognition, and participation in decision-making influences employees' cognitive and behavioral withdrawal processes. Thus, higher job satisfaction leads to lower turnover intention. These results are supported by prior research demonstrating that job satisfaction reduces turnover intention (Meria, 2019; Ngatuni & Matoka, 2020; Radesman et al., 2023; Suton & Nefianto, 2023; Wulandari & Hafidz, 2023; Chang et al., 2023).

The mediating role of job satisfaction in the relationship between civility and turnover intention is also confirmed. Job satisfaction serves as a crucial mechanism linking respectful and supportive workplace interactions with employees' withdrawal processes. Satisfaction with one's job connects positive workplace behavior with improved organizational outcomes and reduced negative responses such as resignation thoughts and job-search preparation. Therefore, job satisfaction plays a pivotal mediating role between workplace civility and turnover intention. Although civility does not directly affect turnover intention, job satisfaction fully mediates this relationship. This finding aligns with previous studies indicating that job satisfaction mediates the relationship between civility and turnover intention (Yanchus et al., 2015; Chen & Wang, 2019).

Furthermore, the study identifies the role of job satisfaction in influencing affective commitment. Psychological satisfaction experienced by employees affects internal motivation and commitment levels, fostering a sense of ownership toward the organization. Employees satisfied with promotion opportunities, job status, working conditions, supervisory behavior, open communication opportunities, autonomy, recognition, and coworker relationships demonstrate stronger organizational commitment. In other words, higher job satisfaction corresponds with higher affective commitment. These findings are consistent with previous research demonstrating that job satisfaction influences affective commitment (Valaei & Rezaei, 2016; Lubis & Syah, 2019; Lima & Allida, 2021; S. Khan, 2022; Zhao & Nuangjamnong, 2023; Febrian et al., 2023).

The study also confirms the influence of affective commitment on turnover intention, highlighting the importance of emotional attachment to the organization in understanding employees' cognitive and behavioral withdrawal processes. Employees with strong emotional bonds to their organization are more likely to remain, not merely out of obligation but due to deep emotional involvement. High affective commitment reflects employees' sense of ownership and perception of organizational success as personal success. When employees perceive the organization as meaningful, emotionally engaging, and characterized by strong belongingness, turnover intention decreases. Thus, affective commitment can be considered an indicator of turnover intention. This finding is supported by prior studies demonstrating that affective commitment reduces employee turnover intention (Ngatuni & Matoka, 2020; Demlie & Endris, 2021; Serhan et al., 2022; Kmiecziak, 2022; Indra et al., 2023; Prihartanto & Syah, 2023).

Exploring further, the mediating role of affective commitment in the relationship between job satisfaction and turnover intention indicates that strong emotional attachment acts as a connecting mechanism between employee satisfaction and retention outcomes. Emotional attachment plays an essential role in strengthening the relationship between satisfaction and employee retention. Therefore, fostering emotional bonds between employees and organizations should be a strategic focus for reducing employees' intention to seek alternative employment. In other words, high affective commitment weakens the relationship between job satisfaction and turnover intention. These findings align with previous research indicating that affective commitment mediates the relationship between job satisfaction and turnover intention (Kamel, 2013; Kartika & Purba, 2018; Ngatuni & Matoka, 2020; Romeo et al., 2020; Wazir & Jan, 2020; Gessesse & Premanandam, 2023).

## CONCLUSION

This study reveals that managerial support and employees' fairness perception significantly influence workplace civility within the top 10 financial service startups in Indonesia. Workplace civility enhances employee job satisfaction, which subsequently mediates employees' turnover intention while also strengthening affective organizational commitment. Furthermore, affective commitment reduces employees' intention to seek alternative employment. Overall, the findings indicate that managerial support and perceived organizational fairness contribute to a positive workplace climate, which improves job satisfaction and affective commitment, ultimately lowering turnover intention among employees in financial service startup companies in Indonesia.

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