

Antecedent of job satisfaction and its impact on turnover intention in the financing industry in Indonesia**Yussy Santoso^{a*}, Engkos Achmad Kuncoro^a, Agustinus Bandur^a and Yosef Dedy Pradipto^a**^a*Management, Binus Business School, Binus University, Jl. Hang Lekir I No.6, RT.1/RW.3, Senayan, Kec. Kby. Baru, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10270, Indonesia***CHRONICLE***Article history:*

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*Customer incivility**Career opportunities**Emotional exhaustion**Schedule i-deals**Turnover intention***ABSTRACT**

This study examines how customer incivility, career opportunities, emotional exhaustion, and schedule i-deals influence job satisfaction and turnover intention among frontline sales and collection employees in Indonesia's financing (multifinance) industry. Grounded in Job Demands–Resources (JD-R) and Equity Theory, the model positions customer incivility as a key social demand, career opportunities and schedule i-deals as resources, emotional exhaustion as a strain outcome, job satisfaction as the core attitudinal response, and turnover intention as the proximate withdrawal cognition. Data were collected through a cross-sectional survey and analyzed using covariance-based structural equation modeling (CB-SEM) with LISREL 8.7 on responses from 438 employees across seven financing companies. The findings indicate that customer incivility and emotional exhaustion undermine job satisfaction and increase turnover intention, whereas career opportunities and schedule i-deals enhance job satisfaction; job satisfaction, in turn, reduces turnover intention and mediates the effects of key demands and resources on turnover intention. Practically, financing firms should prioritize customer-mistreatment controls, exhaustion prevention, credible career pathways, and negotiated schedule flexibility to stabilize frontline retention.

1. Introduction

Employee turnover refers to the repeated movement of employees into and out of an organization over a given period. This phenomenon can impose substantial costs and disrupt the operational readiness. High turnover typically increases recruitment and training expenses, weakens productivity and reduces workforce stability. In service-oriented settings, turnover is often intensified by employees' perceptions that alternative employers offer superior rewards or more attractive employment conditions than their current employer. Consequently, turnover is not merely a human resource statistic; it is a strategic risk that can undermine service continuity, customer relationships, and organizational performance. This challenge is particularly salient in Indonesia's financing institutions (lembaga pembiayaan), which provide funding or capital through various consumer and productive financing products.

The financial performance of financing companies is strongly tied to portfolio quality, which is commonly reflected in the Net Performing Financing (NPF) ratio. OJK statistics indicate that, in 2022, both gross and net NPF improved relative to the previous year, suggesting stronger repayment performance and risk management. However, sustaining such portfolio outcomes depends not only on credit policy and underwriting standards but also on frontline execution, particularly the work of sales and collection functions. Sales employees drive customer acquisition and originate receivables, whereas collectors support repayment discipline and reduce delinquency risk. When turnover is concentrated in these roles, the consequences can be immediate and material: the firm bears repeated hiring and onboarding costs, performance dips as new hires ramp up, and valuable tacit knowledge about local markets, customer behavior, and collection tactics is lost.

This indicates that turnover is a structurally important within the financial services ecosystem, including banking and multi-finance, rather than an isolated firm-level anomaly. Turnover intention is widely recognized as a proximal antecedent of actual turnover; the stronger an employee's intention to leave, the higher the likelihood of exit (Jacobs & Roodt, 2008). Elevated

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turnover intention can also erode organizational morale, weaken employees' sense of identification with the firm, and generate negative financial implications through recurring recruitment, training cycles and productivity loss (Belete, 2018; Chen et al., 2023; Joe et al., 2018). In this context, understanding how to reduce turnover intention and strengthen job satisfaction among salespeople and collectors is a priority for financing companies seeking sustainable performance. Notably, contemporary evidence suggests that job satisfaction does not guarantee retention. Regional workforce surveys indicate that although most employees report satisfaction with their current jobs, a substantial portion still plans to change employers within the next year. This gap signals a shift in employee expectations: many workers, especially younger cohorts, prioritize career progression and development opportunities even when their short-term affective evaluations of their jobs are positive. In Indonesia, survey evidence similarly indicates high reported satisfaction alongside a nontrivial proportion of employees actively considering leaving. For salespeople and collectors, whose work environments often involve intense targets, customer pressure, and field risks, this pattern implies that retention strategies must go beyond compensation and short-term satisfaction, addressing longer-horizon aspirations such as skill development, career mobility, and meaningful growth.

Research suggests that Generation X generally exhibits lower turnover intention, driven by preferences for stability, independence, and extrinsic rewards, such as pay, job security, and benefits (Mahmoud et al., 2021). In contrast, Millennials (Gen Y) tend to report higher turnover intentions, reflecting a stronger orientation toward meaningful work, rapid advancement, and alignment between personal and organizational values (Li et al., 2023; Rani & Samuel, 2016). Generation Z, which is increasingly dominant in entry-level and frontline roles, emphasizes intrinsic motives, autonomy, and work–life balance, and is often more sensitive to motivational loss and rigid work arrangements (Botezat et al., 2023; Kim et al., 2025; Popaitoon, 2022). Taken together, these generational patterns suggest that retention in financing companies requires tailored approaches that reflect the distinctive motivations and expectations of younger cohorts.

This study aims to examine the antecedents of job satisfaction and turnover intention among sales and collector employees in Indonesia's financing industry. Specifically, this study focuses on five key constructs that are theoretically and practically salient for frontline financial services work: customer incivility, career opportunity, emotional exhaustion, schedule i-deals, and job satisfaction (Baker & Kim, 2020; Lee et al., 2017; Rosen et al., 2011; Zhang et al., 2024). By integrating these variables, this study seeks to provide a comprehensive explanation of why salespeople and collectors consider leaving and how financing companies can design more adaptive human resource strategies to stabilize their frontline workforce.

2. Literature Review and hypothesis development

2.1. Literature Review

The literature review for this study is grounded in complementary theoretical perspectives that explain how employees interpret workplace experiences, allocate effort, and form intentions to remain with or leave an organization. Equity Theory clarifies how perceptions of fairness in exchange relationships shape attitudinal outcomes, whereas Job Demands–Resources (JD-R) Theory explains how demanding work conditions and available resources influence well-being and withdrawal-related cognitions. Equity Theory, first articulated by Adams (1963) and later refined by Adams and Freedman (1976), posits that employees evaluate the fairness of workplace exchanges through comparative judgments rather than absolute outcomes. The core proposition is that employees compare their perceived input–output ratio with the ratios of relevant referents. Inputs include time, effort, skills, education, and emotional labor, and outputs include salary, recognition, security, development opportunities, and promotion prospects. Perceived equity arises when ratios are judged to be balanced, whereas perceived inequity emerges when employees feel under- or, less commonly, over-rewarded. Importantly, Adams' formulation emphasizes that fairness judgments are social and psychological processes shaped by cognitive appraisal and subjective interpretation rather than objective calculation. Thus, the same reward structure may be experienced as fair by one employee and unfair by another, depending on reference standards, prior experience, and expectations.

In equity terms, job satisfaction can be understood as an affective response that reflects whether employees believe that the organization reciprocates their contributions appropriately. When employees perceive that they are treated fairly, particularly in relation to peers or comparable workers, satisfaction is more likely to develop and persist. Conversely, when employees believe that their contributions exceed the returns they receive, they experience psychological discomfort that motivates them to restore equity (Adams, 1963). Restoration can take behavioral forms, such as decreasing effort, reducing discretionary contributions, seeking better rewards, or attempting to secure advancement in the workplace. It can also take cognitive forms, such as changing referents, reinterpreting one's own inputs and outputs, or reframing the meaning of the rewards. When internal avenues for restoration are limited or appear implausible, employees may consider leaving the organization, making turnover intention a plausible equity-restoration response. From this perspective, turnover intention is not merely impulsive; it is a cognitively driven outcome that can emerge when persistent inequity is perceived, and alternative employment is judged more capable of delivering a balanced exchange.

Career opportunities are central to this fairness logic because they function as a salient organizational output that signals recognition and future reciprocity. Employees often interpret development pathways, training access, and promotion prospects as evidence that the organization values their contributions and is willing to invest in their growth. When career opportunities are perceived as limited, employees may infer that their future returns will not match their ongoing investment, which can reduce job satisfaction and elevate intentions to leave. This relationship is especially relevant for younger cohorts and

performance-based roles, where skill accumulation and upward mobility are closely tied to personal aspirations and economic progress. Accordingly, Equity Theory provides a strong conceptual rationale for linking career opportunities to job satisfaction and turnover intention, particularly when employees rely on comparative judgments about how their organization treats them relative to others.

While equity theory emphasizes distributive balance and social comparison, Job Demands–resources (JD-R) theory explains how work environments influence well-being and motivation by distinguishing between demands and resources. The JD-R model characterizes job demands as the physical, cognitive, or emotional aspects of work that require sustained effort and therefore incur physiological and psychological costs (Bakker & Demerouti, 2017). Job resources are aspects of work that help employees accomplish their goals, reduce demands, or promote learning and growth. The model proposes a health impairment pathway in which excessive demands deplete energy and contribute to strain and burnout, and a motivational pathway in which resources cultivate engagement and positive functioning. In demanding service contexts, the JD-R is especially useful because it explains how interpersonal stressors and performance pressures can translate into emotional exhaustion and subsequent withdrawal cognitions.

Customer incivility is widely interpreted as a social job demand because it introduces interpersonal threats and requires emotional regulation. Incivility refers to low-intensity deviant behavior that violates the norms of respect, with an ambiguous intent to harm (Andersson & Pearson, 1999). In customer-facing roles, incivility can manifest as rude language, dismissive gestures, disrespectful expressions, unreasonable complaints, or aggressive tones. The ambiguity of intent can intensify stress because targets may ruminate about meaning and blame, while offenders can deny responsibility and portray targets as overly sensitive. Service workers also occupy a constrained position: customers often face limited accountability, whereas employees may be penalized for reacting negatively. Prior studies emphasize that customer incivility differs from coworker incivility because of the transactional context, the customer's perceived power, and the employee's limited discretion to change policies that provoke dissatisfaction (Wilson & Holmvall, 2013). These features make customer incivility frequent, difficult to control, and psychologically expensive.

In JD-R terms, repeated exposure to customer incivility can deplete emotional resources and contribute to emotional exhaustion, which is considered the central dimension of burnout. Emotional exhaustion is defined as feeling emotionally overextended and depleted (Maslach & Jackson, 1981) and is commonly regarded as the core component of burnout in organizational settings (Maslach et al., 2018). Theoretical accounts of occupational stress suggest that stress emerges when demands exceed available resources, and prolonged exposure to high demands without adequate recovery undermines energy, motivation, and mental health. Employees who must continually manage difficult customer encounters may experience heightened strain, reduced capacity for self-regulation, and a sense of diminished control, all of which are conducive to emotional exhaustion. Empirical research has linked emotional exhaustion to a range of negative outcomes, including lower performance, reduced organizational commitment, absenteeism, and stronger turnover intention (Anasori et al., 2020; Cropanzano & Wright, 2001). In service work, exhaustion has implications for customer outcomes because depleted employees may struggle to maintain service quality and may become cynical or emotionally detached as coping strategies.

The JD-R model also highlights dynamic spirals that can worsen or improve employee functioning. Job crafting represents employees' proactive efforts to adjust job demands or acquire resources, potentially strengthening their well-being and performance over time (Tims et al., 2013). However, the JD-R model also recognizes self-undermining processes, in which strain leads to errors or inefficiencies that create additional demands, reinforcing a negative cycle (Bakker & Costa, 2014; Bakker & Wang, 2020). In high-pressure frontline roles, exhaustion may increase mistakes or reduce performance consistency, prompting corrective tasks, closer monitoring, or an additional workload that further intensifies demands. This reinforces the conceptual expectation that demanding customer interactions can initiate or amplify a maladaptive process culminating in withdrawal cognition, including turnover intention.

Within this framework, schedule *i*-deals can be conceptualized as a resource mechanism that helps employees manage their demands. Idiosyncratic deals (*i*-deals) are individualized, negotiated arrangements between employees and managers that provide mutual benefits and depart from standard policies (Rosen et al., 2011). They gained prominence alongside efforts to support work–life integration and accommodate diverse employee needs in the workplace. *I*-deals can involve changes to scheduling, tasks, training participation, or workload distribution and shape employee perceptions of support and reciprocity. When granted fairly and implemented effectively, *i*-deals may strengthen employees' sense that the organization values them, thereby enhancing commitment and motivation. Research on *i*-deals has associated them with favorable outcomes, such as higher performance, stronger engagement, greater perceived organizational support, and increased proactive contributions (Hornung et al., 2010; Liu et al., 2013; Ng & Feldman, 2015). These effects are consistent with the idea that personalized arrangements can improve the fit and reduce strain.

Schedule *i*-deals specifically refer to negotiated flexibility in daily work hours or scheduling arrangements (Vizcaino et al., 2023). Such arrangements often emerge when employees experience misalignment between work demands and personal responsibilities and seek individualized solutions that formal policies do not provide for. From a JD-R perspective, scheduling flexibility can buffer the negative effects of demands by increasing autonomy, enabling recovery, and reducing time-based conflicts. In demanding service roles, schedule flexibility may not eliminate customer-related stressors, but it can reduce cumulative strain by providing employees with greater control over when and how they allocate their efforts. Reduced strain

can translate into lower emotional exhaustion, which is expected to support more positive job attitudes and weaker turnover intentions. In addition, schedule i-deals may also carry symbolic meaning consistent with Equity Theory: employees may interpret individualized flexibility as recognition of their contributions, strengthening perceived fairness and satisfaction.

Career opportunities are frequently framed as job resources with direct implications for motivation, satisfaction, and retention. Career opportunities refer to employees' perceptions that the organization provides tasks, roles, and advancement pathways aligned with their interests and career goals (Kraimer et al., 2011). Career development is consequential for well-being and identity, and career decisions are often viewed as among the most important life decisions because of their socioeconomic and emotional implications (Hartung, 2011; Lent & Brown, 2020). Organizational career opportunities can take the form of training access, mentoring, internal mobility, and promotion prospects. When employees perceive strong development opportunities, they are more likely to view the organization as investing in their future, which supports commitment and reduces withdrawal cognition. Studies suggest that career opportunities foster positive job attitudes and can function as a critical retention lever, particularly among younger employees who value accelerated growth and meaningful progress (Barhate & Dirani, 2022; Muleya et al., 2022).

Promotion is often considered a key indicator of objective career success and is typically associated with higher pay and prestige. Organizations commonly base promotion decisions on signals of current performance and assessments of potential and skill readiness (Bidwell & Keller, 2024; Cascio & Aguinis, 2008). Learning through experience can position employees for advancement by building the competencies required for complex roles. However, career aspirations vary; some employees prefer stability, while others prioritize upward mobility, especially in the early career stages. Thus, perceived career opportunities are likely to have heterogeneous effects across individuals. Nevertheless, in performance-driven frontline roles, limited career opportunities can be particularly demotivating because employees may interpret stagnation as a ceiling on both recognition and income growth, thereby weakening job satisfaction and increasing turnover intention.

Job satisfaction is a foundational construct in organizational research and is widely defined as a pleasurable affective state resulting from an appraisal of job experiences (Silic et al., 2020; Wright, 2006). Job satisfaction reflects global attitudes toward work and is frequently considered an indicator of psychological well-being (Cropanzano & Wright, 2001). It is associated with positive organizational outcomes, such as commitment and constructive behavior, and is negatively related to withdrawal outcomes, such as absenteeism and turnover intention. Satisfaction is shaped by multiple factors, including fairness of rewards, quality of supervision, fit between job demands and employee capabilities, and perceptions of opportunity. The literature emphasizes that satisfaction is multidimensional: employees may be satisfied with certain facets (e.g., coworker relations) while being dissatisfied with others (e.g., promotion). This has motivated the development of global and facet-based measurement approaches. Instruments such as the Job Descriptive Index, Minnesota Satisfaction Questionnaire, and Job Satisfaction Survey capture satisfaction with facets including pay, promotion, supervision, and the work itself. Although scholars debate the precise contribution of each facet to overall satisfaction and how these weights change over time, there is broad agreement that satisfaction aggregates diverse evaluations of tasks, roles, interactions, incentives, and recognition.

Turnover intention is commonly defined as an employee's conscious and deliberate willingness to leave an organization in the near future (Mowday et al., 2013). Although it is distinct from actual turnover, it is widely used as the strongest proximal predictor because intention precedes action and is more accessible for research and intervention. Turnover can be voluntary or involuntary; regardless of type, it imposes costs through lost knowledge, disrupted operations, and replacement and training expenditures (Hinkin & Tracey, 2000). Voluntary turnover reflects an employee's decision to exit after weighing the reasons and consequences, and turnover intention captures the cognitive stage of this process. Identifying the antecedents of turnover intention is therefore valuable for organizations seeking to reduce turnover before it occurs by adjusting work design, support systems, and development pathways.

2.2. Conceptual Framework and Hypothesis

This study develops its hypotheses by integrating Job Demands–Resources (JD-R) theory and Equity Theory to explain how frontline employees form evaluative judgments about their work and how these judgments translate into withdrawal cognitions. The proposed relationships focus on customer incivility as a salient social demand, emotional exhaustion as a core strain response, career opportunities and schedule i-deals as key job resources, job satisfaction as a central attitudinal outcome, and turnover intention as the most proximal precursor of employee exit. Together, these constructs capture both the stress-based mechanisms emphasized by JD-R and the fairness-based evaluations emphasized by Equity Theory, which are particularly relevant in service-intensive roles, where employees must deliver performance under high interpersonal pressure (Fig. 1). Job satisfaction is commonly understood as a favorable emotional condition that emerges when employees positively evaluate their jobs and work settings. Early scholarship framed satisfaction as reflecting a sense of psychological ease and physical comfort at work, while more recent research shows that it is influenced not only by compensation, but also by supportive conditions, learning and growth opportunities, and the tone of daily social interactions. In customer-oriented roles, interpersonal encounters are especially consequential because they shape employees' emotions, self-worth and perceptions of respect.

From the Job Demands–Resources (JD-R) perspective, customer incivility constitutes a demanding aspect of work because employees must regulate their emotions and exert additional psychological effort to maintain service quality. Interactions with

rude, dismissive, or hostile customers can trigger negative emotions, drain enthusiasm, and unsettle employees' emotional equilibrium. Evidence suggests that customer incivility undermines perceptions of interaction quality and erodes positive judgments about work, thereby lowering job satisfaction, both directly and through strain-related processes. When such experiences become routine, employees may find it harder to experience meaning in their roles, feel less control, and develop negative job attitudes.

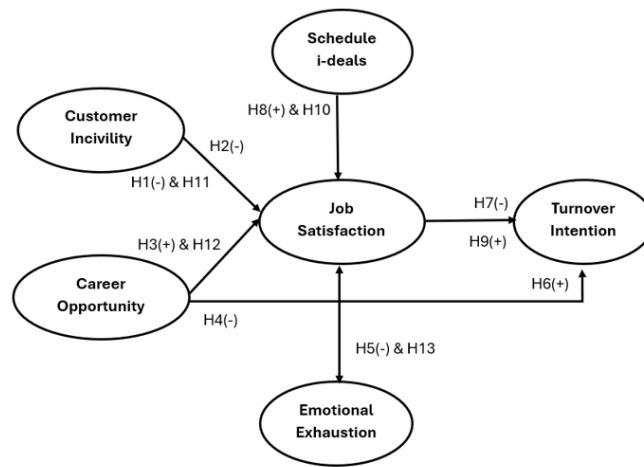


Fig. 1. Conceptual Framework

H₁: *Customer incivility is associated with lower job satisfaction among employees.*

Customer incivility is also expected to increase turnover intention. Service employees often face mistreatment from customers more frequently than from internal sources, and repeated exposure can lead to a persistent emotional burden. Although organizational research has traditionally emphasized incivility within the workplace, growing evidence shows that customer-driven incivility can harm attitudes toward clients, coworkers, and the organization itself. Equity Theory further clarifies why these experiences can foster withdrawal thinking: employees invest effort, skill, time, and professionalism; yet, incivility represents a negative “return” that violates reciprocity norms and can be perceived as unfair. Over time, perceived inequity may generate frustration and cynicism and encourage employees to restore balance through psychological distancing or by leaving the organization. Consistent with JD-R logic, when incivility consumes personal resources and compensating resources are insufficient, withdrawal becomes a plausible coping mechanism.

H₂: *Customer incivility is positively associated with turnover intention.*

Career opportunities refer to employees' perceptions that the organization provides roles, tasks, and developmental routes that align with their interests and long-term goals. Training access and credible promotion pathways signal recognition and value, supporting more favorable work attitudes among employees. From a JD-R standpoint, career opportunities operate as a job resource that boosts motivation and attachment by enabling goal achievement, facilitating growth, and offsetting demanding work costs. Empirical studies have repeatedly found that perceived development prospects are linked to higher job satisfaction, a pattern that may be particularly strong among younger employees who prioritize rapid learning and advancement.

H₃: *Greater perceived career opportunities are associated with higher job satisfaction.*

Career opportunities should also reduce turnover intentions. Equity Theory implies that employees judge whether organizational returns match their contributions, including future-oriented returns such as advancement potential. If employees believe their dedication is not met with realistic progression, the exchange may seem inequitable, lowering commitment and increasing the appeal of external alternatives. In contrast, when employees see clear pathways forward, they are more likely to expect future rewards for continued investment, thereby strengthening retention.

H₄: *Career opportunities are negatively associated with turnover intentions.*

Emotional exhaustion is a central pathway to strain. In JD-R terms, this reflects the health-impairment process that arises when demands chronically exceed available resources, depleting emotional energy and weakening motivation and engagement. Exhaustion is consistently linked to lower job satisfaction because drained employees struggle to sustain positivity, are more prone to cynicism, and evaluate their work environment more negatively, especially in high-contact service settings.

H₅: *Emotional exhaustion is negatively associated with job satisfaction.*

Exhaustion is also expected to increase turnover intention (TI). When employees feel persistently depleted and lack adequate resources to cope, disengagement and exit-related thinking can serve as strategies to protect their remaining resources. A large body of research supports this positive relationship.

H6: *Emotional exhaustion is positively associated with turnover intention.*

Job satisfaction remains one of the strongest attitudinal predictors of turnover intention, which is defined as the deliberate willingness to leave. Equity Theory suggests that satisfaction signals balanced exchanges, whereas dissatisfaction reflects unmet expectations and prompts corrective actions. Across decades of evidence, satisfied employees are less inclined to quit, whereas dissatisfied employees are more likely to consider alternatives.

H7: *Job satisfaction is negatively associated with turnover intention.*

Schedule i-deals are individualized, negotiated arrangements that provide flexibility in daily work hours or schedules. As a JD-R resource, scheduling flexibility can reduce time-related strain, improve recovery, and increase autonomy, benefits that are especially relevant in service roles requiring shifting demands or field-based adjustments. Prior studies have indicated that i-deals can enhance motivation and positive job evaluations because they offer practical support and communicate organizational care.

H8: *Schedule i-deals are positively associated with job satisfaction.*

Finally, this study proposes that job satisfaction is a key mechanism connecting demands and resources to turnover intention. Resources (career opportunities and schedule i-deals) should raise satisfaction and thereby lower turnover intention, whereas demands and strain (customer incivility and emotional exhaustion) should reduce satisfaction and thereby increase turnover intention.

H9: *Job satisfaction mediates the relationship between schedule i-deals and turnover intention.*

H10: *Job satisfaction mediates the relationship between customer incivility and turnover intention.*

H11: *Job satisfaction mediates the relationship between career opportunities and turnover intention.*

H12: *Job satisfaction mediates the relationship between emotional exhaustion and turnover intention.*

3. Research Method

3.1. Research Design

This study employed a quantitative survey design that combined descriptive and explanatory objectives. The descriptive component was used to summarize the characteristics of the collected data and provide an empirical profile of the key constructs measured in this study. The explanatory component was designed to verify the hypothesized relationships among variables through statistical hypothesis testing, allowing the study to conclude whether the proposed causal paths were supported by the survey evidence. The unit of analysis and observation consisted of frontline employees working as salespeople and collectors in the Indonesian financing (multifinance) industry. The time horizon was cross-sectional because the data were collected once during the study period rather than being collected repeatedly over time.

The research design aligned the descriptive objective with the need to capture the distributional properties and central tendencies of responses for each construct, while the explanatory objective focused on testing the directional effects specified in the conceptual model. Specifically, the study examined schedule i-deals, customer incivility, career opportunity, and emotional exhaustion as exogenous variables predicting job satisfaction, and further assessed customer incivility, career opportunity, emotional exhaustion, and job satisfaction as predictors of turnover intention. In addition, this study tested the indirect effects of job satisfaction as a mediating mechanism linking selected antecedents to turnover intention. Because this study sought to confirm a theoretically specified network of relationships rather than explore an unknown structure, a confirmatory modeling strategy was adopted.

3.2. Operationalization of Variables

All constructs in the conceptual framework were operationalized using established measurement instruments drawn from prior studies. Schedule i-deals were conceptualized as individually negotiated arrangements between employees and managers regarding work scheduling that provide flexibility and mutual benefits. This construct was measured using three items capturing employees' perceptions that their scheduling needs are considered, that scheduling requests can be accommodated, and that leave can be granted when personal circumstances require time away from routine duties (Vizcaino et al., 2023). Customer incivility was defined as low-intensity deviant behavior from customers that violates norms of respect and politeness and carries an ambiguous intent to harm. It was measured using ten items representing common manifestations of incivility in service interactions, including frequent complaints, negative comments, blame directed toward employees, disrespect for employee effort, inappropriate conduct, and other forms of discourteous verbal and nonverbal behavior during service encounters (Pu et al., 2024). Career opportunity was defined as employees' perceptions of the availability and fairness of internal development pathways and job opportunities that match their career interests and goals. This construct was captured using five items reflecting whether the organization offers career opportunities, whether such opportunities are available,

whether they align with employees' goals, and whether employees perceive the process as fair both internally and relative to external labor-market alternatives (Chen et al., 2021). Emotional exhaustion is defined as a depleted emotional state resulting from prolonged psychological strain and an inability to recover from work-related stressors. It was measured using three items reflecting feeling emotionally drained, being fatigued by work, and experiencing mental exhaustion when thinking about work plans and responsibilities (Pu et al., 2024). Job satisfaction is conceptualized as a positive affective evaluation of one's work experience and overall job conditions. It was measured using five items capturing satisfaction with work, genuine enjoyment of working, enthusiasm, satisfaction with achievements, and satisfaction with work experiences (Chen et al., 2021). Turnover intention is defined as an employee's conscious inclination to leave an organization in the foreseeable future. It was measured using four items that reflect the likelihood of staying, plans to leave in the near term, active job searching, and recurrent thoughts about quitting (Dodanwala et al., 2023).

3.3. Data Collection

Data were collected using an online structured questionnaire. All indicators were measured on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The questionnaire was constructed in Google Forms and distributed to the targeted respondents via WhatsApp. To reduce common method bias, in line with the recommendations of Podsakoff et al. (2012), several procedural remedies were embedded in the survey design and administration. Respondent confidentiality and anonymity were assured at the outset to reduce evaluation apprehension and social desirability pressures; accordingly, no identifying information, such as names, email addresses, or telephone numbers, was requested. In addition, the questionnaire was structured so that items measuring exogenous and endogenous variables were presented in separate sections, thereby reducing respondents' tendency to infer relationships and answer consistently in ways that could inflate correlations. Respondents were also explicitly informed that there were no correct or incorrect answers and that their responses would be used solely for scientific analysis, which was intended to encourage candid reporting of experiences and perceptions. Secondary data were consulted to contextualize the industry setting, including publicly available information on financing companies from the Indonesian Financial Services Authority and relevant reports from reputable survey institutions.

The target population consisted of sales and collector employees working in seven financing companies in Indonesia, selected based on asset size, spanning approximately IDR 1–25 trillion. Because the exact number of sales and collector employees across these organizations could not be precisely identified and because turnover rates in the sector are relatively high, this study determined a minimum sample size using a rules-based approach commonly applied in structural equation modeling. Following Hair et al. (2019), the minimum sample size was set to ten times the total number of indicators included in the model. With 35 indicators across the measured constructs, the minimum required sample size was 350 respondents. A non-probability quota sampling approach was used, reflecting the practical constraint of incomplete population frames and limited access to complete employee lists. To ensure a balanced representation and avoid excessive concentration of responses from a single firm, the quota was set at 50 respondents per company, with the intention that each quota include employees from both sales and collector functions. To verify eligibility, a screening question was embedded at the beginning of the questionnaire asking whether the respondent held a sales or collection position. Only respondents who confirmed this status were permitted to proceed to the main survey.

3.4. Tools of Analysis

The hypotheses were tested using covariance-based structural equation modeling (CB-SEM), implemented with LISREL version 8.7. CB-SEM was selected because the study aimed to confirm a theoretically specified model and evaluate both measurement quality and structural relationships within a unified framework, which is appropriate for models involving multiple latent constructs and mediating pathways. The analysis proceeded through the evaluation of the measurement and structural models. The measurement model was assessed using confirmatory factor analysis to examine the indicator validity and adequacy of the latent variable structure. Standardized factor loadings were used to evaluate convergent validity, with loadings above 0.50 indicating acceptable item performance for inclusion in subsequent modeling (Hair et al., 2019). Internal consistency reliability was assessed using construct reliability and variance extraction. Reliability was considered satisfactory when construct reliability met or exceeded 0.70 and variance extracted met or exceeded 0.50, indicating that the latent construct explained a substantial portion of the variance in its indicators and that the indicators consistently captured the intended concept (Hair et al., 2019). The measurement error for each indicator was conceptualized as one minus the squared standardized loading.

4. Result And Discussion

4.1. Respondent Characteristics

As shown in Table 1, the study involved 438 respondents, with a strong predominance of male participants (414 respondents; 95%), while female participants accounted for 24 respondents (5%). In terms of age, the sample was largely concentrated in the productive working-age groups. The largest age category was 20–32 years (234 respondents; 53%), followed by 33–44 years (183 respondents; 42%). Only a small proportion of respondents were aged 45–58 years (21 respondents; 5%), and none were above 58 years of age.

Table 1
Respondent Characteristics

Category	Frequency	Percentage
Gender		
Male	414	95%
Female	24	5%
Age		
20–32 years	234	53%
33–44 years	183	42%
45–58 years	21	5%
> 58 years	0	0%
Highest Education		
Senior high school	242	55%
Diploma	19	4%
Bachelor's degree	177	40%
Average monthly income (including sales incentives)		
< IDR 5 million	298	68%
IDR 5–7 million	126	29%
IDR 8–10 million	10	2%
> IDR 10 million	4	1%

Regarding education, most respondents had completed senior high school (242 respondents; 55%), followed by bachelor's degree holders (177 respondents; 40%), while diploma holders represented a small minority (19 respondents; 4%). For average monthly income, including sales incentives, most respondents reported earnings below IDR 5 million (298 respondents, 68%). The second-largest group earned IDR 5–7 million (126 respondents; 29%), whereas only a small fraction reported earnings above IDR 8 million.

4.2. Descriptive Analysis

A descriptive analysis was conducted to enrich the interpretation of respondents' perceptions of each study variable by examining the distribution of responses. To support consistent interpretation, response scores were converted into percentage indices by comparing the observed (actual) and maximum possible (ideal) scores. With 438 respondents and a five-point Likert scale, the ideal score per item was 2,190 (5×438), and the minimum possible score was 438 (1×438). The resulting percentage range (20%–100%) was divided into five equal intervals (16%) to classify the indices into five evaluation categories: very poor/very low (20%–36%), poor/low (37%–52%), moderate (53%–68%), good/high (69%–84%), and very good/very high (85%–100%) categories.

Table 2
Summary of Descriptive Statistics and Category Interpretation

Variable	Number of Items	Actual Score	Ideal Score	% Score	Category (Based on Index Range)
Schedule i-deals	3	5,446	6,570	82.90%	Good/High (69%–84%)
Customer incivility	10	16,585	21,900	75.70%	High (69%–84%)
Career opportunity	5	9,972	10,950	91.10%	Very High (85%–100%)
Emotional exhaustion	3	2,817	6,570	42.90%	Low (37%–52%)
Job satisfaction	5	9,740	10,950	88.90%	Very High (85%–100%)
Turnover intention	4	2,646	8,760	30.20%	Very Low (20%–36%)

The results indicate that schedule i-deals were rated in the “good” range (82.9% of responses). Customer incivility was perceived as “high” (75.7%), indicating frequent exposure to discourteous customer behavior. Career opportunity received a “very high” assessment (91.1%), suggesting that respondents generally perceived strong internal career prospects to be present. Emotional exhaustion was categorized as “low” (42.9%), implying that the respondents reported relatively limited emotional depletion. Job satisfaction was assessed as “very high” (88.9%), reflecting a strong positive affect toward work. Turnover intention was “very low” (30.2%), indicating a limited inclination to leave the organization in the near term.

4.3. Structural Equation Modeling Analysis

4.3.1. Confirmatory Factor Analysis

The measurement model fit was evaluated using CFA to confirm the unidimensionality of the indicators representing each latent construct. Indicator validity was assessed using standardized factor loadings (SLF), with values greater than 0.50 indicating acceptable convergent validity. Construct reliability was evaluated using construct reliability (CR) and variance extracted (VE), where $CR > 0.70$ and $VE > 0.50$ indicated satisfactory internal consistency and convergent validity at the construct level.

Table 3
Goodness of Fit Test Result

Fit Index	Result	Recommended	Value Interpretation
Chi-Square	1392.444	-	-
Probability	0	> 0.05	-
Chi-Square/DF	2.456	< 2	Marginal fit
RMSEA	0.0577	< 0.08	Good fit
GFI	0.85	> 0.90	Marginal fit
NNFI	0.972	> 0.90	Good fit
NFI	0.957	> 0.90	Good fit
AGFI	0.823	> 0.90	Marginal fit
RFI	0.952	> 0.90	Good fit
IFI	0.975	> 0.90	Good fit
CFI	0.975	> 0.90	Good fit

As shown in Table 3, the RMSEA value of 0.0577 indicates a good fit, and most incremental fit indices exceed the recommended thresholds, supporting the adequacy of the measurement model for subsequent analyses.

Table 4
Validity and Reliability Test Result

Construct/Indicator	SLF (≥ 0.50)	SLF ²	Error	CR (≥ 0.70)	VE (≥ 0.50)	Remark
Schedule i-deals	-	-	-	79.20%	0.56	Reliable
KS1	0.72	1	0	-	-	Valid
KS2	0.719	1	0	-	-	Valid
KS3	0.802	1	0	-	-	Valid
Customer Incivility	-	-	-	94.60%	0.638	Reliable
PPTS1	0.856	1	0	-	-	Valid
PPTS2	0.839	70%	0.296	-	-	Valid
PPTS3	0.773	60%	0.402	-	-	Valid
PPTS4	0.774	0.599	0.401	-	-	Valid
PPTS5	0.746	56%	0.443	-	-	Valid
PPTS6	0.747	56%	0.442	-	-	Valid
PPTS7	0.879	77%	0.227	-	-	Valid
PPTS8	0.744	0.554	0.446	-	-	Valid
PPTS9	0.783	61%	0.387	-	-	Valid
PPTS10	0.831	69%	0.309	-	-	Valid
Career Opportunity	-	-	-	0.913	0.679	Reliable
KB1	0.821	67%	0.326	-	-	Valid
KB2	0.828	0.686	0.314	-	-	Valid
KB3	0.772	0.596	0.404	-	-	Valid
KB4	0.871	0.759	0.241	-	-	Valid
KB5	0.824	0.679	0.321	-	-	Valid
Emotional Exhaustion	-	-	-	0.894	0.738	Reliable
KE1	0.902	0.814	0.186	-	-	Valid
KE2	0.883	0.78	0.22	-	-	Valid
KE3	0.787	0.619	0.381	-	-	Valid
Job Satisfaction	-	-	-	0.91	0.672	Reliable
KK1	0.751	0.564	0.436	-	-	Valid
KK2	0.942	0.887	0.113	-	-	Valid
KK3	0.899	0.808	0.192	-	-	Valid
KK4	0.633	0.401	0.599	-	-	Valid
KK5	0.837	0.701	0.299	-	-	Valid
Turnover Intention	-	-	-	0.911	0.722	Reliable
NBK1	0.712	0.507	0.493	-	-	Valid
NBK2	0.892	0.796	0.204	-	-	Valid
NBK3	0.902	0.814	0.186	-	-	Valid
NBK4	0.878	0.771	0.229	-	-	Valid

Table 4 shows that all indicators have SLF values above 0.50, indicating an acceptable convergent validity. In addition, all constructs met the recommended thresholds for VE (> 0.50) and CR (> 0.70), supporting the reliability and internal consistency of the measurement model.

4.3.2. Structural Model Fit

After establishing the adequacy of the measurement model, the full structural model was estimated to evaluate the overall model fit and the structural relationships among the latent variables. Structural model fit was assessed using multiple fit indices, as summarized below.

Table 5

Structural Model Fit Test Result

Fit Index	Result	Recommended	Value Interpretation
Chi-Square	1507.314	-	-
Probability	0	> 0.05	-
Chi-Square/DF	2.644	< 2	Marginal fit
RMSEA	0.0613	< 0.08	Good fit
GFI	0.839	> 0.90	Marginal fit
NNFI	0.968	> 0.90	Good fit
NFI	0.953	> 0.90	Good fit
AGFI	0.812	> 0.90	Marginal fit
RFI	0.948	> 0.90	Good fit
IFI	0.971	> 0.90	Good fit
CFI	0.971	> 0.90	Good fit

Based on Table 5, the RMSEA of 0.0613 indicates a good fit, and most incremental fit indices exceed the recommended cutoffs, suggesting that the structural model is acceptable for hypothesis testing. The estimated structural equations indicate that job satisfaction is positively predicted by schedule i-deals and career opportunities and negatively predicted by customer incivility and emotional exhaustion. Turnover intention was negatively predicted by job satisfaction and career opportunity and positively predicted by customer incivility and emotional exhaustion.

4.3.3. *R-Square*

R-square values were used to assess the proportion of variance in the endogenous variables explained by their predictors (Table 6).

Table 6

R-Square Test Result

Endogenous Variable	Path	Coefficient	R-Square
Job Satisfaction (KK)	KS → KK	0	0
Job Satisfaction (KK)	PPTS → KK	0	0
Job Satisfaction (KK)	KB → KK	0	0
Job Satisfaction (KK)	KE → KK	0	0
Turnover Intention (NBK)	PPTS → NBK	0	0
Turnover Intention (NBK)	KB → NBK	0	0
Turnover Intention (NBK)	KE → NBK	22%	0.346
Turnover Intention (NBK)	KK → NBK	-25%	0.346

As presented in Table 6, the R-squared for job satisfaction (KK) is 0.440, indicating that schedule i-deals, customer incivility, career opportunity, and emotional exhaustion jointly explain 44.0% of the variance in job satisfaction, with the remaining 56.0% attributable to factors outside the model. The R-square for turnover intention (NBK) is 0.346, indicating that customer incivility, career opportunity, emotional exhaustion, and job satisfaction explain 34.6% of the variance in turnover intention.

4.4. *Hypothesis Testing*

This study tested the hypotheses using the full structural model by examining the estimated *t*-values to assess the significance of the relationships among the variables. The results cover direct and mediation effects. All reported significance decisions follow a one-tailed test at the 5% level ($t \geq 1.65$) (Table 7).

Table 7

Direct and Mediation Hypothesis Testing

Hypothesis	Path	Path Coefficient	T-Value	Decision
H ₁	PPTS → KK	0	-6	Accepted
H ₂	PPTS → NBK	0	5	Accepted
H ₃	KB → KK	0	4	Accepted
H ₄	KB → NBK	0	-3	Accepted
H ₅	KE → KK	0	-3	Accepted
H ₆	KE → NBK	0	5	Accepted
H ₇	KK → NBK	-25%	-4.363	Accepted
H ₈	KS → KK	40%	7.315	Accepted
H ₉	KS → KK → NBK	0	-4	Accepted
H ₁₀	PPTS → KK → NBK	0	4	Accepted
H ₁₁	KB → KK → NBK	0	-3	Accepted
H ₁₂	KE → KK → NBK	0	2	Accepted

The overall effect is also presented in Fig. 2. The findings indicate that customer incivility (PPTS) has a negative and significant effect on job satisfaction (KK) and a positive and significant effect on turnover intention (NBK). Career opportunity (KB) positively predicted job satisfaction and negatively predicted turnover intention. Emotional exhaustion (KE) reduces job satisfaction and increases turnover intention. Job satisfaction significantly reduces turnover intention. Schedule i-deals (KS) positively and significantly improved job satisfaction.

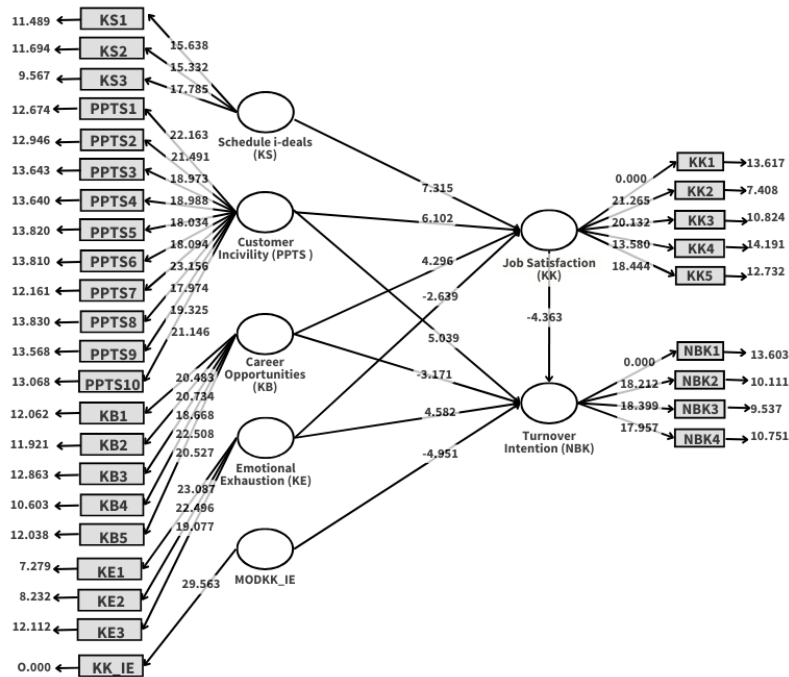


Fig. 2. Overall Effect of Estimated Model

The mediation analysis evaluated whether job satisfaction functions as an intervening mechanism linking antecedent variables to turnover intention. Job satisfaction significantly mediated the effects of schedule i-deals, customer incivility, career opportunities, and emotional exhaustion on turnover intention. The direction of the indirect effects shows that schedule i-deals and career opportunities reduce turnover intention through increased job satisfaction, whereas customer incivility and emotional exhaustion increase turnover intention through decreased job satisfaction.

4.5. Discussion

The findings provide robust empirical support for the view that customer incivility functions as a salient social stressor in the workplace, particularly for sales and collection employees in Indonesia’s financing industry, while extending the job stress literature by emphasizing external stressors that often lie outside direct organizational control. Theoretically, repeated negative social encounters with customers deplete employees’ affective resources and undermine their positive evaluation of work, thereby reducing job satisfaction. This pattern is consistent with prior evidence showing that customer incivility triggers employees’ emotional shifts (Pu et al., 2022). Beyond immediate affective costs, customer incivility may be especially damaging because it can spill over into broader interpersonal dynamics at work, contributing to lower job satisfaction, poorer performance, and reduced customer retention (Chen et al., 2023; Pu et al., 2022, 2022). However, the present results diverge from those of Shahzad et al. (2023), who found no effect of customer incivility on job satisfaction. Their explanation suggests that employees facing low pay and job insecurity may respond more neutrally to job demands and become less concerned about uncivil customers, indicating that economic strain and employment conditions may shape the appraisal of incivility.

The positive association between customer incivility and turnover intention strongly validates the Conservation of Resources Theory, which posits that employees strive to protect valued resources, such as emotional energy and self-esteem. Exposure to uncivil treatment from customers constitutes a meaningful resource loss, and turnover intention can be interpreted not only as an emotional reaction but also as a rational, cognitive coping strategy to prevent further depletion. This study also extends the literature that has predominantly examined incivility from supervisors or coworkers (Chen et al., 2021; Muhammad & Sarwar, 2021) by highlighting the consequences of customer-based incivility, which remains comparatively underexplored (Baker & Kim, 2020; Boukis et al., 2020). These results align with prior findings that employees may contemplate leaving as a means of compensation and recovery after incivility-induced resource loss (Khairunisa & Muafi, 2022; Pu et al., 2022). Customer incivility can erode the sense of fairness and reciprocity that employees expect at work (Cheng et al., 2020), thereby intensifying withdrawal cognitions. In this framing, considering resignation becomes a logical step for employees seeking to protect themselves and to restore psychological equilibrium.

Career opportunities emerged as a positive predictor of job satisfaction, reinforcing and extending motivational perspectives by positioning career opportunities as critical job resources. The findings suggest that career opportunity operates beyond a hygiene factor in Herzberg's Two-Factor Theory, functioning as a motivator that actively increases satisfaction. This is consistent with the idea that job satisfaction is shaped not only by current job conditions but also by employees' future-oriented self-concept and expectations, which can provide purpose and optimism in the workplace. Therefore, access to meaningful career opportunities may cultivate more positive attitudes and stronger engagement, as emphasized by Schaufeli and Taris (2014). More specifically, the results underline the importance of employees' perceptions of the availability of opportunities that fit their interests and career goals, in line with the definition proposed by Kraimer et al. (2011). When employees are offered advancement and growth, they feel valued and respected (Al Bastaki et al., 2021), which promotes positive attitudes toward work (Chen et al., 2023). This implication is particularly relevant for newer workforce cohorts, such as Generation Z, who seek tangible rewards through promotions and career development opportunities (Barhate & Dirani, 2022). Accordingly, providing career opportunities should be understood as a strategic investment in human capital that shapes employee satisfaction and positive organizational orientation.

The negative effect of career opportunity on turnover intention further supports the Social Exchange Theory, whereby organizational investments in employees are interpreted as valuable resources that generate obligations of reciprocity, expressed through loyalty and reduced intent to leave. These findings also align with equity theory (Adams, 1965), which posits that employees remain motivated when they perceive a balance between their contributions and the outcomes they receive, including recognition and career prospects. When career opportunities are perceived as unfair or limited, employees may interpret this as inequity, which can trigger demotivation and prompt job-search behavior in pursuit of a more balanced exchange. Empirically, the present evidence is consistent with prior research indicating that career development reduces employee turnover (Dewi & Nurhayati, 2021; Huyghebaert et al., 2019) and results demonstrating a negative link between career opportunity and turnover intention (Chen et al., 2023). Collectively, these results strengthen the theoretical argument that perceived injustice stemming from constrained career prospects is a major driver of withdrawal and exit intention.

Emotional exhaustion has been found to be negatively related to job satisfaction, offering strong empirical support for the central propositions of burnout theory (Maslach & Jackson, 1981). Emotional exhaustion reflects more than physical fatigue; it is a psychological state that diminishes individuals' capacity to experience positive affect and fulfillment at work. When employees' positive emotional resources are depleted, it becomes "difficult for employees to experience meaning and value in their work" (Pu et al., 2022), leading to more negative affective and cognitive job evaluations. Prior research has similarly identified emotional exhaustion as a critical antecedent of adverse work outcomes and a major barrier to well-being, often undermining physical and mental health and reducing or even extinguishing work enthusiasm (Feng et al., 2023). Over time, employees' work evaluations may decline. Consistent with evidence across industries, emotional exhaustion is associated with reduced job satisfaction (Abdi et al., 2023; Kinder et al., 2023; Parray et al., 2023) and heightened intention to leave (Matthews & Edmondson, 2022; Pu et al., 2022), reinforcing the view that exhaustion is a key predictor of dissatisfaction through the loss of essential psychological resources.

The positive and significant effect of emotional exhaustion on turnover intention is theoretically coherent and is supported by substantial empirical evidence (Alola et al., 2019; Gedik et al., 2023; Nguyen et al., 2023; Pu et al., 2022). Within the Conservation of Resources Theory, turnover intention represents a logical consequence of chronic resource depletion. This finding is also consistent with the Job Demands-Resources (JD-R) model (Demerouti et al., 2001), which suggests that high job demands without adequate resources contribute to emotional exhaustion and ultimately increase turnover intention (Qin et al., 2023). From a Social Exchange Theory perspective, turnover intention can be conceptualized as a withdrawal-based coping strategy; when employees experience the exchange relationship as unfair and costly, emotional exhaustion may intensify and foster intentions to leave (Schaufeli & Bakker, 2004).

The negative association between job satisfaction and turnover intention reaffirms one of the most established relationships in organizational research. Job satisfaction, as a core work-related factor (Cotton & Tuttle, 1986), captures employees' positive emotional and cognitive appraisal of their work and should therefore reduce the "conscious and deliberate willfulness to leave the organization" (Tett & Meyer, 1993). This is consistent with meta-analytic evidence identifying job satisfaction as a leading antecedent of turnover intention (Park & Min, 2020) and extensive empirical support (Boğan & Dedeoğlu, 2017; Chen & Wang, 2019). Confirming this foundational link also strengthens the credibility of the broader model by validating its core premise: dissatisfaction motivates employees to consider alternatives (Mobley et al., 1978).

The positive effect of schedule i-deals on job satisfaction contributes to the i-deals literature by clarifying the underlying psychological mechanisms. From a needs-fulfillment perspective, schedule flexibility constitutes a personalized, negotiated resource that supports employees' autonomy and enables them to align their work schedules with their preferred arrangements, which is associated with higher satisfaction (Vizcaino et al., 2023). From a social exchange perspective, schedule i-deals may signal perceived organizational support, indicating that the organization values employees' unique contributions. Such recognition can strengthen commitment (Rosen et al., 2011) and enhance psychological capital, including vigor, confidence, and self-efficacy (Liao et al., 2016; Ostrom et al., 2016). These resources bolster motivation and satisfaction, consistent with earlier research (Ho & Kong, 2015).

5. Conclusions

This study examined how customer incivility, career opportunities, emotional exhaustion, and schedule i-deals shape job satisfaction and turnover intention among employees in the financing industry. Overall, the results show that interpersonal stressors originating from customers and internal psychological strain are detrimental to employee attitudes, whereas developmental and flexible work resources strengthen positive work evaluations and retention-related results. Customer incivility significantly reduced job satisfaction while simultaneously increasing turnover intention, indicating that repeated exposure to rude or disrespectful customer behavior undermines employees' positive appraisal of their work and encourages withdrawal cognitions. In contrast, perceived career opportunity had a significant positive effect on job satisfaction and a significant negative effect on turnover intention, suggesting that clear prospects for growth and advancement are important organizational resources that enhance satisfaction and discourage thoughts of leaving. Emotional exhaustion showed the opposite pattern: higher exhaustion significantly decreased job satisfaction and increased turnover intention, reinforcing the view that depleted emotional resources erode work-related well-being and accelerate exit intentions. Schedule i-deals were positively associated with job satisfaction, implying that individualized scheduling flexibility contributes to favorable work experiences. Job satisfaction is a central mechanism in this model. Higher job satisfaction significantly reduced turnover intention, and job satisfaction mediated the effects of schedule i-deals, customer incivility, career opportunities, and emotional exhaustion on turnover intention. This indicates that these antecedents influence intentions to leave largely through their capacity to improve or deteriorate employees' satisfaction with their current job. The findings emphasize that improving job satisfaction by reducing customer-related mistreatment and emotional depletion while expanding career pathways and flexible arrangements offers a practical route for lowering turnover risk in the financing sector.

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