

# The Impact of (In)Civility on Selected Individual and Organisational Outcomes in Financial Services



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**Orientation:** Despite its ubiquitous impact, the South African financial services sector lacks understanding of the constructs of civility and incivility.

**Research purpose:** The study investigated the impact of (in)civility on work engagement, organisational citizenship behaviour (OCB), and turnover intention in a South African financial services organisation using adapted (in)civility scales.

**Motivation for the study:** The dearth of research within the South African financial services organisation on the constructs of (in)civility and its impact as well as the testing of an adapted tool, necessitated this research.

**Research approach/design and method:** A non-experimental research design, with purposive sampling ( $N = 305$ ) was used in this study. Specifically, we used latent variable modelling methods in a confirmatory manner to establish a measurement and structural model from which to make inferences.

**Main findings:** The study found that (in)civility is related, can co-exist and is independent. The findings accentuated the need to further explore how (in)civility is conceptualised, experienced and measured. Results showed that civility specifically, yielded positive outcomes, while incivility had a negative effect. Work engagement serves as a mediator in the relationships between civility, OCB and turnover intention only.

**Practical/managerial implications:** The study suggests that organisations deepen their understanding of civility and incivility, and focus on promoting positive behaviours. Cultivating a civil organisational climate leads to beneficial outcomes.

**Contribution/value-add:** The study enhances South Africa's understanding of workplace (in)civility by testing adapted scales and promoting construct alignment between definition and measurement.

**Keywords:** civility; incivility; work engagement; citizenship behaviour; structural equation modelling.

## Introduction

Globally, organisations are increasingly concerned about civility and incivility in the workplace (e.g. Abdulquadri et al., 2021; Montalvo, 2013; Sadaqat et al., 2022; Tricahyadinata et al., 2020). This issue is particularly critical in South Africa's financial services sector, which significantly impacts economic growth and job creation (Abdulquadri et al., 2021; Stats SA, 2021a, 2022a, 2022b). The sector has shown substantial job growth, with finance alone contributing 20% of new jobs in recent quarters (Stats SA, 2021b). This growth underscores its pivotal role in the economy, as reflected in its increasing share of the gross domestic product (GDP), reaching 23.1% in 2022 (Stats SA, 2022b). Despite these gains, the sector faces challenges such as workplace incivility, which can hinder organisational success and employee well-being (Montalvo, 2013; Sadaqat et al., 2022). Montalvo (2013) highlights a link between incivility and reduced productivity, whereas civility is associated with higher productivity and revenue generation.

Despite the reported effects of (in)civility on productivity, employee well-being and organisational performance (Ota et al., 2023; Sadaqat et al., 2022; Tricahyadinata et al., 2020), the dynamics of (in)civility in the financial industry remain unexplored (Anjum et al., 2021; Porath & Pearson, 2010; Smidt et al., 2016). Recent research has increasingly examined (in)civility across industries and

cultures (Floyd, 2020; MacLennan, 2020; Ota et al., 2023; Small et al., 2024), while there remains a dearth of research focussing specifically on South African financial services (Smidt et al., 2016). This gap is significant (Sadaqat et al., 2022; Tricahyadinata et al., 2020), given the influence of (in) civility on organisational outcomes, with existing literature underscoring its negative effects on profitability, productivity, employee engagement and turnover intention (Porath & Pearson, 2010; Tricahyadinata et al., 2020).

Additionally, beyond productivity and profitability, it is imperative to consider workers' psychosocial well-being, within South Africa's diverse workplace. Moreover, considering that workplaces are a milieu where individuals are obliged to interact with others, poor interactions lead to antagonistic behaviour, such as incivility (Abid et al., 2020), causing dissension, and adversely impacting communication, teamwork and health (Ota et al., 2023). This, exacerbated by mounting work pressures, creates a fertile environment for the proliferation of incivility. Conversely, a civil work climate fosters belonging and relatedness, leading ultimately to productivity gains (MacLennan, 2020). Considering the substantial fiscal and societal contributions of financial organisations in South Africa, and the complexities of a diverse workforce, it is essential to comprehensively understand the prevalence, dynamics, drivers, contextual nuances and consequences that shape civility and incivility within its financial services sector.

Ayanda (2016) describes incivility as discourteous behaviour lacking concern or respect. The researcher expanded it to encompass various negative behavioural tendencies, such as disrespect, demeaning or belittling others, ineffective or poor communication, a general deficit of people skills and an overall lack of accountability for one's role, others and the organisational community. Findings from Harrilall (n.d.) indicated that civility is not solely defined by the absence of incivility, but rather by the presence of positive behaviours that epitomise accountability and discipline of oneself relative to one's role, team and organisation. Moreover, within the framework of this redefined concept, civility extends beyond mere courteous behaviour to encompass altruistic endeavours directed towards the betterment of others. Within this paradigm, individuals extend themselves in service to others, manifesting care, compassion and concern. They honour others through their interactions and remain connected to and actively engage in actions that benefit the community. The inclusion of additional items that measure this broadened definition of (in)civility, in this study, has the potential to enhance the explanatory power of work engagement, organisational citizenship behaviour (OCB) and turnover intention. Previous studies have shown relationships between (in)civility and turnover intention (Namin et al., 2021; Paulin & Griffin, 2017), work engagement (Abid et al., 2018; Gümüştas & Karataş Gümüştas, 2022; Gupta & Singh, 2020; Smidt et al., 2016; Tricahyadinata et al., 2020) and OCB (Liu et al., 2019; Patterson, 2016).

Notably, Smidt et al. (2016) and Vink and Adejumo (2015) were the only studies conducted in South Africa, with Smidt et al. (2016) focussing specifically on the financial services sector.

When exploring incivility, it is essential to distinguish it from workplace deviance. The researcher assessed whether questionnaire items truly measure incivility or align with workplace deviance. Workplace deviance, such as bullying, is characterised by deliberate intent, high intensity and frequent occurrences (Smidt et al., 2016). In contrast, workplace incivility is low-intensity deviant behaviour with ambiguous intent to harm (Andersson & Pearson, 1999). Smidt et al. (2016) highlight that while incivility is a type of workplace deviance, they are distinct. Montalvo (2013) describes incivility as breaches of decorum and professional misconduct, such as submitting unfinished work, bad-mouthing colleagues or being consistently late. These behaviours reflect aspects of accountability, commitment and integrity, with ambiguous intent and low intensity, yet they harm individuals and organisations. Thus, despite uncertainties about intent, incivility is not the same as workplace deviance (bullying).

The research was undertaken within a South African-based financial services organisation, with a staff complement of approximately 1400. The 305 individual participants were permanent employees of the organisation and were over 18 years of age. The business operates internationally with offices in South Africa (Gauteng and the Western Cape). Electronic survey dissemination of questionnaires facilitated accessibility and employees participated voluntarily, based on their availability. A quantitative research approach, specifically a non-experimental research design, with purposive sampling, was followed. The quantitative investigation was undertaken to clarify and anticipate occurrences through the utilisation of statistical methodologies, to reflect information that can be generalised (Etikan et al., 2016), and outcomes reflected as numerical values (Kyngäs et al., 2020).

The researcher sought quantitative studies on (in)civility in the financial sector or South Africa but found none through extensive searches, therefore noting the lack of literature on both incivility and civility in this context. The only significant South African study was by Smidt et al. (2016), which focussed on the reliability and validity of the workplace incivility scale. Another relevant study by Anjum et al. (2021) examined the effects of supervisor incivility on subordinates' work effort but was conducted in Pakistan.

While many studies have explored (in)civility, it is dissimilar to this study and underscores a conspicuous void in current literature about the experience and impact of (in)civility within the South African financial services sector. This study aimed to fill that gap, contributing to both academia and practical application. Additionally, the study provides an adapted tool for measuring (in)civility within the realms of a broader definition, not previously tested, which may serve as a foundation for additional research in adjacent areas. Moreover, the findings will aid financial services organisations create

supportive work environments that boost productivity, employee well-being and performance, highlighting the practical value of cultivating civility and managing incivility.

In this study, a model of civility and incivility was specified, with associated outcomes of work engagement, OCB and turnover intention (see Figure 1) within an (in) civil climate. It builds on insights from the researcher's previous study (Harrilall, n.d.), which resulted in the adaptation of the scales used to measure experienced civility (Patterson, 2016) and incivility behaviours (Matthews & Ritter, 2016).

## Literature review

### Civility and incivility

According to Montalvo (2013), civility comprises acts demonstrating concern, respect and regard for others, encompassing creating, protecting and actively participating in a community. Given this researcher's finding in a previous study (Harrilall, n.d.), the researcher expanded the commonly used definitions of civility by adding that:

[C]ivility be defined as behaviours that epitomise accountability and discipline of oneself with their role, their team and organisation in general, in addition to engaging in selfless activities directed towards the betterment of others, wherein one extends oneself to be in the service of others. This is achieved by showing care, compassion and concern, honouring others through their engagements, and remaining connected to and actively engaging in actions that benefit the greater community. This definition considers one's civil impact not simply in relation to others, but also relative to their own role and the organisation as a whole. (Chapter 2)

Related to incivility, Ayanda's (2016) summarised version of incivility was used, characterising it as behaviours that are discourteous, ill-mannered and exhibit a lack of concern or respect. Given this researcher's finding in a previous study (Harrilall, n.d.), the researcher proposed an expansion of this definition:

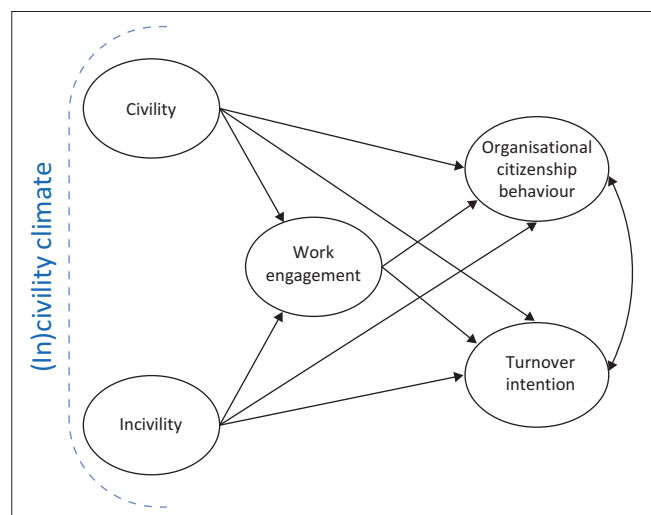


FIGURE 1: Conceptual model.

[W]herein incivility is linked to various negative behavioural tendencies and encompasses the demonstration of ineffective or poor communication, a general deficit of people skills and is related to an overall absence of accountability to others and the organisational community. This definition considers one's uncivil impact, not simply to others, but also relative to their own role and the organisation as a whole. (Chapter 2)

Patterson (2016) argues that civility is not merely the absence of incivility but a unique construct. While both are active behaviours, uncivil behaviours are self-focussed, whereas civil behaviours are other-focussed. Thus, civility is not just a lack of incivility (Patterson, 2016), and although they are related, also have distinct differences:

**H1:** Civility and incivility are two distinct but interrelated constructs.

### Work engagement

*Work engagement* was defined by Schaufeli et al. (2006) as a constructive, rewarding work-related psychological state that is depicted by vigour, dedication and absorption, all of which are essential for successful work functioning. Abid et al. (2020) utilised the Job Demands-Resources (JD-R) theory (Bakker & Demerouti, 2014, 2017) to explain that work engagement requires a significant equilibrium between job resources and job demands, with job resources being the primary originator of engagement (Bakker & Demerouti, 2014, 2017). Job resources, which reduce job demands and enable goal attainment, were found to be positively related to engagement (Bakker, 2022), while job demands which incur costs (physical, intellectual or emotional) were found to lower engagement (Richardson et al., 2006). In this study, incivility is the key job demand and civility is the job resource (Patterson, 2016).

### (In)civility and work engagement

Work engagement research indicated that positive events at the workplace (like civility) have a positive effect on emotions, while negative events (such as incivility) have a negative effect on emotions (Sakurai, 2011). Abid et al. (2018) confirmed that civility has a strong influence on work engagement, and Gupta and Singh (2020) reflected civility as one of the antecedents of work engagement, as high civility results in high work engagement. Relatedly, Gümüştas and Karataş Gümüştas (2022) and Tricahyadinata et al. (2020) reported a negative relationship between workplace incivility and work engagement of ( $b = -0.34$ ,  $p < 0.001$ ) and ( $r = -0.24$ ,  $p$ -value 0.00), respectively. Likewise, Gupta and Singh (2020) and Martynowicz (2016) reported that workplace incivility was negatively correlated with work engagement and performance, and Petty (2018) found that employees who experienced little or no incivility were more engaged than those who frequently experienced it. Based on the aforementioned, the following hypotheses were proposed:

**H2:** Civil experiences positively impact work engagement

**H3:** Uncivil experiences negatively impact work engagement

### Work engagement and organisational citizenship behaviour

*Organisational citizenship behaviour* refers to individual discretionary behaviours that extend outside formal roles and enhance organisational effectiveness, while also adding meaning to everyday work (Abd Al Ghany et al., 2021; Farid et al., 2019). An increase in OCB can be influenced by work engagement, with engaged employees focussing their energy on achieving organisational goals (Mareta et al., 2023) and generally working harder through increased discretionary efforts (Bakker, 2022). Mareta et al. (2023) report that work engagement has an important and significant effect on OCB and referenced research (Farid et al., 2019; Rahman & Karim, 2022) that supports the positive impact that work engagement has on OCB:

**H4:** Work engagement has a direct impact on organisational citizenship behaviour.

### Work engagement and turnover intention

Turnover intention is deemed as the conscious and deliberate willingness to leave a job or a given organisation (Ayanda, 2016). Engaged individuals are generally well-engrossed in their roles and are highly enthusiastic and vested in the organisation achieving its goals, thereby lessening the probability of them leaving (Gupta & Singh, 2020). Zhang et al. (2020) and Tricahyadinata et al. (2020) found that work engagement negatively predicted turnover intention ( $r = -0.20, p\text{-value } 0.00$ ) and referenced studies that supported this (Agarwal & Gupta, 2018; De Simone et al., 2018):

**H5:** Work engagement has a direct impact on turnover intention.

### Organisational citizenship behaviour

As indicated, OCBs are reflected as positive behaviours that elevate organisational outcomes, exhibited by employees of their own volition (Abd Al Ghany et al., 2021; Farid et al., 2019). Referencing the JD-R model, Petty (2018) posits workplace incivility as a job demand and job stressor that leads to negative outcomes, such as lowered organisational commitment and employee engagement; and civility as a job resource that leads to positive outcomes such as higher commitment, citizenship behaviour and engagement. Tying it to the Social Exchange Theory (SET) (Blau, 1964), employees participate in OCBs based on conditions of social exchange (e.g. justice, care, trust) with their organisation (Petty, 2018). Based on a standard of reciprocity, a worker and an organisation will exchange a variety of resources in an ambiguous (and apparently unconnected) way. For instance, an organisation provides stature, information and support to an employee, and, that employee may engage in OCBs such as completing the work of absent team members, even if not required, but with the intent of elevating the organisation's image (Patterson, 2016).

### (In)civility and organisational citizenship behaviour

Despite the positive impact of civility on organisational outcomes, little evidence was found on the empirical relationship between civility and OCB. Erum et al. (2020)

highlighted positive outcomes that civility nurtures, such as flourishing, elevated performance, OCBs and improved well-being, which in turn influences aspects such as client servicing, team development and creative problem-solving. Patterson (2016) found that engagement in OCBs was positively related to enacted civility and that employees who engage in OCBs also engage in civil behaviours because they are all small-scale positive behaviours in the workplace. Alternatively, unfavourable workplace interactions (i.e. uncivil experiences) result in reduced OCB, wherein Petty (2018) found a strong negative relationship between OCB and incivility. Moreover, Liu et al. (2019) argued that workplace incivility might diminish OCB through social interactions (like withholding discretionary effort), because of the breach of the social and psychological contract between employee and the organisation. On this basis, the following hypotheses were proposed:

**H6:** Civil experiences positively impact organisational citizenship behaviour.

**H7:** Uncivil experiences negatively impact organisational citizenship behaviour.

### Turnover intention

Turnover intention is the subjective considerations and feelings that employees have on whether they should remain or exit an organisation (Namin et al., 2021). A climate of (in)civility has the potential to influence an employee's intention to leave or stay (MacLennan, 2020; Paulin & Griffin, 2017).

Social Exchange Theory (Blau, 1964), Conservation of Resources (COR) theory (Hobfoll, 1989, 2011) and the JD-R Theory (Bakker & Demerouti, 2014, 2017) provide the theoretical foundations for workplace (in)civility and turnover intention. Social Exchange Theory (Blau, 1964) posits that when reciprocal gains between employees and the organisation are compromised, perceived unfairness increases turnover intention (Ayanda, 2016). The JD-R model shows that job demands (e.g. incivility) and resources (e.g. civility) lead to negative health impact (e.g. stress) and a positive motivational process (e.g. commitment) (Luo & Lei, 2021). Stress from incivility or commitment from civility are key factors in employees' decisions to leave or stay (Ayanda, 2016). High perceived costs can increase turnover intentions and related issues such as low performance, absenteeism, lateness and further incivility (Bakker, 2022). Conservation of Resources theory asserts that valuable personal resources (e.g. objects, personal characteristics or conditions) are essential for managing stressors (Namin et al., 2021). Individuals strive to obtain, protect and advance these resources when handling stressors such as incivility (Hobfoll, 1989). Resource deficiency leads to efforts to conserve energy, resulting in negative job outcomes such as lowered performance, absenteeism and turnover intent (Ayanda, 2016; Liu et al., 2019).

### (In)civility and turnover intention

According to Sadaqat et al. (2022), despite research advances to reduce employee turnover intent, very little has been focussed on the role that civility plays (e.g. Brown, 2012; Ebrahim & Ahmed, 2022), and Yanchus et al. (2017) identified civility as a key driver and predictor of reduced turnover intentions. Sadaqat et al. (2022) found that civility has a significant negative effect on turnover intention, promoting positive employee behaviours such as reduced turnover intention. Comparatively, Tricahyadinata et al. (2020) referenced empirical studies which demonstrated incivility's positive relationship with turnover intent (Cortina et al., 2013; Hendryadi & Zannati, 2018), and Ayanda (2016) stated that workers who experience higher incivility at work will manifest higher turnover intention than their counterparts who experienced lower work incivility. On this basis, the following hypotheses were proposed:

**H8:** Civil experiences negatively impact turnover intention.

**H9:** Uncivil experiences positively contribute to turnover intention.

### Work engagement as a mediator

Despite extensive research on incivility's antecedents and outcomes, Gümüştas and Karataş Gümüştas (2022) reflected limited investigation of the mechanisms of mediators and moderators. Few studies (e.g. Gümüştas & Karataş Gümüştas, 2022; Gupta & Singh, 2020; Tricahyadinata et al., 2020) have examined work engagement as a mediating variable between (in)civility and other outcomes, with some studies (e.g. Agarwal & Gupta, 2018; Setyadi et al., 2021) supporting work engagement's mediating role. Thus, it is plausible that work engagement mediates relationships between civility, OCB and turnover intention, as well as between incivility, OCB and turnover intention.

Concerning *civility, work engagement and turnover intention*, Gupta and Singh (2020) emphasise the pivotal role of work engagement in elevating organisational outcomes, spurring scholarly interest in identifying factors that enhance it. Tricahyadinata et al. (2020) provided the:

[F]irst test on the indirect relationship of workplace incivility to turnover intention by placing work engagement as a mediator so that it has a theoretical contribution to the impact of workplace incivility on turnover intention. (p. 11)

Their finding supports the 'mediating impact of work engagement on the relationship between incivility and turnover intent'.

Gümüştas and Karataş Gümüştas (2022) examined work engagement as a potential mediator between incivility and OCB and found that workplace incivility reduces work engagement, which subsequently diminishes employees' OCB, as targets of incivility reduce commitment and enthusiasm. Gopalan et al. (2022) confirm that incivility affects work engagement because of employees' focus on maintaining their well-being. Supportively, Liu et al.

(2019) established that incivility decreases employees' OCB, and 'work engagement served as a link, mediating the relationship between incivility and OCB'. On this basis, the following hypotheses were formulated:

**H10a:** Work engagement serves as a mediator in the relationship between civility and the individual and organisational outcome of organisational citizenship behaviour and turnover intention.

**H10b:** Work engagement serves as a mediator in the relationship between incivility and the individual and organisational outcome of organisational citizenship behaviour and turnover intention.

## Aim of the current study

This study attempted to test a model using adapted scales for civility and incivility on the outcomes of work engagement, OCB and turnover intention (see Figure 1) within the context of an (in)civil climate in South African financial services.

## Research design

The research design consisted of the research approach, research method, research setting and participants, measuring instruments, research process and statistical analysis description.

### Research approach

A quantitative research approach, specifically a non-experimental research design, with purposive sampling, was followed. The quantitative investigation was undertaken to clarify and anticipate occurrences through the utilisation of statistical methodologies, to reflect information that can be generalised (Etikan et al., 2016), and outcomes reflected as numerical values (Kynğäs et al., 2020).

### Research method

#### Research setting and participants

The research was undertaken within a South African-based financial services organisation, with a staff complement of approximately 1400. Participants were employed in operations (e.g. call centres, branches and sales) or support areas (e.g. finance, marketing, information technology, legal, risk and compliance, business development and human capital), and were over 18 years of age. The business operates internationally with head offices in South Africa (Gauteng and the Western Cape). Electronic survey dissemination facilitated accessibility. Employees who participated in the study did so based on their availability and willingness to participate. Thus, purposive sampling was utilised in the study. Because a quantitative research methodology was employed, the study aimed for a sample size of 300 (305 was achieved).

Table 1 presents a breakdown of the participants for this study.

**TABLE 1:** Characteristics of the participants ( $N = 305$ )

Item	Category	Frequency	%
Gender	Female	106	34.75
	Male	195	63.93
	Other	3	0.99
	Prefer not to say	1	0.33
Ethnicity	Black African person	227	74.43
	White person	24	7.87
	Mixed Race person	33	10.82
	Indian person	20	6.56
	Missing	1	0.33
Education	High school	86	28.20
	Diploma	64	20.98
	Technical diploma	12	3.93
	Degree (Graduate)	71	23.28
	Post-graduate degree	40	13.12
	Other	30	9.84
	Missing	2	0.66

The participants consisted of 64% males and 35% females. Only 1% selected other and 0.33% opted not to state to which gender category they belonged. The ethnicity or race breakdown comprised of 74.4% black African, 11% Mixed Race, 8% white and 7% Indian; with the average age being 34.69 years (standard deviation [ $SD$ ] = 7.51). Qualifications ranged from high school (28.2%); diploma (21%); technical qualification (4%); degree (23.3%) and post-graduate degree (13.0%). A total of 10% selected 'other' under educational qualification, and two participants did not complete an answer. South African employees formed the majority (73%) of the participants, with 27% comprising employees from countries where the organisation had a presence. It is worth noting that of the South African employee participant group, 34% comprised of foreign national employees employed in South Africa. The researcher was satisfied that the participants represented a diverse population group in terms of race, gender, nationality and educational level.

### Measuring instruments

A *biographical questionnaire* was utilised to gather and report simple demographic characteristics of the participants. This is required based on the guidelines of the American Psychological Association (APA, 2008). The demographic characteristics reported were age, gender, ethnicity and/or race, nationality and level of education.

*Workplace civility (Experienced)* was measured by Patterson's (2016) 9-item Civil Behaviours (CB) Scale. This CB scale assesses how frequently participants experience civil behaviours from their co-workers. Sample items included are: 'Available to listen to me' and 'Respect how valuable my time is'. Each item was rated on a 7-point Likert scale ranging from 1 (Never) to 7 (Every day). Patterson's (2016) study yielded good internal reliability for experienced civil behaviours ( $\alpha = 0.93$ ), and the scale demonstrated good internal consistency, with a large amount of variance in responses. In the researcher's previous study, it was found that while the CB scale supported two of the identified themes, a connection between the accountability and

responsibility behaviours, relative to the person's role and the organisation was not measured (Harrilall & De Beer, 2024). To account for this, the researcher added three questions relating to accountability, which included 'Acts responsibly towards the team, and/or their job and/or the organisation', 'Is disciplined and follows the expected organisational rules and standards', and 'Takes ownership of their responsibilities at work'. Furthermore, in previous research (Harrilall & De Beer, 2024), participants described (in)civility experiences involving both manager and colleague. Martynowicz (2016) supports that (in)civility can emanate from a variety of sources. Given that Patterson's (2016) scale only asks about co-workers, the researcher aligned it, asking participants to consider both colleagues and supervisors in their responses. To the researcher's knowledge, the Patterson (2016) scale has not been tested within the South African or African context. Furthermore, given the adaptation of the CB scale with the additional accountability theme, the researcher referenced this scale in this study as the *Experienced Civility Behaviours Scale (ECBS)* and tested it for the first time.

*Workplace incivility (Experienced)* was measured by the 4-item scale from Matthews and Ritter (2016), which provided validity evidence for a shortened measure of Cortina et al.'s (2013) 12-item measure of workplace incivility scale and asked about experiences from co-workers and supervisors. In the refined measure, only 4-items (items 1, 5, 9 and 12) were retained and related to 'Paid little attention to your statements or showed little interest in your opinions', 'Interrupted or spoke over you', 'Ignored you or failed to speak to you', and 'Made jokes at your expense'. Matthews and Ritter (2016) reported that the 4 items on the scale all explained incremental variance, and moderate ratings in terms of intention and potential to harm were noted on all items. Furthermore, the 4-item measure correlated 0.93 with the full 12-item workplace incivility measure, with the 4-item version continuing to account for and explain approximately equal levels of variance in the outcomes of interest (Matthews & Ritter, 2016).

A previous study by the researcher found that while the Matthews and Ritter (2016) scale showed good alignment, it did not measure behaviours related to a lack of accountability and not behaving ethically and/or with integrity to one's job and the organisation (Harrilall, n.d.). Based on this, the researcher added four questions, which included: 'Disregarded their responsibility to their job and/or team and/or organisation', 'Avoided accountability for non-performance', 'Displayed a clear lack of commitment (e.g. late-coming, absenteeism, not attending meetings)', and 'Was dishonest or asked you to do something dishonest'. To the researcher's knowledge, Matthews and Ritter's (2016) scale has not been tested within the South African or African context. Moreover, given the adaptation of the scale and its inaugural usage, the researcher references this scale within this study, as the *Experienced Incivility Behaviours Scale (EICBS)*.

*Work engagement* was measured using the short 9-item version of the Utrecht Work Engagement Scale (UWES-9) by Schaufeli et al. (2006) and assesses how frequently participants experience work engagement on a six-point scale (0 = Never, to 6 = Always, Every day). Martynowicz's (2016) reported an alpha coefficient of 0.918, which was consistent with Schaufeli et al.'s (2006) findings, indicating good internal consistency and reliability of the UWES-9 (Martynowicz, 2016). Schaufeli et al. (2006) and Tsuno et al. (2017) postulate that the entire UWES-9 score can be utilised as an overarching measure of work engagement, with both reporting high internal reliability ( $\alpha = 0.85$ ). Storm and Rothmann (2003) reflected that the UWES-9 has been successfully implemented within the South African context with acceptable reliability coefficients. Following this, the entire UWES-9 scores were used in this study.

*Organisational citizenship behaviours* were measured using the Organisational Citizenship Behaviour Scale (OCBS) (Rothmann, 2010), which comprises six items, with response options ranging from 1 (strongly disagree) to 7 (strongly agree). Example scale items include 'I defend the organisation when other employees criticize it' and 'I take action to protect the organisation from potential problems'. Rothmann (2010) reported a Cronbach alpha coefficient of 0.85 for the OCBS and Diedericks and Rothmann (2014) reported a Cronbach alpha coefficient of 0.81 (with a mean of 3.54 and SD = 1.17).

*Turnover intention* was measured by Sjöberg and Sverke's (2000) three-item scale which reflects different aspects relating to the intention to quit the job. Questions include 'I feel that I could leave this job', 'I am actively looking for other jobs', and 'If I was completely free to choose, I would leave this job'. Responses are rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), and a high score would indicate a high intention to leave. Their findings yielded a Cronbach's alpha coefficient of 0.83 for the scale (Sjöberg & Sverke, 2000). Within South Africa, Redelinghuys and Botha (2016) reported alpha coefficients ranging between 0.74 and 0.79.

An adapted version of the Self-deceptive Enhancement (SDE) Scale (Paulhus, 1991) was used as a control variable for positive response bias. Specifically, the adapted SDE used in Mokgata et al. (2022) included five items (e.g. 'I never regret my decisions' and 'I always know why I like things'), which are rated on a 7-point Likert-type scale based on how true they believe each statement is of themselves. The SDE is deemed the most used scale to measure self-deception and taps into ego inflation through the statement of exaggerated positive attributes about oneself, intending to present an evaluation of oneself that is deemed acceptable (Paulhus, 1991). Research on the SDE scale has shown that those participants who rate themselves highly on the SDE (i.e. favour themselves) experience discrepancies between the positive way they rate themselves versus how they are generally perceived by others (Uziel, 2014).

## Research procedure

To ensure that this research study was handled in an ethical manner and the dignity, rights and well-being of participants were considered, the project was guided by the principles of privacy and confidentiality; voluntary participation, informed consent, do no harm; and data security. This study had ethics clearance (NWU-01312-21-A4) by the Economic and Management Sciences Research Ethics Committee of the North-West University (EMS-REC-NWU).

All participants were financial services employees, over 18 years of age, who participated voluntarily and consented to the use of their data for research purposes. Participation requests were sent through the organisation's internal channels (Tong et al., 2007), with a link to a structured QuestionPro questionnaire. The questionnaire included a *Protection of Personal Information Act (POPIA)* compliance statement, that 'any personal information you disclose will be treated per the 8 principles as set out in the *Protection of Personal Information Act*'. To increase participation, an incentive was offered, as suggested by Thompson and Panacek (2007). Post-survey completion, participants entered the raffle via a separate link to ensure anonymity, with the draw being conducted by the supervising psychologist.

## Statistical analysis

Latent variable modelling was used to specify the research model with confirmatory factor analysis (CFA) (Brown, 2015) in Mplus 8.8. Mplus is a powerful statistical software suite that can model continuous, categorical or mixture data with a variety of estimation procedures. As the data were considered ordered categorical, the mean and variance-adjusted weighted least squares estimator was used (WLSMV) (Muthén & Muthén, 2015). For this study, the first-order measurement model was tested with a latent marker variable included to control for potential common method variance (Simmering et al., 2015). Specifically, the marker variable used was self-deceptive enhancement (SDE), which allowed for a degree of control over overly positive responses by participants to the items in the survey. This marker latent variable included the five SDE items and all other items used in the model in a unidimensional factor that was forced to be uncorrelated with the primary factors of concern in the research model. To consider the fit of the research model, the classical fit statistics were used: Comparative fit index ( $CFI \geq 0.90$ ), Tucker-Lewis index ( $TLI \geq 0.90$ ), root mean square error of approximation ( $RMSEA < 0.08$ ), and standardised root mean square residual ( $SRMR < 0.08$ ) (Van de Schoot et al., 2012). The standardised factor loadings and correlation matrix were also considered. Specifically, for the factor loadings, absolute lower values of 0.30 were considered as the cut-off for the items in the factors of interest. Correlational relationships were considered by the standard effect size values used in psychology, that is, small effect ( $r \geq 0.10$ ), medium effect ( $r \geq 0.30$ ) and large effect ( $r \geq 0.50$ ) (Cohen, 1992).

For the structural model, the hypothesised paths were added to the measurement model in line with the research model. The size and significance of the standardised beta coefficients were considered to accept or reject hypotheses. The statistical significance threshold was set at an alpha level of 95%, that is, a  $p$ -value of 0.05 or less would be considered significant for beta coefficients, and all other parameters in the model (Zhao et al., 2010). Furthermore, for the potential indirect effects in the model, bootstrap resampling was used, with a request for 10000 sample replications. From the bootstrapping, the 95% confidence intervals (CI) of the indirect effects were considered meaningful if zero was not included in the lower and upper interval (Zhao et al., 2010). Figure 2 presents the structural model that was tested to investigate the predictive hypotheses.

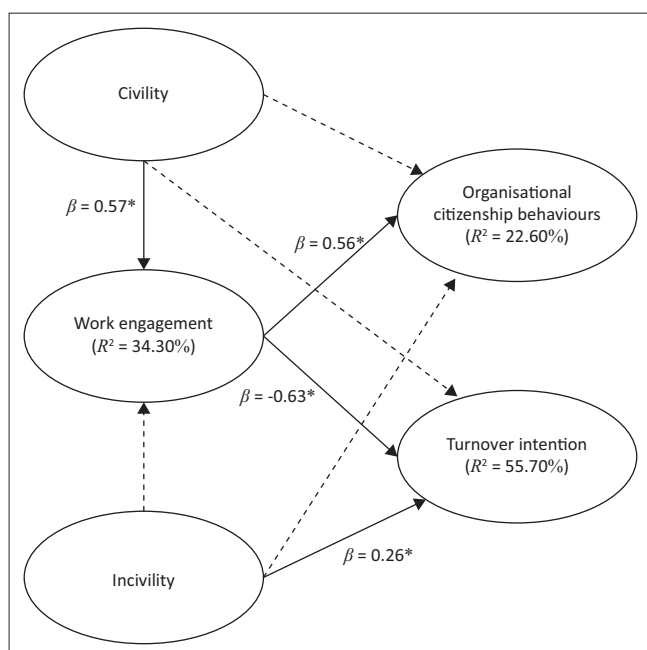
## Results

### Measurement model: Fit, loadings and correlation matrix

The measurement model was an excellent fit to the data: Chi-square ( $\chi^2$ ) = 1658.58; degree of freedom ( $df$ ) = 771; CFI = 0.964; TLI = 0.959; RMSEA = 0.061 (0.057, 0.065); SRMR = 0.061. Therefore, all fit statistics exceeded the required thresholds set for the study. Given this fit to the data, no competing measurement models were tested and the *a priori* research model was chosen to continue with the study.

Table 2 provides the standardised factor loadings for the measurement model, excluding the marker variable.

As shown in Table 2, most standardised loadings were highly acceptable ( $\lambda \geq 0.70$ ), with some exceptions on the work engagement items, which were, still acceptable ( $\lambda \geq 0.60$ ) and



**FIGURE 2:** Results of the structural model with significant paths and variances explained.

one adequate ( $\lambda = 0.43$ ). Interestingly, items added from the previous research (Harrilall, in progress) also had highly acceptable loadings, specifically the items relating to accountability and non-accountability to role and organisation (i.e. items 10, 11 and 12) on the civility questionnaire and items 5, 6, 7 and 8 on the incivility questionnaire. All McDonald's omega coefficients were excellent ( $\omega \geq 0.90$ ), indicating evidence for the unidimensionality of each factor.

Table 3 provides the correlation matrix for the measurement model.

The correlation between civility and incivility was -0.58, indicating a large effect and supporting H1, but not enough to raise discriminant validity concerns between the constructs and provide evidence for their independent nature. Expectedly, civility correlated positively with work engagement ( $r = 0.59$ ; large effect) and OCB ( $r = 0.15$ ; small effect), and negatively with turnover intention

**TABLE 2:** Standardised loadings and omega reliability for the latent factors in the measurement model.

Factor	Item	Loading	SE	$p$	$\omega$
Civility	CIVIL1	0.81	0.19	0.000	0.98
	CIVIL2	0.82	0.20	0.000	-
	CIVIL3	0.85	0.23	0.000	-
	CIVIL4	0.81	0.24	0.001	-
	CIVIL5	0.77	0.23	0.001	-
	CIVIL6	0.80	0.22	0.000	-
	CIVIL7	0.84	0.20	0.000	-
	CIVIL8	0.77	0.15	0.000	-
	CIVIL9	0.90	0.14	0.000	-
	CIVIL10	0.91	0.14	0.000	-
	CIVIL11	0.94	0.11	0.000	-
	CIVIL12	0.92	0.11	0.000	-
Incivility	INCIVIL1	0.74	0.05	0.000	0.94
	INCIVIL2	0.83	0.05	0.000	-
	INCIVIL3	0.84	0.05	0.000	-
	INCIVIL4	0.74	0.05	0.000	-
	INCIVIL5	0.89	0.04	0.000	-
	INCIVIL6	0.91	0.03	0.000	-
	INCIVIL7	0.88	0.04	0.000	-
	INCIVIL8	0.73	0.07	0.000	-
Work engagement	ENGAGE1	0.79	0.12	0.000	0.94
	ENGAGE2	0.84	0.11	0.000	-
	ENGAGE3	0.85	0.12	0.000	-
	ENGAGE4	0.87	0.12	0.000	-
	ENGAGE5	0.87	0.11	0.000	-
	ENGAGE6	0.79	0.11	0.000	-
	ENGAGE7	0.67	0.15	0.000	-
	ENGAGE8	0.60	0.18	0.001	-
	ENGAGE9	0.43	0.17	0.011	-
Organisational citizenship behaviours	OCB1	0.70	0.06	0.000	0.90
	OCB2	0.72	0.05	0.000	-
	OCB3	0.80	0.06	0.000	-
	OCB4	0.75	0.06	0.000	-
	OCB5	0.71	0.07	0.000	-
	OCB6	0.78	0.14	0.000	-
Turnover intention	TURN1	0.88	0.06	0.000	0.94
	TURN2	0.88	0.05	0.000	-
	TURN3	0.94	0.05	0.000	-

SE, standard error;  $\omega$ , omega reliability coefficient.

$p$  (0.000) < 0.001.



( $r = -0.50$ ; large effect), supporting H2, H6 and H8. Incivility correlated negatively with work engagement ( $r = -0.35$ ; medium effect) and positively with turnover intention ( $r = 0.47$ ; medium effect), but not statistically significantly with OCB ( $r = -0.07$ ;  $p = 0.302$ ), supporting H3 and H9 and rejecting H7.

Participants' scores on the ECBS, where higher scores indicate higher civility, averaged 5.88 (IQR = 2.50), reflecting a highly civil work climate. The ECBS showed good internal reliability ( $\omega = 0.98$ ) and consistency, with a large amount of variance in responses. For incivility, where lower scores indicate less incivility, the Experienced Incivility Behaviours Scale (EICBS) average was 1.63 (IQR = 1.12), indicating minimal incivility experienced by participants. The EICBS also demonstrated good internal consistency ( $\omega = 0.94$ ), and a large amount of variance in responses with standardised loadings ranging from 0.73 to 0.91.

### Structural model: Path results and indirect effects

Table 4 shows the results for the structural paths that were added to the model.

The path results (also see Figure 2) showed that only civility strongly predicted work engagement ( $\beta = 0.57$ ,  $SE = 0.14$ ;  $p < 0.001$ ), but had no statistically significant role in explaining additional variance in OCB ( $\beta = -0.15$ ,  $SE = 0.10$ ;  $p = 0.142$ ). Incivility positively predicted turnover intention ( $\beta = 0.26$ ,  $SE = 0.08$ ;  $p = 0.001$ ), with no other statistically significant paths found. Furthermore, work engagement strongly predicted OCB ( $\beta = 0.56$ ,  $SE = 0.14$ ;  $p < 0.001$ ), thereby supporting H<sub>4</sub>, and negatively predicted turnover intention ( $\beta = -0.63$ ,  $SE = 0.08$ ;  $p < 0.001$ ), supporting H5. Figure 2 also provides the explained variance in the dependent latent factors by the independent latent factors. An analysis of the same structural model without the additional civility (i.e. items 10, 11 and 12) and incivility (i.e. items 5, 6, 7 and 8) factors demonstrated less variance in both work engagement ( $R^2 = 17.70\%$ ;  $\Delta R^2 = -16.60\%$ ; medium effect difference) and turnover intention ( $R^2 = 42.50\%$ ;  $\Delta R^2 = -13.20\%$ ; medium effect difference), but no real difference for OCB ( $R^2 = 24.40\%$ ;  $\Delta R^2 = 1.80\%$ ; small effect difference).

The indirect paths are provided in Table 5.

Table 5 showed that only civility had a meaningful indirect path to both OCB ( $\beta = 0.32$ ; 95% CI [0.02, 0.48]) and turnover intention ( $\beta = -0.36$ ; 95%CI [-0.50, -0.08]) through work engagement, signifying the mediating effect of work engagement in the relationship between these variables, supporting H10a. Contrastingly, incivility showed no meaningful relationships because of the 95% CIs including zero in both relationships; therefore, work engagement did not appear to act as a mediator in these relationships, thereby rejecting H10b.

**TABLE 3:** Reliabilities and correlation matrix for the latent variables.

Variables	M	IQR	1	2	3	4	5
1. Civility	5.88	2.50	1.00	-	-	-	-
2. Incivility	1.63	1.12	-0.58*§	1.00	-	-	-
3. Work engagement	5.56	1.77	0.59*§	-0.35*‡	1.00	-	-
4. Organisational citizenship behaviours	6.00	1.34	0.15*†	-0.07	0.45*‡	1.00	-
5. Turnover intention	2.33	2.09	-0.50*§	0.47**	-0.71*§	-0.25*†	1.00

M, median; IQR, interquartile range.

†, small effect; ‡, medium effect; §, large effect.

\*, correlation statistically  $p < 0.05$ .

**TABLE 4:** Path results for the structural model.

Structural path	$\beta$	SE	$p$
Civility → Work engagement	0.57*	0.14	< 0.001
Civility → Organisational citizenship behaviours	-0.15	0.10	0.142
Civility → Turnover intention	0.02	0.09	0.863
Incivility → Work engagement	-0.02	0.09	0.798
Incivility → Organisational citizenship behaviours	0.04	0.09	0.607
Incivility → Turnover intention	0.26*	0.08	0.001
Work engagement → Organisational citizenship behaviours	0.56*	0.14	< 0.001
Work engagement → Turnover intention	-0.63*	0.08	< 0.001

$\beta$ , Standardised beta coefficient;  $p$ , Two-tailed statistical significance; SE, Standard error.

\*, Significant.

**TABLE 5:** Indirect paths for the structural model.

Indirect path	Estimate	L 95% CI	U 95% CI
Civility → Work engagement → OCB	0.32*	0.02	0.48
Incivility → Work engagement → OCB	-0.01	-0.11	0.06
Civility → Work engagement → Turnover intention	-0.36*	-0.50	-0.08
Incivility → Work engagement → Turnover intention	0.01	-0.08	0.12

OCB, organisational citizenship behaviours; L 95% CI, lower 95% confidence interval; U 95% CI, upper 95% confidence interval.

\*, Does not include zero.

## Discussion

This study tested a model using adapted scales for civility and incivility to understand their dynamics and investigate their direct and indirect effects on individual and organisational-related work outcomes. Results indicated civility is more pronounced (i.e. higher median score) than incivility and that both co-exist within the organisational work climate under study, albeit as two distinct concepts. Additionally, civility was associated with positive individual and organisational outcomes, while incivility to negative outcomes.

The study's first hypothesis proposed that civility and incivility are distinct, yet interrelated constructs. Results, in line with Patterson's (2016) findings, collectively confirmed the coexistence of both within the work environment, reaffirming that a positive work environment encompasses both the absence of incivility and the presence of civility. Data revealed a significant correlation between civility and incivility, of a noteworthy effect size. This significant correlation supports their connected nature, without compromising their discriminant validity, thereby providing evidence for their independent, albeit connected nature. These findings affirm H1, that civility and incivility are independent, yet intrinsically connected concepts.

This study highlights a distinction between established measures of civility (Carmeli et al., 2015; Patterson, 2016) and incivility (Cortina et al., 2013; Matthews & Ritter, 2016), which primarily focus on interpersonal dynamics between individuals. Supplementary items integrated into the ECBS and the EICBS introduced a pivotal dimension by exploring the individual's role and their connection to the organisation as a whole. These findings underscore the necessity of incorporating the themes of accountability and responsibility into the constructs' definition, accentuating the need for further exploration of how (in)civility is conceptualised, understood and assessed, thereby ensuring congruence with this broader definition and its corresponding measurement strategies.

This study found a large, positive correlation between civility and work engagement. In testing the structural paths (Figure 1), civility emerged as a significant (positive) predictor of work engagement (Figure 2), supporting H2. This suggests that where employees perceive respect, care and being valued (i.e. civility), they reciprocate with value-creating behaviours (i.e. work engagement), leading to positive individual and organisational outcomes (Martynowicz, 2016). Likewise, Gupta and Singh (2020) also found positive associations between civility and the dimensions of work engagement.

This study confirmed a negative impact of incivility on work engagement, supporting H3. However, when examining the structural paths (Figure 1), no statistically significant relationship was found (Figure 2). Similarly, Setyadi et al. (2021, p. 17) also reported 'no significant relationship between workplace incivility and work engagement'. Relatedly, Petty (2018) argued that workers experiencing minimal, or no incivility demonstrate higher levels of engagement, compared to those who encounter it more frequently. Additionally, Gümüştas and Karataş Gümüştas (2022) and Trichyadinata et al. (2020) discovered a negative association between workplace incivility and work engagement. Within the realm of this study's finding, this means practically that while incivility correlates negatively with work engagement, its presence alone, does not predict lower engagement. Instead, engagement might be more highly influenced by another variable (i.e. civility in the context of this study).

Figure 1 revealed a strong positive relationship between work engagement and OCB, supporting H4. Practically higher levels of work engagement are likely to be associated with increased displays of OCB. This is consistent with Farid et al. (2019) and Mareta et al. (2023), who also reported statistically significant positive regression coefficients, indicating the direct impact of work engagement on OCB. Moreover, Farid et al. (2019) and Rahman and Karim (2022) support the positive effect that work engagement has on OCB.

The structural path analysis within the conceptual model (Figure 1) revealed a significant negative relationship between work engagement and turnover intention (Figure 2),

supporting H5. This aligns with Gupta and Singh (2020), who demonstrated a substantial negative association between work engagement and the intention to leave. Practically, work engagement fosters deep involvement and connection to employees' roles, enhancing motivation and subsequently reducing turnover intention. Collectively, this study's findings validate work engagement's predictive capability to both OCB and turnover intention.

This study found a positive correlation between civility and OCB, supporting H6. Supportively, Erum et al. (2020) highlighted that civility nurtures positive outcomes such as flourishing, elevated performance and OCB. Unfortunately, when testing the structural paths (Figure 1), no statistically significant relationship was found between civility and OCB (Figure 2). This aligns with Abd Al Ghany et al. (2021) who also found no statistically significant relationship between civility and OCB dimensions. Practically, this means that while civility and OCB are related (albeit with a small effect), experiencing civility will not necessarily result in increased OCB in employees.

This research found no statistically significant relationship and path (between uncivil experiences and OCB) rejecting H6 (Figure 1 and Figure 2). This contrasts with Abd Al Ghany et al. (2021) and Gümüştas and Karataş Gümüştas (2022), who observed a negative association between workplace incivility and OCB. Additionally, this study demonstrated low incivility and high OCB scores. Jamal and Siddiqui's (2020) reflection that employees who participate in high OCBs are less likely to face workplace incivility, because heightened social capital serves as a protective mechanism, may explain this finding. This finding suggests that future studies investigate the mediating effect of OCBs on incivility.

A significant negative correlation between civility and turnover intention (large effect) was found, supporting H8. Similarly, Ebrahim and Ahmed (2022) and Sadaqat et al. (2022) concluded statistically significant (negative) relations between workplace civility climate and intention to leave, demonstrating that civility influences positive employee behaviours, such as reduced turnover intention. Practically, the more civility is experienced, it decreases employees' inclination to leave. The potential predictive relationship between civility and turnover intention was also investigated and no statistically significant relationship (Figure 1 and Figure 2) was found. In contrast, Brown (2012) and Yanchus et al. (2017) suggest that civility significantly diminishes the desire to leave a job and is a pivotal predictor of turnover intention. Similarly, Paulin and Griffin (2017) also reflected that a climate of (in)civility influences an employee's inclination to remain in or depart from the organisation. These contrasting findings highlight the need for further investigation into the predictive role of civility in shaping turnover intention.

This study found incivility to be correlated positively with turnover intention, together with a positive path (Figure 2) (supporting H9). Setyadi et al. (2021) also discovered a

significant direct effect of workplace incivility on turnover intention, meaning that workplace incivility, is one that undoubtedly impacts turnover intention. This supports the need to understand levels of incivility within organisations.

Table 5, reveals that only civility demonstrated a meaningful indirect path to both OCB and turnover intention through work engagement, supporting H10a, indicating that work engagement mediates these relationships. Supportively, Gupta and Singh (2020) also found that the introduction of work engagement as a mediator significantly reduced the original associations between workplace civility on intention to leave. Given the relationships between civility and work engagement (Abid et al., 2018; Martynowicz, 2016), civility and OCB (Erum et al., 2020; Patterson, 2016), work engagement and OCB (Mareta et al., 2023; Rahman & Karim, 2022) and work engagement and turnover (Gupta & Singh, 2020; Tricahyadinata et al., 2020; Zhang et al., 2020), the mediation effect of work engagement between civility and OCB is expected. This implies that when employees feel engaged, it enhances their experience of civility and motivates their exhibition of extra-discretionary effort (i.e. OCB), contributing to positive organisational outcomes.

Incivility showed no meaningful relationship with OCB and turnover intent through work engagement, indicating that work engagement did not mediate these relationships, thereby rejecting H10b. Setyadi et al. (2021) also found no significant influence on workplace incivility through work engagement on turnover intention. However, this contrasts with the studies of Gümüştas and Karataş Gümüştas (2022) and Tricahyadinata et al. (2020), who also tested the indirect relationship of workplace incivility to turnover intention and OCB, placing work engagement as a mediator. The researcher proposes further studies be undertaken in this regard.

## Practical implications

Using validated scales within the South Africa and Africa context enables organisations to better understand the extent of (in)civility within the financial services sector. This enables the development of strategies for improving civility and mitigating incivility. The testing of adapted scales provided new insights into previously unaddressed dimensions of (in) civility, specifically themes related to accountability and/or non-accountability. These findings highlight the importance of including these themes as part of the broader understanding of (in)civility and call for further investigation to ensure alignment between the definition and measurement of these constructs in organisational settings.

Furthermore, this study found a significant relationship between (in)civility and work engagement, demonstrating that higher levels of civility predict increased work engagement. Martynowicz (2016) reflected that organisations that cultivate civility, are likely to experience heightened work engagement, leading to positive individual and

organisational outcomes. Abid et al. (2018) postulated that employees who experience civility and fair workplace procedures, recognise the organisation as trustworthy, respond with higher levels of work engagement, exert OCBs, and have lower intention to leave (Tricahyadinata et al., 2020). The researcher urges investment in resources to create civil, supportive and fair work climates that enable employee engagement.

Amplifying this, the researcher recommends focussing on cultivating a civility climate instead of merely reducing incivility, given that civility research applies a positive, strengths-based approach, to understand and promote desired behaviours (Brown, 2012; Small et al., 2024). Knapp (2020) cites that positive work environments and supportive team members are crucial for employee loyalty and intentionally cultivated civility attracts and retains talented workers (MacLennan, 2020).

Within this research finding, elevated levels of incivility were associated with decreased engagement, making it crucial for organisations to acknowledge and manage incivility (Brown, 2012), given its impact on work engagement. Furthermore, work engagement demonstrated a strong positive, direct relationship with OCB and a strong, negative relationship with turnover intention, mediating the relationship between civility and both OCB and turnover intention. Within this study, engaged employees are more likely to exhibit extra-role behaviour and less likely to consider leaving. This study also demonstrated that increased civility reduces turnover intention, as reinforced by Montalvo (2013), while higher incivility increases it. Therefore, proactively understanding incivility levels can help organisations mitigate decreased engagement and possible talent outflows (Brown, 2012).

Implementing resources that address incivility, such as codes of conduct (Montalvo, 2013; Ota et al., 2023) and building for civility through hiring and promoting for civility (Porath & Pearson, 2010) are crucial in shaping positive employee attitudes and behaviours (Patterson, 2016). Leaders are pivotal in understanding the occurrence and manifestation of incivility and should be upskilled to be effective, connected people managers to ensure healthy working conditions (Tricahyadinata et al., 2020). Organisations should enhance psychological and social capital through support programmes focussed on upskilling to identify and effectively cope with incivility and cultivate and promote civility (Ota et al., 2023).

In summary, work engagement emerged as a crucial predictor of civility, OCB and turnover intention, warranting further investment to realise its benefits. Critically this amplifies organisations' need to focus on understanding and fostering civility and work engagement, deliberately creating a climate where civility is understood, celebrated, and embedded, and focussing on building organisational muscle towards work engagement.

## Limitations and recommendations for future research

This study was not without limitations. The first limitation relates to using a cross-sectional survey design, and collecting data at a single point in time, preventing determining if relationships are causal. Future longitudinal research is needed to conclusively examine the direction and causality of the relationships (Taris & Kompier, 2006).

The second limitation is the sample, which consisted of participants from a single organisation within the financial services industry. Thus, generalising these findings to other industries should be done with caution.

The adapted scales to measure civility (ECBS) and incivility (EICBS) were tested for the first time. Given the strength of the factor loadings (Table 2) for the additional items, as well as the fact that these items relate to accountability and non-accountability relevant to the person's role and responsibilities, the researcher recommends further testing in diverse contexts and participant groupings to determine if the scales are valid, reliable and more encompassing measures of (in)civility. A greater sample size would also enhance the reliability and validity of these scales. White (2022) references a sample size of 375–500 for scale validation. This study's participant count of 305 is close to the suggested minimum' however further testing with larger populations may be warranted.

## Conclusion

This study significantly advances the theoretical understanding and practical approaches for fostering positive, productive work environments within South Africa's financial services sector. Through validating adapted civility (ECBS) and incivility (EICBS) scales, within an international financial services organisation, this research enriches our understanding of the prevalence of these constructs. This will equip organisations with insights to measure the extent of these phenomena and devise strategies to elevate civility and mitigate the adverse effects of incivility. The testing of the adapted scales yielded good insights into dimensions of civility and incivility that were not previously included in any measure of (in)civility and make an important contribution to the study of these constructs going forward. Additionally, these findings support the interrelated but distinct nature of civility and incivility. It also contributes to understanding how (in)civility impacts turnover intention, work engagement, and OCB, with work engagement mediating between civility and both OCB and turnover intention. These findings have the potential to contribute to the creation of a more civil environment, that allows employees to function more productively, with higher levels of engagement, positive relationships and reduced turnover while promoting higher levels of corporate citizenship behaviour.

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## Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

## Authors' contributions

S.H. took the lead in writing the article. This article forms part of the doctoral thesis of S.H. L.T.D.B. is the promoter of the study and acted as supervisor and critical reader of the article. L.T.D.B. also performed the formal analysis.

## Ethical considerations

Ethical approval to conduct this study was obtained from the North-West University Economic and Management Sciences Research Ethics Committee (No. NWU-01312-21-A4).

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## Data availability

The data that support the findings of this study are available from the corresponding author, L.T.D.B, upon reasonable request.

## Disclaimer

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