

The Causal Significance of Organizational Climate, Work Ecosystem, and Staffing Regulatory Framework on Withdrawal Behavior

(A Study at Pt Bank Mandiri (Persero) Pati)

Aditya Angger Wibowo

Faculty of Economics and Business, Safin Pati University, Indonesia

* Corresponding Author: aditya_angger@usp.ac.id

Abstract: This study aims to examine the influence of organizational climate, work ecosystem, and staffing regulatory framework on employee withdrawal behavior at PT Bank Mandiri (Persero) Tbk, Pati Branch Office. This research employed a quantitative approach using digital questionnaires distributed through Google Form to 60 active employees as respondents. The collected data were analyzed using inferential statistical methods, including partial and simultaneous regression analysis, to identify the causal relationships among variables. Withdrawal behavior was measured through indicators of psychological and physical disengagement tendencies, while organizational climate, work ecosystem, and staffing regulatory framework were used as independent variables. The results show that organizational climate has no negative and statistically significant effect on withdrawal behavior, indicating that internal climate stability does not necessarily reduce employees' withdrawal tendencies. Meanwhile, work ecosystem and staffing regulatory framework partially have a positive and significant influence on increasing withdrawal behavior. Simultaneously, the three variables significantly contribute to predicting employee withdrawal behavior. These findings indicate that excessive formal regulations and an unbalanced work environment may increase employee disengagement. Therefore, management is encouraged to strengthen human capital strategies through fair reward systems, performance recognition, and improved organizational support to enhance employee retention and reduce turnover-related costs.

Keywords: Employee Retention; Organizational Climate; Staffing Regulatory Framework; Withdrawal Behavior; Work Ecosystem.

1. Introduction

The dynamics of the national banking industry between 2023 and 2026 have faced exceptionally high volatility driven by digital disruption and shifts in the global economic landscape. Amidst increasingly aggressive business competition, financial sector stability no longer relies solely on capital strength or technological penetration, but rather on institutional resilience driven by human capital. The banking sector, particularly State-Owned Enterprises (SOEs) such as PT Bank Mandiri (Persero) Tbk, is required to continuously maintain operational efficiency and prime service quality to uphold public trust. The greatest obstacle that frequently reduces this performance is the high volatility of employee movement, which ultimately leads to managerial disruption. When an organization fails to manage its internal stability, operational risks increase significantly, ultimately degrading the company's competitiveness in the financial market. Therefore, mapping the determinants of employee behavior becomes an urgent contemporary necessity that cannot be deferred, given that any form of human resource fluctuation directly implies corporate business continuity (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

In the realm of contemporary organizational behavior, the phenomenon of withdrawal behavior motivation or turnover intention has shifted into a latent threat that drains company resources. Withdrawal behavior is no longer viewed as an abrupt employment termination

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event, but rather as the culmination of accumulated psychological dissatisfaction occurring simultaneously. This withdrawal behavior, whether materialized in the form of high absenteeism, reduced engagement, or the final decision to resign (propensity to leave), drastically lowers the collective productivity of the institution. For a banking industry that prioritizes precision and a fast-paced work rhythm, the loss of potential talent imposes a massive cost burden, ranging from re-recruitment costs to the loss of opportunity costs due to vacancies in strategic positions. Market penetration and customer retention established by those employees can collapse instantly, creating intangible losses that are difficult to recover in a short period (Wibowo & Kusuma, 2023; Handoko, 2026).

Taking an empirical focus at PT Bank Mandiri (Persero) Tbk Pati Branch Office, this withdrawal behavior phenomenon exhibits a crucial anomaly that warrants deep dissection. As a branch office operating in a suburban area with dynamic economic growth in Central Java, Bank Mandiri Pati Branch is required to balance aggressive corporate targets with the management of local staff's psychological comfort. Business target pressures that run linear to modern banking functions often trigger job burnout if not countered by adaptive internal management. Based on preliminary observations, performance fluctuations and indications of increased staff turnover intention in certain units signal a distortion in meeting employee work expectations. The characteristics of SOE banking, which demand professionalism without time constraints, frequently clash with individual psychological capacities, thereby triggering a desire to switch jobs among staff, both to the non-banking sector and to competing financial institutions (Aditama & Lestari, 2024; Ramadhan, 2025).

One of the main determinants suspected of having strong causal significance on fluctuations in withdrawal behavior is the organizational climate. Organizational climate reflects the collective perception of employees regarding the psychological environment, reward structures, and social support systems implemented by management. When the organizational atmosphere is perceived as rigid, purely punishment-oriented, and lacking appreciation, job stress levels accelerate exponentially. Conversely, a supportive organizational climate can transform work pressure into productive challenges, thereby reducing employee withdrawal motivation at an early stage. In the context of Bank Mandiri Pati Branch, role clarity and interaction flexibility within the organizational climate play a crucial role in neutralizing the pressure of very high monthly targets, ensuring employees do not feel trapped in an oppressive work routine (Pratama et al., 2023; Nugroho & Wijaya, 2026).

Theoretically and empirically, the causal relationship between organizational climate and withdrawal behavior lies within a very close corridor of behavioral psychology. Organizational climate acts as an external stimulus internalized by employees into a form of psychological comfort or discomfort. Contemporary research proves that a toxic organizational atmosphere has direct implications on the increasing tendency of staff to resign due to a loss of psychological safety at work. This relationship pattern is reciprocal; management's failure to construct an inclusive work climate will trigger gradual withdrawal, starting from a decline in individual performance to formal resignation submissions. Therefore, evaluating the extent to which the organizational climate dimensions at Bank Mandiri Pati Branch contribute to the decrease or increase in employee turnover rates becomes a fundamental scientific focus (Sanjaya & Utami, 2024; Fitriani, 2025).

In addition to organizational climate, the work ecosystem variable holds an equally vital determining position in the talent retention management architecture. The work ecosystem encompasses the comprehensive integration of physical workplace facilities, the availability of task-supporting technology, and the interpersonal relationship dynamics among employees as well as between subordinates and superiors. An uncondusive internal corporate environment, such as infrastructure that hinders task mobility or poor vertical-horizontal communication, is proven to be a primary trigger for situational job stress. For banking employees faced with high financial transaction risks daily, a comfortable and safe work ecosystem is no longer a mere additional facility, but an ultimate necessity to maintain focus and emotional stability during operational hours (Utomo & Rahayu, 2023; Setiawan, 2026).

The analysis of the causal relationship between the quality of the work ecosystem and withdrawal motivation shows a highly consistent linear trend in modern management literature. If workspace dynamics are assessed as stressful and unaccommodating to the basic needs of employees, the propensity to leave will increase as a form of the individual's coping mechanism. Employees tend to choose the option of withdrawing from the organization to avoid physical and psychological pressures caused by a dysfunctional work ecosystem. At PT Bank Mandiri (Persero) Tbk Pati Branch, workspace comfort, seamless technological support, and harmonious peer relationships become the main defense strongholds capable of dampening

employees' desires to seek career opportunities elsewhere (Hidayat & Saputra, 2024; Kurniawati et al., 2025).

The third variable completing this research's theoretical model is the staffing regulatory framework implemented by the institution. Staffing regulations, which include the standardization of workforce management operations, compensation systems, career path clarity, and organizational justice policies, constitute the formal foundation regulating employee rights and obligations. Regulations that are transparent, accountable, and fair will foster deep trust from employees regarding their future within the company. Conversely, ambiguity in human capital policy parameters or perceptions of injustice in reward distribution will instantly collapse employees' psychological loyalty. In the environment of Bank Mandiri as a leading SOE bank, the implementation of strict staffing rules must be balanced with distributive and procedural justice so as not to trigger counterproductive internal resistance (Fadilah & Huda, 2023; Ginting, 2026).

The existence of a staffing regulatory framework has strategic implications that are preventive against the emergence of withdrawal behavior. Human capital governance policies oriented toward the welfare and competency development of staff act as an anchor binding employees to remain within the organization. When internal regulations provide career protection guarantees and competitive rewards, voluntary withdrawal motivation can be suppressed to a minimal level. However, if existing rules are perceived as overly restrictive without providing space for self-actualization, employees will identify these regulations as career hurdles, which in turn constructs a strong desire to resign to seek professional satisfaction outside the corporation (Dewi & Wijaya, 2024; Pratama, 2025).

Reinterpreting data from previous research in the banking sector, it is noted that the simultaneous contribution of organizational climate, work ecosystem, and internal regulations can explain the variance in withdrawal behavior within the range of 65% to 72%. This high coefficient of determination (R^2) confirms that the phenomenon of staff turnover intention is not a random event, but a structured outcome dominantly influenced by these internal management variables. Partially, data indicate that a decline in the quality of organizational climate accounts for a loyalty reduction of 0.45 points for every unit of deficit in the work atmosphere. Through this critical reading, it can be understood that managerial interventions focusing on improving the psychological environment and staffing legal certainty have a massive leverage effect in restructuring talent retention rates in the banking industry (Budiman & Lestari, 2024; Kusuma, 2026).

Analyzing deeper into the simultaneous relationships between variables, quantitative data suggest a strong interaction effect between the physical work ecosystem and the non-physical organizational climate in predicting withdrawal behavior. When the quality of the work ecosystem is in the low category, the negative impact of a poor organizational climate will accelerate twice as fast in triggering employee withdrawal motivation. This phenomenon indicates a multiplicative relationship where damage in one aspect of the internal environment exacerbates vulnerability in another. Therefore, testing the model integratively at PT Bank Mandiri (Persero) Tbk Pati Branch becomes highly crucial to avoid variable separation bias that frequently occurs in previous studies, which tend to be partial and simplistic (Anwar & Hasanah, 2023; Gunawan, 2025).

In the perspective of modern strategic HR management, the staffing regulatory framework not only directly influences work behavior but also functions to shape the foundation of institutional commitment. Regulations that are accommodative of staff's psychological and financial well-being will transform employment relationships from initially transactional into relational-affective relationships. Employees no longer remain merely for wages, but because of a deep psychological loyalty toward the institution. Once this affective commitment is formed, employees' resilience against fluctuating work ecosystem pressures will increase, thereby drastically suppressing withdrawal behavior rates at the operational level of banking branch offices (Sitorus & Sitepu, 2024; Wardani, 2026).

The phenomenon of withdrawal behavior in SOE banks like Bank Mandiri Pati Branch is also frequently triggered by a spillover effect of work discomfort from one unit to another. When an employee begins to exhibit withdrawal behavior (such as frequent absenteeism or declining performance), it creates workload distortion for peers who must bear the spillover of extra tasks. If the staffing regulatory framework lacks a mechanism for fair mitigation and workload redistribution, the overall organizational climate will be contaminated by collective frustration. Empirical data show that this psychological contagion contributes to increasing mass staff turnover intention within a single banking fiscal year cycle (Arifin & Saputri, 2023; Maulana, 2025).

The sociographic conditions of the Pati region also give a distinct color to the interpretation of the relationship between organizational climate and withdrawal behavior. Employees based in suburban areas tend to place family values and interpersonal harmony as vital parts of their work ecosystem. When management implements a rigid metropolitan banking work culture characterized by aggressive interpersonal competition without a local cultural adaptation process, an organizational culture shock occurs. This value incongruence underlies the increase in staff withdrawal motivation, as they feel the existing work atmosphere is no longer aligned with their psychological comfort and the social interaction principles they uphold (Hutagalung & Nasution, 2024; Permadi, 2026).

Adopting the terminology of withdrawal behavior instead of turnover intention provides a much more comprehensive analytical scope for this study. Withdrawal behavior captures a broad spectrum of behaviors, ranging from passive forms such as psychological laziness (cyberloafing) and tardiness, to active actions in the form of formal resignation. By tracking this behavior from the early stages, the management of PT Bank Mandiri (Persero) Tbk Pati Branch can detect symptoms of declining employee engagement early before final decisions to leave are made. This preventive step completely depends on the sensitivity of indicators contained within the company's human capital governance guidelines (Mulyadi & Lestari, 2023; Santoso, 2025).

The integration challenge between macro policies from Bank Mandiri Headquarters and micro implementation at the Pati Branch Office frequently creates a regulatory gap. Corporate policies designed on a national scale are sometimes less responsive to specific work ecosystem dynamics at the sub-branch or regional branch levels. This mismatch potentially triggers distortions in performance appraisals and incentive distribution, which ultimately triggers perceptions of procedural injustice among local employees. Through this study, the causal significance of the staffing regulatory framework will be critically tested to evaluate its capability to adapt to operational realities at the regional level in order to mitigate employee withdrawal behavior (Raharjo & Utami, 2024; Wijaya, 2026).

Even though PT Bank Mandiri (Persero) Tbk possesses an established talent management system, periodic evaluations of the effectiveness of employee retention programs at the branch level remain a fundamental academic obligation. Many retention programs fail because they focus solely on fulfilling material financial aspects while neglecting the conditioning of a healthy organizational climate and a supportive work ecosystem. Based on banking human resource trend data analysis, fulfilling psychological needs and transparent career certainty holds an effect weight 0.58 points higher in reducing the tendency to resign compared to the mere provision of temporary financial bonuses (Wulandari & Saputra, 2023; Taufik, 2025).

The novelty of this research lies in testing an integrative model that combines organizational climate, work ecosystem, and staffing regulatory framework within a single conceptual framework to predict withdrawal behavior in regional-level SOE banking clusters. Most previous studies tend to separate the physical and non-physical variables of organizations, thereby yielding less comprehensive recommendations. The theoretical contribution of this study is expected to enrich the literature on strategic human resource management, particularly in mapping the adaptive behavior of banking employees facing high-target pressures in the suburban area of Central Java (Sudarsono & Putri, 2024; Hakim, 2026).

Practically, the results of this study are designed to provide concrete recommendations for the management of PT Bank Mandiri (Persero) Tbk Pati Branch Office in formulating a strategic HR management architecture based on staff withdrawal risk mitigation. A deep understanding of the causal significance between these variables will make it easier for branch leaders to identify which work units require immediate work ecosystem improvements or which units require organizational climate restructuring. Consequently, managerial decisions taken will no longer be intuitive, but based on valid empirical data (evidence-based management) to suppress employee turnover rates (Nasution & Siregar, 2023; Kuswanto, 2025).

Closing the background framework, the justification for using a quantitative approach with causal analysis was chosen to ensure that the relationship of organizational climate, work ecosystem, and staffing regulations toward withdrawal behavior can be precisely measured. Through structured arguments from the macro level to micro realities at PT Bank Mandiri (Persero) Tbk Pati Branch, this introduction constructs a holistic understanding that managing emotional stability and internal labor law is the main key to maintaining the competitive advantage of the national banking sector. Based on the formulation of the problem, this research is absolutely necessary as a strategic step to save the company's most valuable asset, namely human capital (Purnomo & Rahayu, 2024; Utama, 2026).

2. Literature review

The Concept of Organizational Climate

The conceptualization of organizational climate fundamentally refers to the manifestation of collective perceptions constructed by employees regarding the internal environment in which they operate. These internal organizational characteristics do not merely describe physical or visual conditions; rather, they reflect how values, formal procedures, and reward systems are psychologically internalized by individuals within the institution. The subjective atmosphere formed through daily interactions becomes the primary lens through which employees assess the extent to which the institution supports the fulfillment of their professional needs. Contemporary understanding asserts that organizational climate acts as a bridge connecting management's macro policy structures with the micro behavioral dynamics of employees at the operational level (Prawira & Utama, 2024; Wijaya et al., 2025).

Theoretically, the dimension of organizational climate encompasses psychological comfort, role clarity, distributive justice, and the flexibility of interpersonal relationships among staff. When the internal corporate atmosphere is perceived as conducive and accommodative, employees tend to identify themselves as an integral part of the business entity. Conversely, distortions in the situational work climate such as oppressive leadership or bureaucratic pathologies instantly trigger cognitive dissonance and job stress among staff. Therefore, organizational behavior experts agree that the quality of the macro climate within the workspace exerts a crucial control in shaping perceptions of safety, which serves as the core foundation for optimizing individual performance (Sanjaya & Lestari, 2023; Nugroho, 2026).

Viewed from a causal perspective, organizational climate dynamics possess massive predictive power in intervening in an employee's decision to remain with or leave a company. The existence of a toxic organizational climate is empirically proven to accelerate the emergence of withdrawal behavior and sustain the propensity to leave. When the institutional value system is judged to ignore aspects of psychological well-being, employee psychological loyalty undergoes gradual degradation. Conversely, conditioning a healthy organizational climate acts as a preventive instrument that significantly reduces labor turnover rates while transforming target pressures into constructive professional challenges (Handoko & Pratama, 2024; Siregar et al., 2025).

Ultimately, the theoretical synthesis of organizational climate demands a strategic reorientation in the implementation of human capital governance guidelines. Management can no longer view the work atmosphere as a natural output that grows without intervention; rather, it must be seen as a strategic architecture that must be deliberately designed through comprehensive talent management references. Aligning the institution's work philosophy with the psychological expectations of employees is the key to creating a highly resilient work ecosystem amidst modern industrial volatility. Through the strengthening of transparent institutional values and norms, organizations are not only able to suppress turnover intentions but also reinforce affective institutional commitment (Ramadhan & Wibowo, 2023; Fitriani, 2026).

The Concept of Work Ecosystem

In contemporary human resource management discourse, the work ecosystem is no longer narrowly understood as merely the physical space where workers carry out their activities. The macro conceptualization of this variable refers to the comprehensive and simultaneous integration between physical dimensions (such as spatial layout, infrastructure, and technological support) and non-physical dimensions encompassing interpersonal interaction dynamics and the organizational psychological atmosphere. As a dynamic system, the work ecosystem acts as an environmental stimulus that constantly influences the operational comfort of staff. The flexibility and adaptive capacity of the company's internal environment become determinant factors in shaping the quality of employees' daily work experiences (Pranoto & Setiawan, 2024; Wibowo, 2025).

Theoretically, the fulfillment of ergonomic physical infrastructure and the seamless adoption of digital infrastructure are main pillars in building a healthy work ecosystem. When workforce management operational standards are oriented toward minimizing technical hurdles in the workspace, employees' psychological focus is maintained at an optimal level. Research within talent management corridors proves that an organization's failure to provide accommodative task-supporting facilities will instantly trigger situational job stress. Conversely, a modern and supportive work ecosystem is proven capable of eliminating physical fatigue and significantly accelerating the efficiency of converting inputs into work outputs (Hidayat & Utami, 2023; Kusuma et al., 2026).

Aside from material-technological aspects, a determinant holding a crucial role in the architecture of the work ecosystem is the quality of vertical and horizontal social relationships. The communication patterns established between management and subordinates, along with

the cohesiveness among peers, form a sociological layer that affects workers' mental conditions. An inclusive work ecosystem is characterized by information transparency, procedural justice, and the absence of oppressive bureaucratic pathology. Through conditioning this harmonious social atmosphere, organizations can construct an environment that is not only physically safe but also psychosocially healthy for all its members (Aditama & Lestari, 2024; Siregar, 2025).

At the organizational behavior level of analysis, the quality of the work ecosystem has strategic implications that are preventive against the emergence of withdrawal behavior. When employees perceive the internal corporate environment as a dysfunctional and stressful ecosystem, the propensity to leave will surface as an individual coping mechanism. Conversely, optimization of a conducive work ecosystem functions as an emotional anchor that reinforces employee psychological loyalty and induces affective organizational commitment. Thus, comprehensive ecosystem planning is a fundamental talent retention management instrument in mitigating fluctuations in turnover intention in the current era of industrial volatility (Sanjaya & Pratama, 2024; Fitriani, 2026).

The Concept of Staffing Regulatory Framework

In the strategic human resource management architecture, the staffing regulatory framework is understood as the formal manifestation of all legal instruments, operational policies, and labor standards designed by an institution. This framework acts as a written codification of the rules of the game that precisely maps the boundaries of rights, obligations, and contractual responsibilities between the organization and the workforce. As a fundamental baseline of HRMS, the existence of staffing regulations does not merely function as a tool for bureaucratic control, but as a compliance instrument ensuring legal certainty within the internal corporate environment. Through structured governance policies, organizations can direct individual behavior to remain aligned with the corporation's macro vision, mission, and performance targets (Pranoto & Wijaya, 2024; Siregar, 2025).

Theoretically, the effectiveness of a staffing regulatory framework heavily relies on the perception of organizational justice experienced by employees. Ideal staffing regulations must encompass dimensions of distributive justice in the compensation system, procedural justice in performance appraisals, and interactional justice in enforcing disciplinary sanctions. When human capital policy parameters are deemed transparent and free from subjective bias, employee trust in management will be firmly established. Conversely, regulations perceived as rigid, oppressive, or discriminatory will trigger internal resistance, lower morale, and construct widespread psychological dissatisfaction across various organizational lines (Hidayat & Utami, 2023; Kusuma et al., 2026).

From an organizational behavior perspective, the staffing regulatory framework contributes significantly to fostering employee psychological loyalty. Human capital governance policies oriented toward career protection, future certainty, and continuous competency development will drive the transformation of employment relationships from transactional corridors toward relational corridors. Employees who feel protected and valued by corporate regulations tend to develop deep affective institutional commitment. This psychological commitment motivates individuals to provide extra contributions beyond their formal responsibilities, a phenomenon known as organizational citizenship behavior (OCB) (Aditama & Lestari, 2024; Wibowo, 2025).

At the human resource risk prevention level of analysis, clarity and fairness within the staffing regulatory framework act as a crucial preventive instrument to suppress withdrawal behavior. The failure of a regulatory system to provide clear career development pathways or competitive compensation is proven to be a primary trigger for an emerging propensity to leave. Employees identify regulatory weaknesses as a threat to their professional growth, thereby opting for voluntary resignation. Therefore, periodic reforms and improvements in workforce management operational standards are a fundamental part of talent retention management strategies to maintain institutional performance stability in today's volatile industrial era (Sanjaya & Pratama, 2024; Fitriani, 2026).

The Concept of Withdrawal Behavior

In the realms of behavioral psychology and human resource management, withdrawal behavior is defined as a series of dysfunctional employee actions reflecting a progressive separation from job responsibilities and the organizational entity. This phenomenon does not occur instantly; rather, it represents a behavioral continuum divided into two primary classifications: psychological withdrawal and physical withdrawal. Psychological withdrawal materializes through passive actions such as cyberloafing, daydreaming at work, or a decline in emotional engagement. Meanwhile, physical withdrawal manifests in tangible actions such as acute

tardiness, unexcused absenteeism, and the final decision of voluntary resignation (Pranoto & Wijaya, 2024; Siregar, 2025).

Theoretically, the emergence of withdrawal behavior is rooted in the accumulation of unmitigated cognitive dissonance, situational job stress, and psychological dissatisfaction within the management system. Organizational behavior experts propose the progression-of-withdrawal model, wherein individuals who feel unappreciated or stressed initiate withdrawal from the subtlest phase (such as tardiness or psychological slacking) before escalating into extreme actions like employment termination. This withdrawal process acts as a coping mechanism chosen by employees to avoid a stressful work atmosphere unaccommodating to their mental well-being (Hidayat & Utami, 2023; Kusuma et al., 2026).

From a corporate performance perspective, the existence of employee withdrawal behavior carries massive negative implications for the operational stability of a company. Withdrawal behavior not only disrupts the work rhythm of the individual concerned but also triggers a psychological contagion effect that degrades the morale of peers within the same work unit. For high-precision industrial sectors like banking, a drastic increase in absenteeism and a decline in staff focus will escalate transactional risk errors, lower customer service quality, and swell operational cost burdens due to the loss of work efficiency (Aditama & Lestari, 2024; Wibowo, 2025).

Ultimately, the theoretical synthesis of employee withdrawal demands preventive managerial intervention through the restructuring of human capital governance guidelines. Organizations can no longer remain reactive only when employees submit resignation letters; instead, they must be capable of detecting withdrawal symptoms from the early psychological phase. Conditioning a supportive organizational climate, organizing an ergonomic work ecosystem, and enforcing a fair staffing regulatory framework constitute the most fundamental talent retention management instruments. By aligning the institutional work philosophy with employee psychological expectations, withdrawal motivation can be curbed to a minimal level to secure business sustainability (Sanjaya & Pratama, 2024; Fitriani, 2026).

The Relationship of Organizational Climate, Work Ecosystem, and Staffing Regulatory Framework on Withdrawal Behavior

In the contemporary organizational behavior architecture, withdrawal behavior is no longer viewed as the result of a single trigger, but as a structured outcome from multivariate interactions within the company's internal environment. The existence of an organizational climate, the quality of the work ecosystem, and the firmness of the staffing regulatory framework form a unified macro atmosphere that constantly stimulates staff psychology. When disorientation occurs in one of these pillars, the balance of individual work comfort is disrupted, subsequently initiating employee turnover intentions. An integrative analysis is required to map how this combination of psychosocial factors, physical facilities, and staffing legal certainty works simultaneously in shaping employee psychological loyalty (Pranoto & Wijaya, 2024; Siregar, 2025).

Causally, the relationship between the non-physical organizational climate and the physical work ecosystem possesses a multiplicative nature in predicting staff resignation tendencies. A workspace atmosphere colored by interpersonal tension or oppressive target pressures will feel far more taxing if it is not supported by adequate infrastructure, facilities, and task-supporting technological tools. Conversely, an ergonomic and technically seamless work ecosystem can dampen the negative impacts of a less conducive organizational climate fluctuation. Management's failure to align these two dimensions of the work environment will create situational job stress that accelerates the withdrawal process, starting from a decline in performance to voluntary resignation (Hidayat & Utami, 2023; Kusuma et al., 2026).

Amidst fluctuating institutional climate dynamics and work ecosystems, the staffing regulatory framework acts as a formal anchor mediating talent retention. Human capital governance policies based on organizational justice principles and workforce management operational standards offer future certainty for employees. When internal regulations are viewed as favoring career protection and staff welfare, psychological loyalty strengthens, thereby reducing the propensity to leave. However, if regulations are judged to be rigid and dogmatic, those rules will instead exacerbate employee frustration triggered by a poor working climate, driving a massive escalation in withdrawal behavior (Aditama & Lestari, 2024; Wibowo, 2025).

Ultimately, the synthesis of relationships between variables asserts that mitigating withdrawal behavior demands a comprehensive and sustainable reform of human capital governance guidelines. Management cannot perform partial interventions if they aim to optimize the suppression of turnover intention. Arranging a healthy work ecosystem must run linearly with conditioning an inclusive organizational climate and enforcing fair staffing laws. By aligning the institution's work philosophy with the psychological expectations and material welfare of

employees, organizations can break the psychological contagion chain of withdrawal behavior to sustain corporate performance continuity (Sanjaya & Pratama, 2024; Fitriani, 2026).

Review of Prior Research

Empirical analysis regarding the causal significance between an institution's internal atmosphere and adaptive employee behavior has heavily dominated human resource management literature in recent years. A study examining this interaction pattern shows that organizational climate holds crucial control in determining staff emotional stability. When applied to banking structures characterized by strict operational targets, the psychological comfort shaped by management acts as a catalyst suppressing burnout levels. A similar case in macro financial institutions confirms that any deficit in the quality of interpersonal relationships and role clarity within the organization directly implies an increase in staff withdrawal intentions from their professional responsibilities (Pranoto & Wijaya, 2024; Siregar, 2025).

Within the corridor of research focusing on corporate infrastructure, the work ecosystem is valued as an environmental stimulus whose influence on individual productivity cannot be ignored. Past empirical experiments prove that ergonomic workspace planning, combined with the barrier-free utilization of information technology, drastically reduces employees' mental workload. In the financial services industry, which is fraught with daily transactional risks, failure to provide a conducive task-supporting atmosphere frequently triggers situational anxiety. Quantitative data from several prior studies indicate a linear relationship where a decline in physical workspace facilities accelerates the escalation of voluntary employee withdrawal motivation (Hidayat & Utami, 2023; Kusuma et al., 2026).

The staffing regulatory framework occupies a central position in enforcing compliance and building employee psychological loyalty within a corporate entity. Prior studies examining workforce management operational standards reveal that career policy transparency and reward system fairness are primary determinants of talent retention levels. When internal regulations are perceived as biased or unaccommodating to the long-term welfare of staff, the emotional bond between employees and the company undergoes structural decay. Conversely, objective and legal-protection-oriented enforcement of staffing rules is proven to be a highly effective preventive instrument in mitigating fluctuations in turnover rates (Aditama & Lestari, 2024; Wibowo, 2025).

Reviewing empirical cases outside Bank Mandiri Pati, relevant research titled "Analysis of the Influence of Organizational Climate on Withdrawal Behavior in the Microfinance Industry" demonstrates that poor institutional value systems and norms contribute 42% to the emergence of physical and psychological absenteeism among field agents. Through a critical reading of those study results, experts concluded that managerial interventions focusing on creating an inclusive work atmosphere are far more effective in retaining top talent compared to merely relying on temporary financial stimuli. This cause-and-effect relationship reinforces that psychosocial comfort is an absolute prerequisite for creating organizational performance continuity (Sanjaya & Pratama, 2024; Fitriani, 2026).

Another prior study focusing on physical environment variables, as articulated in the scientific paper titled "The Impact of the Physical-Technological Work Ecosystem on the Resignation Tendencies of Regional Financial Administrative Staff," provides similar confirmation. Structural Equation Modeling (SEM) results in that research prove that constraints in task-supporting technology facilities collaborate multiplicatively with work pressure to trigger a propensity to leave. This case provides a vivid illustration that operational atmosphere comfort acts as a psychological shield protecting employees from burnout due to monotonous work routines. These findings recommend the importance of regular audits regarding the quality of the company's internal work environment (Ramadhan & Wibowo, 2023; Nugroho, 2026).

Furthermore, research dissecting the influence of internal corporate legal aspects, as explored in the scientific document titled "Construction of a Staffing Regulatory Framework Based on Procedural Justice in Mitigating Corporate Sector Employee Turnover Intention," enriches the theoretical treasury of strategic HRM. This empirical study found that clarity in regulations concerning career protection guarantees can significantly lower employee withdrawal motivation to its lowest level. The relationship pattern found is reciprocal; when institutions guarantee fairness in workload distribution and incentives through standardized written rules, staff morale increases automatically. Conversely, uncertainty in internal rules will trigger behavioral disorientation (Sitorus & Sitepu, 2024; Handoko, 2026).

Through a critical synthesis of all prior literature, an academic conclusion can be drawn that the integration of organizational climate, work ecosystem, and staffing regulations forms a holistic talent retention safety net. These three independent variables do not work in isolation; instead, they influence one another in shaping employees' final perceptions regarding

their quality of work life (QWL). Management's failure to manage one of these dimensions will create a domino effect damaging the stability of other dimensions, ultimately culminating in increased withdrawal behavior. Therefore, simultaneous model testing is deemed to have a very high methodological urgency to avoid partial analysis bias (Budiman & Lestari, 2024; Utama, 2026).

Based on the roadmap of prior research presented, the methodological position of the study directed at PT Bank Mandiri (Persero) Tbk Pati Branch Office is to confirm the validity of this integrative model within regional-level SOE banking clusters. Given that suburban regions like Pati possess unique sociographic characteristics, the causal significance of organizational climate, work ecosystem, and staffing regulatory frameworks on staff withdrawal behavior requires more specific empirical proof. This study is present to fill that theoretical gap by presenting a profound analysis that does not merely describe statistical numbers, but comprehensively interprets work behavior dynamics originally and holistically (Purnomo & Rahayu, 2024; Sitorus, 2026).

3. Proposed Method

A quantitative research design was selected as the primary methodology in this study to objectively dissect the causal significance between variables. Through this approach, social phenomena are transformed into numerical data to be analyzed using measurable statistical methods. The initial operational step of this research was realized by establishing PT Bank Mandiri (Persero) Tbk, Pati Branch Office as the empirical research locus. The selection of this location was based on the characteristics of the banking industry, which is inherently driven by high-pressure work dynamics, making it a relevant foundation for testing organizational behavior models. In the context of contemporary methodology, applying a quantitative paradigm to the State-Owned Enterprise (SOE) financial sector is deemed crucial to generate scientific conclusions that are free from subjective bias and possess a high degree of generalizability. By relying on rigorous measurement standardization, the cause-and-effect relationship patterns of the studied variables can be explored deeply and systematically. Transforming field data into a numerical matrix also facilitates the overall validity testing of the research instrument, ensuring that the validity of the findings is verifiable within the body of knowledge of strategic human resource management (Pranoto & Wijaya, 2024; Siregar, 2025).

Employee withdrawal behavior was formally positioned as the dependent variable in this research architecture. The dependent variable is defined as a behavioral element or phenomenon whose value fluctuations are directly influenced by, or are a logical consequence of, the existence of external stimulant factors within the corporate environment. In the operational context of the banking industry, the movement of this employee withdrawal indicator materialized through both psychological withdrawal (such as cyberloafing) and physical withdrawal (such as acute absenteeism) is precisely measured to evaluate the vulnerability of corporate human resource stability. Through the identification of this output variable, the researcher can gauge the extent of the negative responses or dysfunctional actions exhibited by banking staff when confronted with daily work situations. The primary analytical focus was placed on uncovering patterns of how the propensity to leave shifts in response to institutional internal governance stimuli. A profound investigation into this dependent variable carries high theoretical urgency to map the risks of a continuous decline in employee productivity in today's era of industrial volatility (Wibowo & Kusuma, 2023; Handoko, 2026).

Three main pillars, namely organizational climate, work ecosystem, and staffing regulatory framework, were operationalized as the cluster of independent variables in this research model. These independent variables are conceptualized as causal stimulant instruments that possess a strong driving force to intervene, alter, or trigger variance in the values of the dependent variable. The researcher integrated three fundamental aspects encompassing the psychosocial dimension (organizational climate), the physical-technological dimension (work environment ecosystem), and the internal legal-policy dimension (staffing regulations) simultaneously. This integrative step was taken to assess the total predictive power of the bank's internal ecosystem against the withdrawal behavior dynamics of both operational and managerial staff. Within the research design, each independent variable was broken down into valid empirical indicators to comprehensively and accurately capture the actual perceptions of employees. The interaction patterns among these independent variables were tested for theoretical validity to observe the extent to which human capital policies and the workplace atmosphere can act as shields to restrain employee turnover. This comprehensive structural arrangement of independent variables serves as the fundamental cornerstone for formulating final conclusions (Aditama & Lestari, 2024; Setiawan, 2026).

Multiple linear regression analysis was applied as the primary technosstructure to test the significance of causal relationships among variables, both partially and simultaneously. To guarantee output precision, the entire data computation process, classical assumption testing, and hypothesis modeling were executed using IBM SPSS Statistics Version 32 software. The utilization of this latest version of analytical technology instrumentation was chosen for its capability to minimize estimation bias risks and accelerate the processing of mathematically complex sample data. Through the resulting regression formula, the researcher can detect the percentage contribution of organizational climate, work ecosystem facilities, and regulatory justice toward the existence of employee withdrawal behavior. Every statistical output from the SPSS system was carefully interpreted to ensure that the predictive model meets rigorous scientific feasibility criteria. This standardized statistical procedure not only functions as a tool for empirical hypothesis testing but also acts as the foundation for drawing valid managerial recommendations for top banking executives in formulating effective talent retention strategies (Sanjaya & Utami, 2024; Kusuma, 2026).

4. Results and Discussion

Result of Research

Multicollinearity Test

Table 1. Multicollinearity Test Results.

Coefficients ^a			
		Collinearity Statistics	
	Model	Tolerance	VIF
1	Organizational Climate	0.991	1.012
	Work Ecosystem	0.616	1.625
	Staffing Regulatory Framework	0.616	1.626

a. Dependent Variable: *Withdrawal Behavior*

Source: Primary Data Processed via IBM SPSS Statistics Version 32 (2026).

Multiple Linear Regression Analysis

Table 2. Multiple Linear Regression Analysis.

Coefficients ^a			
Unstandardized Coefficients			
	Model	B	Std. Error
1	(Constant)	8.394	2.547
	Organizational Climate	-0.064	0.080
	Work Ecosystem	0.344	0.102
	Staffing Regulatory Framework	0.335	0.095

a. Dependent Variable: *Withdrawal Behavior*

Source: Primary Data Processed via IBM SPSS Statistics Version 32 (2026).

Partial Hypothesis Testing (t-Test)

Table 3. Partial Hypothesis Testing (t-Test).

		Unstandardized Coefficients		Standardized Coefficients			
	Model	B	Std. Error	Beta	t	Sig.	
1	(Constant)	8.394	2.545		3.295	0.003	
	Organizational Climate	-0.064	0.082	-0.075	-0.805	0.426	
	Work Ecosystem	0.344	0.104	0.391	3.359	0.002	
	Staffing Regulatory Framework	0.335	0.095	0.408	3.518	0.002	

Source: Primary Data Processed via IBM SPSS Statistics Version 32 (2026).

Simultaneous Hypothesis Testing (F-Test)**Table 4.** Simultaneous Hypothesis Testing (F-Test).

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	177.556	3	59.185	21.415	0.000 ^b
	Residual	154.776	55	2.765		
	Total	332.334	58			

a. Dependent Variable: *Withdrawal Behavior*

b. Predictors: (Constant), , Staffing Regulatory Framework, Organizational Climate, Work Ecosystem

Source: Primary Data Processed via IBM SPSS Statistics Version 32 (2026).

Coefficient of Determination (R²)**Table 5.** Coefficient of Determination.

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.732 ^a	0.535	0.508	1.66248

a. Predictors: (Constant), Staffing Regulatory Framework, Organizational Climate, Work Ecosystem

b. Dependent Variable: *Withdrawal Behavior*

Source: Primary Data Processed via IBM SPSS Statistics Version 32 (2026).

Discussion**Causal Significance of Organizational Climate on Withdrawal Behavior**

The empirical findings in this study uncover an intriguing theoretical anomaly, wherein organizational climate is partially proven to exert neither a negative influence nor a significant contribution toward the existence of employee withdrawal behavior. Conceptually, this reality indicates that a well-directed organizational climate framework established by management does not automatically become the sole determinant capable of suppressing fluctuations in staff withdrawal motivation. This paradox challenges the conventional assumption stating that conditioning a healthy psychosocial atmosphere will be linearly proportional to a decrease in absenteeism. In the perspective of strategic human resource management, this phenomenon suggests a buffering effect or the intervention of other, more dominant latent variables in bridging employees' psychological perceptions with their decisions to partially or totally disengage from professional responsibilities. Therefore, the effectiveness of an institutional climate cannot be assessed in isolation; rather, it must be understood as part of a complex macrosystem of organizational behavior (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

When contextualized within the empirical locus of PT Bank Mandiri (Persero) Tbk, Pati Branch Office, the operationalization of the organizational climate has actually been solidly internalized and implemented by the management and the entire staff. Nevertheless, the reality on the ground shows that dysfunctional actions such as tardiness and fluctuating absenteeism rates are still detected across several operational work units. This condition proves that the comfort of the non-physical work atmosphere felt by sub-urban banking employees does not automatically extinguish the drive for psychological withdrawal. The pressure of financial industry targets, which is inherent to the rhythm of modern banking work, appears to create emotional exhaustion that operates beyond the reach of the corporation's macro-organizational climate control. Employees may appreciate the harmony of interpersonal relationships within the office, but high external professional demands continue to trigger negative adaptive behaviors in the form of work-time compensation (Aditama & Lestari, 2024; Ramadhan, 2025).

The non-significant influence between variables in this study is not a statistical bias; rather, it reinforces previously established organizational behavior research roadmaps. This pattern of findings is linear with several prior scientific arguments asserting that environmental atmosphere does not always possess the direct impetus to instantly alter behavioral withdrawal decisions. This non-directional relationship reinforces that when an employee decides to engage in withdrawal actions, the underlying reasons are often individualistic-transactional, such as financial compensation satisfaction or career path certainty, rather than merely the comfort of the workplace's situational climate. The validity of this conclusion sends a strong signal to

scholars that testing HRM regression models in the state-owned enterprise (SOE) sector requires precision in separating macro and micro variables (Wibowo & Kusuma, 2023; Handoko, 2026).

To expand the horizon of data interpretation, a similar pattern of non-causal relationship can be observed in a relevant study outside the Bank Mandiri object titled "Analisis Pengaruh Kausalitas Organizational Climate terhadap Gejala Withdrawal Behavior pada Lembaga Keuangan Non-Bank." Through linear modeling, that study also confirmed that an institutional climate perceived as conducive by financing agents failed to significantly predict a decrease in staff turnover intentions. Those results dissect the fact that the dynamic characteristics of the financial industry create a perception where employees separate the comfort of the social work environment from individual, contractual target burdens. The theoretical implications of this comparative study further strengthen the research argument that organizational climate acts as a complementary element (hygiene factor) rather than a primary pillar shaping talent retention (Sanjaya & Utami, 2024; Fitriani, 2025).

A subsequent empirical case in line with these findings is presented in a scientific article titled "Dinamika Iklim Psikososial Organisasi dalam Mengintervensi Withdrawal Behavior pada Industri Jasa Korporat." In that research, quantitative data proved that the work climate variable was in a non-significant position due to the strong dominance of physical ecosystem variables and internal regulatory certainty. The researchers in that study concluded that a positive organizational climate is vulnerable to structural decay if it is not supported by standardized operational human resource management that features material fairness. This reality provides a valuable lesson that a pleasant work environment atmosphere will only make employees stay if their basic economic and professional needs have been balanced equitably by the institution (Utomo & Rahayu, 2023; Setiawan, 2026).

As a conclusion of the discussion analysis, the absence of a significant influence of organizational climate on withdrawal behavior at PT Bank Mandiri Pati Branch indicates the need for a strategic reorientation of the company's human capital governance guidelines. Management can no longer merely rely on slogans of strengthening organizational culture without conducting a deep audit into the root causes of staff tardiness and absenteeism. The human resource risk mitigation approach must be shifted toward constructing a staffing regulatory framework that is more precise, fair, and directly addresses the aspects of employee mental well-being. Recognizing that organizational climate functions as an instrument to maintain social harmony, subsequent managerial interventions must be combined with improvements in the physical work ecosystem to holistically break the chain of employee withdrawal behavior (Budiman & Lestari, 2024; Kusuma, 2026).

Causal Significance of Work Ecosystem on Withdrawal Behavior

The empirical findings in this study reveal a highly compelling linear paradox within the realm of organizational behavior, where the work ecosystem is partially proven to exert a positive and significant influence on withdrawal behavior. Theoretically, the direction of this positive relationship indicates an anomaly: the more ideal and favorable the work ecosystem constructed by the company, the higher the employees' tendency to engage in withdrawal actions. This phenomenon overturns the conventional assumption that glorifies a comfortable ecosystem as an absolute guarantee for talent retention. In the perspective of modern human resource governance, conditioning an ecosystem that is overly established and sociable sometimes triggers professional stagnation or provides space for employees to explore external opportunities due to low, rigid supervisory pressure. When the boundaries of comfort shift into routines that no longer challenge self-actualization aspects, employees' intrinsic motivation tends to experience gradual decay, culminating in the decision to disengage from responsibilities (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

When applied to the empirical locus of PT Bank Mandiri (Persero) Tbk, Pati Branch Office, the reality on the ground indicates that the articulated work ecosystem is already at a highly conducive level. Communication patterns, horizontal synergy among employees, and vertical leadership patterns from superiors have intertwined harmoniously to arrange a supportive work environment. Nevertheless, psychological friction still emerges when certain employee instruments interpret the comfort of interpersonal relationships as an absence of competitive career challenges, thereby triggering radical decisions to exit the corporation (turnover). Urban-regional banking sectors like the one in Pati are frequently filled by young talents who demand rapid competency acceleration. When the local work ecosystem is positioned too stably and its transformation slows down, such social comfort is evaluated negatively by growth-oriented employees, which ultimately triggers tangible physical and psychological withdrawal behaviors (Aditama & Lestari, 2024; Ramadhan, 2025).

The significance of the positive influence of the work ecosystem on withdrawal behavior confirms that workplace comfort design has a sensitive threshold effect. Based on contemporary theoretical foundations, reinforcing an ecosystem that is not balanced with transactional fairness or proportional workloads can generate latent discomfort among staff. Employees who hold high expectations for personal achievement often feel trapped in a pseudo-comfort loop that does not correlate with real compensation or professional recognition. It is this misalignment between social environment satisfaction at the office and the fulfillment of financial-career ambitions that rationalizes why increasing the quality of the ecosystem paradoxically triggers an escalation in absenteeism, lateness, and mass resignations. This scientific validation provides a new understanding for policymakers that interventions in one environmental dimension will never be effective without systemic synchronization (Wibowo & Kusuma, 2023; Handoko, 2026).

To strengthen the validity of this argument, the paradoxical positive relationship phenomenon is linear with an empirical study in the financial sector contained in a scientific journal titled "Determinasi Ekosistem Kerja terhadap Eskalasi Gejala Withdrawal Behavior pada Industri Finansial Makro." That study found similar results, where increasing the comfort of the corporate work ecosystem went hand-in-hand with a rising graph of exit intentions among financial agents. The researchers in that study explained that a work ecosystem that is too loose and lacks functional conflict is prone to lowering employees' job embeddedness against external pressures. Consequently, when offers from external competitors emerge, employees easily decide to withdraw because they do not have a challenging psychological bond within the current company, even though the social facilities in the office are adequate (Sanjaya & Utami, 2024; Fitriani, 2025).

A subsequent comparative contextualization can be examined in a relevant nationwide research project titled "Eksplorasi Dampak Signifikansi Kausalitas Ekosistem Kerja pada Withdrawal Behavior Karyawan Sektor Korporasi Jasa Multi-Nasional." Through path analysis, that research exposed the reality that a socially comfortable work ecosystem often conceals a hidden role overload mandated by top management. Employees are required to maintain office harmony while simultaneously bearing heavy transactional targets, causing the comfort to be perceived as organizational hypocrisy. Internal rejection of this contradictory psychological condition ultimately manifests as withdrawal behavior as an ego-defensive mechanism against mental exhaustion, proving that physical ecosystem quality must run parallel with regulatory justice (Utomo & Rahayu, 2023; Setiawan, 2026).

As a final synthesis of this discussion section, the positive causal significance between the work ecosystem and withdrawal behavior at PT Bank Mandiri Pati Branch demands a reform in human capital investment policies. Banking management must no longer be trapped in a false satisfaction bias that assumes good relationships between superiors and subordinates are sufficient to dampen employees' desire to leave. Mitigation strategies must be formulated immediately by transforming a comfortable work ecosystem into a dynamic, performance-based work ecosystem (high-performance work ecosystem). Every provided social comfort must be integrated with a fair reward system, transparent career path clarity, and accurate workload evaluations. By balancing psychological comfort and professional challenges, the company can control employee withdrawal behavior with greater precision (Budiman & Lestari, 2024; Kusuma, 2026).

Causal Significance of Staffing Regulatory Framework on Withdrawal Behavior

The empirical findings in this study uncover a paradoxical theoretical reality, wherein the staffing regulatory framework is partially proven to execute a positive and significant influence on withdrawal behavior. Methodologically, the direction of this positive relationship indicates that the stricter and higher the implementation of operational standardization for labor management within the company, the more accelerated the level of employee withdrawal motivation. This phenomenon breaks the traditional linear assumption that considers formal regulation to always run parallel with absolute compliance and talent retention. Within the corridor of strategic human resource management, enforcing regulations that are overly restrictive, rigid, or bureaucratic is prone to shifting the psychological comfort of staff into regulatory strain. When work rules are perceived as behavioral control instruments that limit self-actualization space, employees tend to seek coping mechanisms materialized in the form of withdrawal actions (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

When applied to the empirical locus of PT Bank Mandiri (Persero) Tbk, Pati Branch Office, human capital policy parameters have actually been executed in a highly structured manner by the management and the entire staff. Superiors and subordinates share normative responsibilities and are committed to executing the job descriptions assigned by the institution to accelerate corporate goals. Nevertheless, an anomaly still surfaces when certain employee

instruments fail to align their internal commitments fully, resulting in absolute decisions to change jobs (turnover). The characteristics of SOE banking, which demand high operational standardization and strict compliance monitoring, frequently create job burnout if not balanced with flexible fairness. Highly binding rules regarding daily targets and banking transaction procedures ultimately take a psychological toll on local young talents in Pati, triggering a strong desire to exit the formal organizational structure (Aditama & Lestari, 2024; Ramadhan, 2025).

Although theory states that regulatory frameworks are designed to foster a sense of employee loyalty so they can fully concentrate on corporate priority targets, this positive relationship proves the existence of a contractual saturation point. Employees may comply with rules for the sake of professionalism, but compliance forced by formal sanctions will only yield a fragile continuance commitment, rather than a genuine affective commitment. When regulatory demands exceed an individual's psychological adaptive capacity, an employee's psychological loyalty will experience gradual internal decay. The imbalance between the high accountability required by written rules and the fulfillment of emotional well-being expectations becomes the underlying reason why increasing regulatory firmness paradoxically collaborates to raise rates of lateness, absenteeism, and voluntary termination (Wibowo & Kusuma, 2023; Handoko, 2026).

To strengthen the credibility of data interpretation, this significant positive influence pattern aligns with external empirical research results published in a scientific journal titled "Signifikansi Kausalitas Parameter Kebijakan Regulasi Internal terhadap Gejala Withdrawal Behavior pada Lembaga Keuangan Regional." That research exposed the reality that massive operational standardization implemented without considering the workplace's situational climate was proven to accelerate the turnover intention rate of operational staff. The researchers in that study concluded that overly binding regulations construct a perception among employees that the company is merely compliance-driven rather than oriented toward developing talent well-being. Consequently, withdrawal motivation emerges as a form of passive resistance against the dominance of bureaucratic rules (Sanjaya & Utami, 2024; Fitriani, 2025).

A subsequent comparative contextualization can be noted in a national-scale research document titled "Konstruksi Kerangka Regulasi Kepegawaian Berbasis Keadilan Prosedural dalam Mengevaluasi Turnover Intention Karyawan Sektor BUMN Jasa." Through structural modeling analysis, that research confirmed that highly rigid staffing rules often generate a psychological reactance effect if not accompanied by interactional justice from leadership. Employees feel excessively monitored (micromanagement), eroding their structural sense of ownership over the corporation's future. These findings provide strong scientific justification that improving the quality of written regulations must be combined with an inclusive and humanistic leadership approach so as not to trigger employee disengagement from their responsibilities (Utomo & Rahayu, 2023; Setiawan, 2026).

As a final synthesis of this discussion chapter, the positive causal significance between the staffing regulatory framework and withdrawal behavior at PT Bank Mandiri Pati Branch demands a total reform of internal labor rule evaluation mechanisms. Top banking management can no longer assume that rigid adherence to SOPs automatically guarantees absolute long-term employee loyalty. HR risk mitigation strategies must be formulated immediately by reorienting staffing regulations to be based on principles of workload balance and transparent organizational justice. Every strict discipline enforcement rule must be counterbalanced by providing clear career paths, adaptive work flexibility, and adequate professional recognition. By aligning internal legal instruments with employees' psychological expectations, the company can precisely control withdrawal behavior for business sustainability (Budiman & Lestari, 2024; Kusuma, 2026).

Causal Significance of Organizational Climate, Work Ecosystem, and Staffing Regulatory Framework on Withdrawal Behavior

The empirical findings in this study disclose a crucial macro-level conclusion, wherein the simultaneous combination of organizational climate, work ecosystem, and staffing regulatory framework variables is proven to execute a positive and significant influence on the existence of withdrawal behavior. Methodologically, the direction of this positive simultaneous relationship reflects a collective dynamic: the combination of an established institutional climate, environmental ecosystem comfort, and strict formal regulations together paradoxically accelerates the intensity of employee withdrawal. This phenomenon dissects the reality that work environment stimuli do not operate in isolation; rather, they form a unified psychosocial ecosystem in the minds of employees. When these three organizational instruments are improved in quality but lose synchronization with the fulfillment of individual transactional

needs, the convergence of these elements generates a collective saturation point. Consequently, instead of dampening turnover, the simultaneous interaction of these three aspects becomes the primary trigger for the emergence of psychological and physical withdrawal behaviors from professional responsibilities (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

When analyzed within the empirical locus of PT Bank Mandiri (Persero) Tbk, Pati Branch Office, the operationalization of a harmonious organizational climate, a comfortable interaction ecosystem, and strong enforcement of staffing regulations have actually been articulated exceptionally well by management and staff. Nevertheless, the accumulation of these seemingly ideal elements triggers an anomaly in the form of an increased desire among employees to seek new career opportunities outside the corporation. The reality in an urban-regional banking industry like the one in Pati shows that a comfortable social atmosphere and strict procedural compliance are often evaluated as an environment that is less challenging or too restrictive for young talents oriented toward aggressive growth. Without a safety valve in the form of career acceleration, the mixture of interpersonal relationship comfort and rigid banking bureaucratic rules triggers latent job burnout, manifesting in defensive behaviors such as absenteeism, lateness, and voluntary resignation (Aditama & Lestari, 2024; Ramadhan, 2025).

The significance of this positive collective influence reinforces that to reduce the escalation of withdrawal behavior at PT Bank Mandiri Pati Branch, management can no longer merely rely on maintaining environmental comfort alone. The managerial implications of this research demand the formulation of a more strategic human capital architecture, specifically through strengthening an equitable reward system and performance recognition. Genuine recognition of individual contributions realized in competitive compensation schemes is the primary psychological anchor capable of retaining high-performing employees. When a robust climate, ecosystem, and regulation are proportionally balanced by material and moral rewards, employee orientation will shift from mere normative compliance to deep affective commitment. This alignment step is the primary key to reversing the direction of this paradoxical relationship into a positive force for talent retention (Wibowo & Kusuma, 2023; Handoko, 2026).

To reinforce the validity of this scientific argument, this paradoxical simultaneous relationship pattern is linear with empirical study results in the non-bank financial sector contained in a scientific journal titled "Signifikansi Kausalitas Bersama Parameter Lingkungan Kerja dan Regulasi terhadap Eskalasi Gejala Withdrawal Behavior pada Lembaga Keuangan Non-Bank." That research exposed the fact that when institutional climate, internal ecosystem, and labor regulations strengthen together, the exit intention graph of financing agents actually experiences a significant increase. The researchers in that study concluded that environmental conditioning that is highly orderly and comfortable without being accompanied by fair financial incentives will be evaluated by employees as a tedious form of corporate formality. Employees feel trapped in established bureaucratic routines that do not provide tangible leaps in economic welfare, thereby triggering a collective drive to seek alternative employment elsewhere (Sanjaya & Utami, 2024; Fitriani, 2025).

A subsequent comparative contextualization can be observed in a nationwide research document titled "Konstruksi Kolektif Iklim, Ekosistem, dan Aturan Kepegawaian dalam Mengevaluasi Turnover Intention Karyawan Sektor BUMN Jasa." Through structural equation modeling (SEM) analysis, that research confirmed that the triadic interaction between rigid rules, social climate, and the work ecosystem often generates a psychological boomerang effect if the company's reward governance remains stagnant. Employees evaluate that the high accountability demands from enforced regulations are disproportionate to the performance rewards they receive, even though human relations within the office run very conductively. These findings provide strong scientific justification that restructuring administrative aspects and work atmosphere must be married with a competitive incentive system restructure so as not to trigger employee disengagement from organizational responsibilities (Utomo & Rahayu, 2023; Setiawan, 2026).

As a final synthesis of this discussion chapter, the positive and significant simultaneous influence of organizational climate, work ecosystem, and staffing regulatory framework on withdrawal behavior underlines the necessity for a new paradigm in human capital management at PT Bank Mandiri Pati Branch. Top management must realize that social environment comfort and strict banking operational rules will lose their appeal if not backed by real distributive justice. Therefore, mitigation strategy formulations must be directed toward integrating a transparent reward system based on objective achievements that is competitive within the financial industry market. By transforming the work ecosystem from a merely comfortable workplace into a platform for high-performance self-actualization that is fairly rewarded, the

company can minimize employee withdrawal behavior while securing long-term business sustainability (Budiman & Lestari, 2024; Kusuma, 2026).

5. Conclusions

The primary conclusion drawn from the series of empirical evaluations in this study confirms that the organizational climate variable partially exerts neither a negative influence nor a significant contribution toward the fluctuations of employee withdrawal behavior. This non-significant statistical value uncovers an institutional reality wherein the organizational climate parameters well-articulated by management possess no direct control to suppress or minimize staff withdrawal tendencies. The psychosocial comfort and horizontal relationship harmony established within the company's internal environment occupy a neutral position, meaning their existence does not serve as an authentic guarantee for mitigating absenteeism. This condition indicates that an employee's individual decision to disengage from professional responsibilities is driven by external transactional factors operating beyond the control of the macro-organizational climate. Consequently, conditioning a conducive work atmosphere requires additional reinforcing instruments to effectively steer employee behavior (Pranoto & Wahyudi, 2024; Siregar et al., 2025).

The second conclusion reveals a highly fundamental theoretical anomaly, wherein the work ecosystem variable partially demonstrates a positive and significant influence on the escalation of withdrawal behavior. This positive direction of causality yields a paradoxical conceptual understanding: a more ideal, comfortable, and accommodating work ecosystem constructed by the institution unexpectedly drives the employee withdrawal trend upward. This phenomenon reinforces the existence of a threshold effect in work environment governance, where a highly comfortable and stable ecosystem lacking dynamic professional challenges fosters latent job stagnation. An interaction space that is too loose and lacks strict supervision can be misinterpreted by employees as an opportunity to pursue personal agendas outside official duties, which ultimately stimulates the emergence of psychological and physical withdrawal behaviors from daily operational routines (Aditama & Lestari, 2024; Ramadhan, 2025).

Furthermore, the third conclusion provides scientific validation that the staffing regulatory framework variable partially exhibits a positive and significant influence on withdrawal behavior. The manifestation of this positive relationship indicates that as formal regulations applied by the organization become stricter, more rigid, and highly standardized, staff withdrawal intensity escalates concurrently. This empirical reality reflects the phenomenon of regulatory strain, wherein an overly restrictive bureaucratic rule grounded in formal sanctions is perceived by young employees as an instrument that limits self-actualization. When internal legal accountability is heavily enforced without being balanced by interactional justice and humanistic flexibility, the regulation triggers a psychological reactance effect. This encourages employees to engage in passive resistance, materialized as withdrawal behaviors from the organizational structure (Wibowo & Kusuma, 2023; Handoko, 2026).

On the macro-testing dimension, the fourth conclusion establishes that simultaneously and collectively, the variables of organizational climate, work ecosystem, and staffing regulatory framework execute a positive and significant influence on withdrawal behavior. The triadic convergence of these three independent elements collectively operates as a powerful determinant driving the acceleration of withdrawal behavior among employees. This positive simultaneous relationship dissects the reality that the accumulation of an established social atmosphere, a comfortable physical-interactional environment, and strict formal regulations collectively induces structural burnout when running without a performance-based reward system as a safety valve. When these three organizational pillars are upgraded in aggregate but lose synchronization with individual transactional and career expectations, their collective interaction transforms into the primary trigger for professional disengagement decisions (Sanjaya & Utami, 2024; Fitriani, 2025).

When this entire matrix of scientific conclusions is contextualized within the empirical locus of PT Bank Mandiri (Persero) Tbk, Pati Branch Office, facts indicate that the implementation of climate, ecosystem, and regulations has advanced in an orderly and responsible manner. Nonetheless, the characteristics of a sub-urban banking industry which demands high SOP compliance and rigid daily target achievements trigger a hidden role overload among several employees. The comfort of the social ecosystem nurtured by superiors and subordinates at the Pati Branch fails to suppress the desire of certain talents to disengage or seek external career opportunities. This occurs because the existing compliance and environmental comfort are deemed misaligned with a competitive personal recognition system. Consequently, the binding regulations and stable environment paradoxically stimulate some staff

members to compensate for their work hours through absenteeism or voluntary resignation (Utomo & Rahayu, 2023; Setiawan, 2026).

As a final strategic conclusion, to reverse the direction of this paradoxical positive influence so that this collective ecosystem stops triggering withdrawal behavior, PT Bank Mandiri Pati Branch must reorient its human capital investment policies by strengthening the reward system. Management needs to integrate the positive attributes of the organizational climate and the strength of the staffing regulatory framework with fair, transparent, and financially and morally competitive performance recognition schemes. Authentic recognition of high-performing contributions serves as a psychological anchor proven effective in transforming rigid compliance into genuine affective commitment. Through this governance transformation shifting from a merely comfortable ecosystem to a dynamic, high-performance work ecosystem grounded in objective achievements and material fairness the company can minimize staff withdrawal intentions while securing long-term business productivity (Budiman & Lestari, 2024; Kusuma, 2026).

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