



Analysis of The Decline In Employee Performance Due To Disharmonious Families, Debt And Competencies That Do Not Match The Field of Work Life Balance

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ABSTRACT

This article aims to contribute with a qualitative model of various references related to the existing variables from several existing journals with recorded search sources, in addition to the findings in the form of perspectives to make a result of this scientific article. The method of writing this article is carried out by reviewing ten articles related to Employee Performance, Disharmonious Families, Debt, Competencies, and Work Life Balance. This study is a qualitative research effort aimed at gathering, analyzing, and synthesizing pertinent literature on the topic. Factors such as family dynamics, debt, competence, and work-life balance have a significant impact on employee performance. Disharmonious family dynamics can lead to stress and conflict, detrimental to job satisfaction and performance. Excessive debt is also a mental burden that reduces engagement and productivity. In addition, employee competency development is essential for creating innovation and high performance, so organizations need to implement effective human resource management practices. Finally, a good work-life balance can improve employee job satisfaction and performance, indicating the need for organizational policy support for this balance.

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1. INTRODUCTION

The food and beverage (F&B) industry faces unique challenges in retaining and improving employee performance amid rapid work dynamics and the demands of high-quality services. As one of the sectors that relies heavily on direct interaction with consumers, the quality of employee performance in the F&B industry is critical to maintaining customer satisfaction, which in turn affects the company's reputation and profitability (Gimeno-Arias *et al.*, 2021). However, in the last five years, several studies have shown that employee performance in this sector tends to decline, influenced by a variety of complex external and internal factors, including family disharmony, personal debt burden, as well as competency mismatch with job needs (Bui *et al.*, 2022).

Family disharmony, for example, can be a trigger for emotional stress that disrupts the employee's work-life balance. Stress due to family conflicts can worsen employees' mental state, thus affecting their concentration and productivity at work everyday. In an F&B environment, where quick response times and sensitivity to customer needs are needed, employees' inability to

perform optimally due to emotional distress can have a direct impact on the customer experience. Research by (Wang *et al.*, 2021) shows that employees in the F&B industry who experience family problems tend to be less productive and less able to handle customer conflicts, which leads to a decrease in customer satisfaction. In addition, heavy personal debt burdens often trigger financial pressures that interfere with employee motivation. Employees who are burdened by debt, especially in sectors with not high average salaries such as F&B, often feel trapped in difficult financial situations, which ultimately reduces their focus and morale (Baranowska-Rataj, Elekes and Eriksson, 2023)

Some studies have also shown that financial stress can increase absenteeism and turnover rates among F&B employees, as they tend to seek out better compensated job opportunities or additional hours elsewhere to meet their needs (Nagler *et al.*, 2021). The mismatch of competencies with the field of work adds to the complexity of this problem, especially since jobs in the F&B sector require specific skills that can be directly applied in the field. Employees who do not have the appropriate competencies often have difficulty in carrying out their roles effectively. For example, an employee who does not have sufficient experience or skills in customer service will have difficulty handling customers in busy situations or handling complaints efficiently.

Supported by the results of research from (Kaur and Kaur, 2020) indicate that this competency mismatch reduces employees' ability to provide consistent services, which has an impact on decreasing performance and increasing the overall team's workload. In this article, the approach taken is to explore the relationship between family disharmony, debt burden, and competency mismatch to the decline in employee performance, especially in the F&B sector. The study offers a new contribution by integrating all three factors into one comprehensive model, enriching previous studies that often separated the analysis between psychological and financial factors.

The novelty proposal in this qualitative article lies in testing a combination of personal factors which are often considered individual problems and are rarely analyzed simultaneously in the context of performance. By exploring these three factors in one comprehensive model, this research is expected to make a new contribution that can be used as a reference by companies in developing more responsive human resource management strategies. This article aims to contribute with a qualitative model of various references related to the existing variables from several existing journals with recorded search sources, in addition to the findings in the form of perspectives to make a result of this scientific article.

2. LITERATURE REVIEW

Employee Performance

The results of research related to employee performance are illustrated by some of the research results below, where according to Abraham Maslow's theory in (Sihombing, et.al 2022) Employee performance can increase when their basic needs, such as physical needs, security, social interaction, rewards, and self-development, are met. By meeting these needs, employee motivation will increase, so that they are better able to achieve maximum performance. CSR also

affects employee performance, both directly and indirectly, through the quality of work life (Tarigan *et al.*, 2020). Employee productivity and performance are affected by various factors, such as the type of job, the characteristics of the employer and industry, and the home environment. Most studies show positive impacts, although some note no difference or even negative impacts (Anakpo, Nqwayibana and Mishi, 2023)

Setting specific, high performance goals can encourage unethical behavior, which can be seen from their tendency to exaggerate the achievement of their tasks (Latham, 2023) Organizations that employ vulnerable workers need authentic leaders to create a positive impact, both on performance through Employee Performance Management and on the quality of life of those workers (Audenaert, Decramer and George, 2021) According to (Abubakar *et al.*, 2019) Performance relates to the tasks performed and the results obtained, including what needs to be done and how to achieve it. In other results, it is also explained about the performance of Çetin and Aşkun, (2018) performance as the ability of individuals to carry out activities that support the development of the core competencies of an organization.

Several researchers have studied Employee Performance as a construct, for example Goleman (2018) stated that employees are the source of EP improvement and should not plan to leave the company. According to (Thompson *et al.*, 2021) Interaction with leaders plays an important role in improving interactional fairness and influencing employee actions in achieving organizational goals.

Disharmonious Families

This variable reflects the level of misalignment or conflict in the employee's family life, which can include conflicts between spouses, child problems, or other family pressures that can disrupt work-life balance. Conflicts between mothers and fathers, lack of development of parental feelings, projection of personal interests and desires in children, and bringing conflicts between spouses into the realm of parenting. These problems directly affect children's behavior (Garaeva and Safina, 2017) Another study states that important insights into the complex dynamics that adolescents face when facing challenges in a disharmonious family environment, with an emphasis on the role of psychological factors and religious involvement as their mechanisms in coping with problems (Rahman and Paryontri, 2023)

Employees can have difficulty focusing on work when they are burdened by family problems, which can ultimately reduce their productivity and engagement in the work environment (Shanmugavelu and Arumugam, 2020) Another study also looks at employees where employees often apply various ways to manage stress caused by family dynamics that are not harmonious. These ways can include seeking support from colleagues, doing mindfulness exercises, or taking advantage of employee assistance programs (EAPs) that offer counseling services (Kristina and Indraswari, 2022)

The results of another study from (pretti, 2024) state that Understanding the specific challenges faced by employees from disharmonious families allows organizations to adjust their support systems more effectively, thereby improving employee well-being as well as organizational productivity.

Debt

The amount or level of financial stress that employees face due to personal debt, which can affect financial stability and work motivation. The relationship between debt financing and company size shows that short-term loans and business debt, including debt to employees, have a significant correlation with business scale. This shows that effective employee debt management can affect overall business growth (Shafer, 2010)

Other research shows that informal information, such as employee assessments on online platforms, can influence external financing decisions. Companies that receive better ratings from employees tend to show more positive stock performance during equity announcements, indicating that views on employee satisfaction can influence investor confidence and financing strategies (Thompson *et al.*, 2021).

These entities have huge obligations regarding employee retirement plans, which are important liabilities that impact their finances. Funding and pension management present challenges, especially in balancing fiscal responsibility with the needs of the community (Ruppel, 2002) ESOP (Employee Stock Ownership Plans) involves complex financial calculations, especially those related to debt obligations. The valuation of shares in ESOP requires special attention to factors such as puts, repurchase obligations, and the effect of debt on the company's financial statements (Cook, 2005)

Competencies

An understanding of the situation in Latvia regarding the potential implementation of digital transformation, which is closely related to the development of human resource competencies and digital skills. This implementation requires a holistic approach to focused digital transformation management (Bikse *et al.*, 2021). In another research on e-competencies, it was found that three core competencies of e-competencies of leaders, namely e-communication skills, e-change management skills, and e-technology skills, had an effect on employee welfare during the COVID pandemic. In addition, emotional intelligence significantly affects the relationship between leader e-competence and employee well-being (Chaudhary *et al.*, 2022). There is a hierarchy in the field of competence, especially in the field of education, such as the results of research that states that the hierarchy of the importance of employee competencies has been determined. Based on the manager's view, the four personal competencies that are considered the most important are thoroughness, professional and work development, time management, and good attitude. On the other hand, managerial competency groups are generally considered less important, including IT skills, process management, and foreign languages. Meanwhile, representatives of educational institutions argue that interpersonal skills are the most important, while competencies in the managerial category are considered less significant. In addition, there is a difference in perception of competence between the two groups (Gasior, Skowron and Sak-Skowron, 2021)

Significant potential to support policymakers and decision-makers in the Indian banking sector in designing and implementing strategies to improve employee competencies, which in

turn contributes to improving organizational performance (Salman, Ganie and Saleem, 2020) Proactive employees can improve their well-being through both active job redesign and the development of career-related skills and abilities (Plomp *et al.*, 2016). Various human resource management (HRM) practices have an impact on organizational performance by affecting employee competencies. This study also shows that employee competencies function as mediators in the relationship between MSDM practices and organizational performance (Otoo, 2019)

The selected human resource development (HRD) intervention has an effect on improving employee competence, which in turn greatly contributes to increasing organizational effectiveness (Potnuru and Sahoo, 2016) A leader's technical competence is positively related to innovative behavior and learning demonstrated by his subordinates (Minh *et al.*, 2017).

Work-Life Balance

The productivity dimension in work-life balance is influenced by all dimensions of work-life quality, except for the resolution of complaints (Bhende *et al.*, 2020). The results of other studies stated that the quality of work life (QWL) has (1) a negative relationship with work stress, (2) a positive relationship with job satisfaction, and (3) a positive relationship with work commitment. In addition, the results of the study showed that (1) work stress had a negative relationship with work-life balance (WLB), (2) job satisfaction was positively related to WLB, and (3) work commitment was also positively related to WLB. These results also indicate that there is a partial mediation of work stress, job satisfaction, and work commitment in the relationship between Quality Work Life and Work Life Balance (Aruldoss, Kowalski and Parayitam, 2021)

Work-life balance (WLB) for female employees includes the significance of WLB, various theories about WLB, factors affecting WLB, WLB facilitators, coping strategies for WLB, the relationship between WLB and performance, and the impact of WLB (Vasumathi, 2018) Factors that support personal work-life balance (WLB), such as exercise routines and fitness programs, yoga and meditation, a balanced diet, as well as adequate sleep and participation in hobbies, are the most influential factors. In addition, working from home also has a significant impact as a professional booster in women's WLB (Bharathi and Mala, 2016)

3. RESEARCH METHODS

The method of writing this article is carried out by reviewing ten articles related to Employee Performance, Disharmonious Families, Debt, Competencies, and Work Life Balance. This study is a qualitative research effort aimed at gathering, analyzing, and synthesizing pertinent literature on the topic. As noted by Hart *et al.* (2022), a literature review involves a systematic and organized process, which includes identifying, evaluating, and synthesizing relevant sources. In reviewing articles, identification helps uncover gaps in the current literature, forming a foundation for valid research arguments. Conducting literature reviews in a structured, methodical way with credible sources is essential (Jennings, 2012).

Denny & Weckesser (2022) highlighted that literature reviews should identify trends, gaps, and patterns in existing studies, explaining how new research can add to current knowledge. This process can lead to the creation of new conceptual frameworks or models within the

research. Furthermore, a literature review should be systematic in analyzing and synthesizing relevant studies, with an emphasis on building a clear conceptual framework that guides the research and highlights the contributions of new findings (Clark-Carter, 2009).

4. ANALYSIS AND DISCUSSION

Based on the formulation of the problem and the literature review, this article discusses the main findings, research implications, and suggestions for further study as follows:

Analysis

Employee Performance and Disharmonious Families

Disharmonious family dynamics can have a significant impact on employee performance through various mechanisms, especially through work-family conflicts. This conflict arises when the demands of roles at work and family conflict with each other, which causes stress and decreases job satisfaction, thus having an impact on overall work performance. Research from (Şahin and Yozgat, 2021) shows that these two types of conflicts have a negative influence on employee performance. For example, a study of employees in the health sector found that FIW (Family Interference with Work) had a negative impact on contextual performance and task performance, with work involvement playing a mediating factor. This shows that employees who have high engagement in their work can help reduce some of the negative impact of stress caused by family problems. A study focusing on teachers in Nigeria showed that difficulties in balancing work life and family life have a significant impact on job performance and satisfaction. Negative attitudes such as delays and conflicts are associated with challenges in managing this balance (Chana, Ibrahim and Abdulhamid, 2022).

Transformational leadership practices can help reduce the impact of work-family conflicts by creating a supportive work environment. Leaders who demonstrate supportive behavior can improve employee performance by reducing stress due to difficulties balancing work and family responsibilities. A study shows that transformational leadership has a positive effect on employee performance while reducing family-work conflicts (Adil and Vapur, 2023). A family that is less harmonious can lead to conflicts between work and family, which negatively affects employee performance through decreased job satisfaction and increased stress. Organizations that adopt employee support practices can help mitigate some of these negative impacts, which can ultimately improve employee performance.

Employee Performance on Debt

Employee performance can be greatly affected by a variety of factors, including personal financial conditions such as debt. Research shows that high levels of personal debt can have a negative impact on performance, ultimately reducing employee productivity and engagement in the workplace. Studies show that employees who experience financial stress due to debt tend to have lower job satisfaction and productivity. The stress burden that comes from debt management can result in distractions, increased absenteeism, and decreased motivation, which

ultimately negatively impacts their performance at work (Martines, 2015). The pressure generated by these financial obligations encourages managers to make decisions aimed at increasing the value of the company, which in turn benefits the interests of employees. The results of the study show that when employees have an interest in the company's financial health, it can contribute to improving organizational performance (Chang *et al.*, 2021).

It found that organizations that invested resources in financial literacy programs experienced an increase in employee productivity as well as overall morale. This suggests that by providing employees with knowledge on how to manage their finances well, their performance in the workplace can improve (Lestari *et al.*, 2024). The relationship between employee performance and debt is complicated. Personal financial debt can adversely affect job performance by increasing stress levels and decreasing engagement. On the other hand, building a supportive environment through financial literacy programs and being aware of the impact of debt that employees have can contribute to improving organizational outcomes. Addressing this issue thoroughly is essential to improve employee well-being as well as overall company performance.

Employee Performance on Competencies

Competent employees have skills that match the demands of their role. Research shows that creative performance and innovative behavior are important competency dimensions in employee assessment. In addition, factual and theoretical knowledge, empathy in the workplace, understanding of specific knowledge, as well as involvement in various activities are vital components of overall competence (Kharub *et al.*, 2024). Various practices in human resource management (HR) have a significant role in developing employee competencies. Recruitment and selection processes, training and development programs, employee engagement strategies, and performance appraisals all contribute to improving these competencies. However, the effectiveness of these practices is not the same; Some studies show a significant positive impact on employee competence, while other studies provide varying results, depending on the type of practice and how it is implemented (Salman, Saleem and Ganie, 2022). The implementation of a decision support system, such as the one implementing Simple Additive Weighting (SAW), can simplify and objectify the employee performance appraisal process. This system allows evaluations to be carried out faster and improves monitoring capabilities, resulting in more accurate rankings and improving integration within the organization (Ramadhan, Wiratama and Permana, 2023).

The implementation of a learning analytics system allows companies to track employee progress and find areas that need further training. By focusing on metric-based development, organizations can adapt their training programs to fit specific learning objectives and stakeholder needs (Atanasijević *et al.*, 2023). Employee performance related to competencies has many dimensions, including the suitability between skills and job demands, the implementation

of effective human resource (HR) management practices, and the efficient use of assessment tools. By leveraging technologies such as learning analytics systems and web-based decision support systems, along with traditional approaches such as HR practices and soft skills assessments, organizations can build an environment that supports the development and maximum utilization of competencies.

Employee Performance on Work-Life Balance

Many studies have shown a significant positive relationship between effective work-life balance policies and employee performance. For example, flexible working hours and division of work have been shown to increase employee productivity, especially in Western contexts where cultural factors may be more supportive of such arrangements compared to some Asian countries (Opatrná and Prochazka, 2023). In sectors such as healthcare, the implementation of flexible work schedules has been linked to increased job satisfaction and productivity among professionals. A study involving healthcare workers in Malaysia showed that supportive management practices and flexible work arrangements significantly improved job performance and satisfaction levels (Zhao *et al.*, 2023). Organizations are encouraged to adopt a comprehensive work-life balance (WLB) strategy, which includes flexible work arrangements, supportive management practices, and leave policies tailored to employee needs. This kind of holistic approach is more likely to result in positive outcomes in employee performance (Madogwhe, et.al, 2023).

Job satisfaction often mediates the relationship between work-life balance and performance. Employees who are satisfied with their work-life balance are generally more engaged and productive. This mediating effect has been confirmed in various studies, which suggest that improved work-life balance can lead to higher levels of job satisfaction, which in turn improves performance (Cindy Kusumaningtyas and Wenty Febrianti, 2023). Companies that place work-life balance (WLB) as a priority through flexible arrangements and supportive practices can not only increase productivity, but also contribute to increased job satisfaction among their employees. However, it is important to consider the cultural context and the need for a comprehensive policy framework in order for these benefits to be maximized effectively.

Discussion

In this study, we explored various factors that affect employee performance, and we faced diverse viewpoints from researchers in each of the areas analyzed. The following is the perspective of each researcher regarding the findings produced.

Researcher's Perspective on Discordant Family Dynamics

From the perspective of Şahin and Yozgat (2021), disharmonious family dynamics have a significant impact on employee performance, especially through work-family conflicts. They note that when the demands of workplace and family roles collide, employees experience stress that can be detrimental to job satisfaction and overall performance. They argue that organizations must implement transformational leadership to create an environment that supports and

reduces these conflicts. By adopting this approach, leaders can help employees feel more supported and less negatively impacted by the conflict. Researcher Chana et al. (2022) emphasized that the challenge of balancing work and family life also creates negative attitudes that can be detrimental to performance, so it is important for organizations to provide resources that support that balance.

Researcher's Perspective on the Effect of Debt on Performance

Martines (2015) highlights that personal debt contributes to a decline in employee performance by increasing stress levels and reducing engagement. He argues that debt burden not only affects individual productivity, but can also have implications for employees' mental and emotional health. Chang et al. (2021) added that when employees feel they have an interest in the company's financial health, they can be more motivated to contribute to the organization's performance. Therefore, researchers suggest that organizations invest in financial literacy programs that can help employees manage debt and reduce financial stress. Lestari et al. (2024) assert that proper financial literacy can increase productivity and morale, demonstrating the importance of organizational support in this regard.

Researcher's Perspective on Employee Competency

In the context of competence, Kharub et al. (2024) stated that creative performance and innovative behavior are important indicators of competence that need to be considered in employee assessments. They argue that competency development should involve integrated human resource management practices, such as effective recruitment, training, and performance appraisals. Researcher Salman et al. (2022) noted that the effectiveness of these practices can vary, and therefore, organizations must choose the strategy that best suits their needs and context. Ramadhan et al. (2023) emphasized the importance of implementing a decision support system to optimize the performance assessment process, which can improve accuracy and integration in competency assessment.

Researcher's Perspective on Work-Life Balance

In research by Opatrnà and Prochazka (2023), it was stated that a good work-life balance policy contributes to employee performance. They emphasized that flexible working hours and division of tasks can increase productivity, especially in the health sector, as revealed by Zhao et al. (2023). They propose that companies adopt a holistic approach in formulating WLB policies, taking into account the cultural context and specific needs of employees. Cindy Kusumaningtyas and Wenty Febrianti (2023) Added that job satisfaction often serves as a mediator between work-life balance and performance, so it is important for organizations to create an environment that supports this balance to improve employee performance.

It can be seen that the influence of family dynamics, debt, competence, and work-life balance on employee performance is interrelated and complex. Each factor has a significant impact, and it is important for organizations to take a holistic approach that considers all of

these aspects. By creating a supportive work environment and providing the right resources, organizations can not only improve individual performance, but also the overall performance of the organization.

5. CONCLUSION AND SUGGESTION

Conclusion

Factors such as family dynamics, debt, competence, and work-life balance have a significant impact on employee performance. Disharmonious family dynamics can lead to stress and conflict, detrimental to job satisfaction and performance. Excessive debt is also a mental burden that reduces engagement and productivity. In addition, employee competency development is essential for creating innovation and high performance, so organizations need to implement effective human resource management practices. Finally, a good work-life balance can improve employee job satisfaction and performance, indicating the need for organizational policy support for this balance.

Suggestion

To improve employee performance, organizations are advised to take integrated and comprehensive measures. First, providing a family support program can help employees manage dysfunctional family dynamics, thereby reducing stress that negatively impacts work. Second, the implementation of financial literacy programs is important to help employees manage debt and improve their financial well-being. In addition, focusing on competency development through continuous training and a transparent performance appraisal system will assist employees in reaching their maximum potential. Organizations also need to adopt flexible work-life balance policies, such as adjustable working hours and support for remote work, to improve employee satisfaction and productivity.

Further research is needed to understand the relationship between these various factors in different contexts, as well as to evaluate the long-term impact of the interventions implemented. By implementing these suggestions, organizations can create a more supportive and productive work environment.

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