

Article

Human Capital Development Programs, Employee Performance, and Employee Well-Being During Poly-Crisis: The Role of Work–Family Conflict and Technostress at SMEs in Lebanon

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Abstract

Lebanon is currently going through a multi-faceted crisis with what appears to be an unremitting cycle of economic and banking defaults, unstable infrastructure, market uncertainty, and difficult working conditions for employees who are trying to support the economy. This study examines whether opportunities for human capital development in SMEs are associated with less work–family conflict and higher employee productivity and well-being in turbulent times. Furthermore, the study investigates whether technostress and coping mechanisms moderate the association between work–family conflict and employee outcomes. Data were collected through a quantitative cross-sectional survey targeting 207 employees working for SMEs in Lebanon and analyzed using PLS-SEM. Results indicated that human capital development opportunities were negatively associated with work–family conflict and that work–family conflict was, in turn, negatively associated with employee productivity and well-being. Further, technostress and coping mechanisms moderated the negative association between work–family conflict and employee outcomes. From a theoretical perspective, this research offers an integrated framework that synthesizes organizational, technological, and psychological dimensions within the SME context during times of crisis. From a practical standpoint, these associations may help inform how Lebanese SMEs approach workforce development, digital-work management, and coping-support practices.

Keywords: human capital development programs; work–family conflict; employee performance; employee well-being; technostress; coping mechanisms; poly-crisis



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1. Introduction

Organizations are now operating in more turbulent environments [1]. Alongside this context, human capital development programs (HCDPs) have drawn growing attention as organizational resources associated with employee adaptability, resilience, and productivity [2]. In contemporary workplaces, organizations need to develop their employees' technical skills through training and development programs, and their psychological and social skills for organizational effectiveness and employees' well-being [3]. Human resources are limited and organizational structures are less formalized, especially for small- and medium-sized enterprises (SMEs), so for survival and competitive sustainability, investing in employee development programs can be a strategic mechanism [4]. Previous research has associated the effectiveness of human capital development practices with employee performance, organizational commitment, engagement, and resilience [5,6].

As recognition of human capital development programs (HCDPs) has grown, so too has attention to rising workplace demands and to how employees manage the responsibilities of work and family. This demand is associated with work–family conflict (WFC), a social phenomenon that occurs when the demands of one role interfere with the performance of the duties of another, making it difficult to meet the requirements of both roles [7]. WFC is negatively associated with employee productivity, positively correlated with emotional exhaustion and psychological anxiety, and negatively correlated with employee satisfaction with their jobs and their physical well-being [8]. When working for a small or medium-sized business (SME), an employee may have multiple roles and be under significant stress to successfully juggle many workloads, and blur the boundaries between their professional and family duties [9].

Work–family conflict is especially pertinent in the context of economic insecurity and social uncertainty [10]. Lebanon is a singular context to study these dynamics, with the ongoing poly-crisis in the country. Since 2019, Lebanon has faced a perfect storm of economic collapse, political instability, currency devaluation, infrastructure deterioration, the COVID-19 pandemic, regional tensions, and significant organizational breakdowns, putting unparalleled pressure on organizations and staff [11]. This is especially the case with Lebanese SMEs that have few resources, fragile operations, and rely on unstable economic and technological infrastructures [12]. In such situations, the employees are often under the double pressures of workloads and financial insecurity, unstable working conditions, and family-related pressures at the same time [13]. Work–family conflict is therefore a particularly relevant organizational phenomenon in this context, where employees may need to manage unstable job demands, financial insecurity, and family responsibilities simultaneously.

In such turbulent periods, human capital development programs can be viewed as organizational resources potentially associated with employees' capacity for managing workplace demands. Under the Conservation of Resources (COR) theory [14] and the Job Demands–Resources (JD-R) theory [15], developmental initiatives are considered sources of personal and professional resources that may be related to lower strain and better adjustment to changing job conditions. Training, mentoring, empowerment initiatives, and developmental support are designed to build skills and psychological capabilities that may be associated with how employees manage work–family pressures, performance, and well-being [16].

However, such developmental interventions may not be appropriate for all employees, especially in technology-intensive work contexts [17]. Crises, together with remote and hybrid work arrangements, have been associated with a faster digitalization of work processes and greater employee exposure to technostress. Technostress is defined as the stress resulting from the inability to deal effectively with ICTs (information and communication technologies) [18]. Employees are often exposed to demands of techno-overload, techno-invasion, techno-complexity, and incessant connectivity, which are linked with higher work–family conflict and emotional strain. Harunavamwe and Ward [19] associated technostress with lower workplace flourishing, psychological well-being, and employee effectiveness, along with greater work–family tension. Within Lebanon's poly-crisis setting—marked by unreliable electricity, internet outages, digital dependency, and remote-coordination difficulties—the negative association between work–family conflict and employee performance and well-being may be statistically stronger. In practical terms, employees who report greater work–family conflict alongside higher technostress may also report comparatively less favorable performance and well-being. Coping mechanisms can also be examined as psychological resources that may statistically attenuate the negative associations between stressors and employee outcomes. Coping mechanisms refer to the

psychological strategies or mental strategies and physical behaviors one uses to manage stress and difficult situations [20]. Employees who report more constructive coping may also report less work strain and more effective emotion management during difficult events. Coping mechanisms, therefore, may be associated with a statistically weaker negative association between work–family conflict (WFC) and employee outcomes within a highly volatile setting such as Lebanon. Given the situation of multidimensional crises and prolonged uncertainty, the need for individuals and organizations to have the capacity for coping is even more critical. While much of the literature addresses Human Capital (HC) development, WFC, technostress, and employee well-being in relation to one another, many areas remain unexplored within the current body of research. First, few studies have examined the statistical association between human capital development programs and work–family conflict, particularly among employees of small- and medium-sized enterprises (SMEs). Second, although the association between WFC and employee performance and well-being has been investigated in previous studies, little research has been conducted on the combined moderating effects of technostress and coping strategies within an integrated theoretical framework. Third, most of these studies were conducted in developed economies and stable organizational contexts, and thus their generalizability to fragile and crisis-prone contexts is limited. Fourth, even though many employees and organizations are experiencing serious socio-economic difficulties, there is very little empirical research on the employee experience in Lebanese SMEs during a multi-crisis that continues.

This study seeks to fill the following research gaps: (1) the association between Human Capital Development (HCD) programs and work–family conflict (WFC); (2) the association between WFC and employee performance and well-being; and (3) the moderating role of technostress and coping mechanisms in the association between WFC and employee outcomes in small- and medium-sized enterprises (SMEs) in Lebanon. The study examines these associations through an integrative framework that contributes to the literature on sustainable human resource management and organizational survival during poly-crisis.

Accordingly, the research questions that the study addresses are:

- Q1:** What is the association between human capital development programs and work–family conflict among SME employees in Lebanon?
- Q2:** How is work–family conflict associated with employee performance in Lebanese SMEs in the context of the poly-crisis?
- Q3:** How is work–family conflict associated with employee well-being in Lebanese SMEs amidst the poly-crisis?
- Q4:** Does technostress moderate the association between work–family conflict and employee performance?
- Q5:** Does technostress moderate the association between work–family conflict and employee well-being?

Hence, this study will scientifically contribute to the current literature in several ways. First, the previous literature is expanded by combining organizational resources, technological stressors, and individual psychological resources into one framework linking human capital development programs, employee performance, employee well-being, and work–family conflict. Second, examining the statistical moderating roles of technostress and coping mechanisms together allows patterns consistent with the resource-depletion and resource-protection propositions of Conservation of Resources Theory and Job Demands–Resources Theory to be evaluated. Third, the current study moves from the stable environments characterized in the literature to the exploration of relationships among Lebanese SMEs, which are a theoretically significant context because of the ongoing economic, institutional, technological, and social disruptions experienced by SME workers there. In addition, this context provides a greater opportunity for a thorough examination of the

boundary conditions of the existing theories due to the high level of demand for resources and the scarcity of those resources experienced in Lebanon. The Lebanese SME context, as such, offers a theoretically informative setting in which to examine statistical relationships among employee resources, demands, and outcomes under prolonged stress.

2. Literature Review

Human capital development is increasingly examined in relation to employee capabilities, organizational agility, and long-term sustainability. Increasingly, what keeps organizations competitive is not physical or financial capital so much as the knowledge, competencies, creativity, and resilience employees bring with them [4]. That shift is part of why training, mentoring, coaching, career development, and continuous-learning opportunities have come to be seen as investments worth making—the kind associated with stronger employee and organizational performance [3]. In SMEs, especially, where resources tend to be tight and operating conditions unpredictable, this matters: employees there are typically asked to cover more ground and adapt faster than their counterparts in larger firms.

At the same time, organizations have grown more attentive to something else: how well employees can hold work and family life together [21]. Work–family conflict describes exactly this—a mismatch between what the work role demands and what the family role demands [22]. It’s increasingly treated in the literature as a meaningful correlate of occupational stress and of less favorable outcomes for both employees and organizations [23], showing up alongside burnout, emotional exhaustion, lower productivity, and diminished well-being [8,24]. As work has moved further into digital spaces, near-constant connectivity has become part of this picture too—associated with technostress and with a blurrier line between work and personal life.

This current research has its theoretical basis in JD-R (Job Demand-Resource) and COR (Conservation of Resources) Theories. According to the JD-R Theory, organizational resources are conceptualized as potential buffers that may be associated with lower occupational strain and more favorable employee performance under high workloads [15]. Similarly, COR Theory proposes that individuals seek to acquire and protect resources and that the loss or threat of resources is associated with stress [14]. Therefore, a human capital development program can be considered an organizational resource that is negatively correlated with work–family conflict, whereas technostress may be conceptualized as a condition associated with psychological resource depletion. In addition, coping strategies may be conceptualized as psychological resources expected to correspond with a statistically weaker negative association between stress and employee outcomes.

Previous studies have associated human capital development programs with employee skill development and organizational effectiveness [3,4]. Research has also provided much evidence that work–family conflict is negatively associated with employee performance and psychological well-being [8,24]. More recent research has reported that these negative associations may be statistically stronger under conditions of greater technological pressure and technostress [18,19]. These research areas have been developed mostly independently, and therefore, few studies have addressed the statistical relationships between developmental resources, work–family conflict, technostress, and employee performance.

Moreover, most existing literature has focused on these relationships in relatively stable organizational environments, leaving questions about how these mechanisms operate in response to persistent uncertainty and limited resource availability. The lack of integrated research in this area suggests a need for a more holistic framework that can explain how employees function in environments characterized by high demands and low resource availability. This kind of framework is consistent with the basic tenets of both Conservation

of Resources theory [14] and Job Demands–Resources theory [15], both of which suggest that an employee's outcomes are related to the available resources and competing demands.

Hence, the current research utilizes multiple theoretical perspectives; however, these theories function primarily as a complementary set of frameworks rather than as separate competing explanations. The two primary theories utilized as overarching frameworks for this research project are the Job Demands–Resources (JD-R) model [15] and the Conservation of Resources (COR) theory [14]. Together, these two models help explain how resources and stressors are jointly associated with employee functioning. Simultaneously, the Resource-Based View [25] utilizes human capital development programs as possible strategic resources from an organization's perspective. Social Exchange Theory [26] proposes that perceived organizational support is associated with positive reciprocal attitudes and lower employee strain. Role Theory [27] and Spillover Theory [28], meanwhile, describe associations among limited role clarity, work–family conflict, and cross-domain stress. Finally, Transactional Theory of Stress and Coping [20] describes how employees utilize various coping strategies to manage stressful conditions. Together, these theories offer a multilevel framework for examining statistical associations among organizational resources, role demands, technological stressors, and employees' psychological responses within Lebanese Small-to-Medium Enterprises (SMEs) during an extended poly-crisis.

2.1. Human Capital Development Programs and Work–Family Conflict

Human capital development programs are structured organizational initiatives through which organizations provide employees with planned opportunities to develop job-related knowledge, competencies, skills, attitudes, and longer-term professional capabilities [29]. Some of these programs involve formal training, mentoring, leadership development, career planning, coaching, and continuous learning opportunities [3]. Because employees are considered strategic assets associated with innovation, adaptability, and sustainable competitive advantage [25], organizations are devoting more investment to HCDPs.

RBV theory treats human capital as an important organizational resource associated with organizational effectiveness and competitive sustainability [25]. Greater employee competence, confidence, and adaptability have been linked to greater organizational investment in employee development. JD-R theory similarly holds that organizational resources, such as developmental support, are related to more positive employee responses to job demands and to lower occupational strain [15].

Work–family conflict is the lack of compatibility between pressures from work and family domains [7]. Work–life conflict is more likely to arise in employees who are under excessive workload, have role ambiguity, are under time pressure, and have insufficient support. The negative association proposed between human capital development programs and work–family conflict may reflect how developmental support relates to time management, emotional regulation, communication, and problem-solving competencies. These competencies may, in turn, be associated with more effective handling of competing demands.

Social Exchange Theory likewise suggests that perceived organizational investment in employee development may be associated with more positive reciprocal attitudes, greater psychological security, and lower stress [26]. Thus, employees' perception of organizational support is negatively associated with emotional strain and positively associated with work–life balance.

Prior empirical studies support these assumptions. For example, Sung and Choi [6] demonstrated that investing in employee training and development is positively associated with organizational learning and employee productivity. In addition, Wayne et al. [30]

found that supportive organizational practices are negatively associated with work–family conflict. HCDPs may be especially relevant in unstable environments such as Lebanon, where continuing economic and social crises are associated with substantial uncertainty and pressure on employees [31]. Programs that support personal development are conceptualized as resources associated with how employees manage work stress and work–family conflict [32]. Although research on employee development continues to grow, little research has been published assessing the relationship between HCDPs and work–family conflict among small and medium-sized business (SME) employees in long-term crises. Most of this existing research was conducted in developed economies with relatively stable organizational environments. As such, research on HCDPs and work–family conflict among Lebanese SMEs adds to an important contextual and empirical gap in the existing literature.

H1. *Human capital development programs are negatively associated with work–family conflict among SME employees in Lebanon.*

2.2. Work–Family Conflict and Employee Performance

Employee performance refers to the quality, efficiency, and consistency with which employees carry out job responsibilities and contribute to organizational goals [33]. Employee performance is also closely associated with an organization’s productivity, service quality, innovation, and competitive advantage.

Role Theory refers to the different roles that individuals fill at any given moment, where each role requires different amounts of time, energy, and behaviors [27], which can relate to the ability of an individual to manage both their work and family obligations. Work–family conflict reflects competing demands between job and family responsibilities, and is theorized to be associated with the depletion of emotional and psychological resources. Under COR Theory, moreover, employees are seen as having limited resources, and persistent conflict between work and family obligations is expected to be associated with lower resource availability, fatigue, and emotional exhaustion [14]. Higher work–family conflict, accordingly, may be associated with greater difficulty concentrating, lower work motivation, and less favorable performance. A negative association between work–family conflict and employee performance has been documented in prior research (for example, [34]). Work–family conflict has also been negatively associated with job satisfaction and other job-related outcomes (e.g., [8,35]). Amstad et al. [24] similarly found that employees experiencing work–family conflict reported worse job and performance outcomes, while Karatepe and Kilic [36] found that experiencing work–family conflict is statistically associated with lower job involvement compared with employees who do not experience it.

Although many studies have examined the association between work–family conflict and performance, very little research has focused on developing economies that are prone to crises. Investigating how work–family conflict is associated with employee performance in Lebanon’s small and medium-sized enterprises, therefore, adds to the current literature on highly unpredictable organizational environments.

H2. *Work–family conflict is negatively associated with the performance of SME employees in Lebanon.*

2.3. Work–Family Conflict and Employee Well-Being

Employee well-being involves an individual’s emotional, social, physical, and psychological health while they work or live. Research [37] indicates that employee well-being is positively associated with the organization’s ability to maintain productivity. Lower employee well-being has been associated with lower productivity, more frequent absences, mood disturbance, emotional exhaustion, and weaker organizational commitment.

An example of the concept of well-being described by Hobfoll [14] is the theory of COR, which focuses on individuals trying to retain their resources (emotional health, energy, and physical health). Within COR theory, ongoing role conflict paired with insufficient compensating resources is expected to be associated with lower resource availability and less favorable functioning. According to Spillover Theory [28], negative feelings in one situation can have an association with negative feelings in another area of a person's life. There is a substantial amount of research that demonstrates the deleterious association of work/family conflict with employees' psychological well-being. Allen et al. [8] and Syed et al. [38] have demonstrated through their research that there is an inverse relationship between work/family conflict and measures of stress. Amstad et al. [24] examined employees who experienced high levels of work/family conflict. They found that employees who experienced high levels of work/family conflict have lower psychological health than those employees who experienced low levels of work/family conflict. Zheng et al. [39] found that high levels of work-related stress and role incongruence are significantly associated with employee emotional and occupational health loss.

Despite the available literature covering work–family conflict and employee well-being, there is very limited evidence in the context of poly-crisis, multidimensional social instability. In addition, limited academic attention has been provided to employees of SMEs in developing economies. The current study expands knowledge in this area by exploring employee well-being in one of the most volatile socio-economic environments in the world.

H3. *Work–family conflict is negatively associated with the well-being of SME employees in Lebanon.*

2.4. The Role of Technostress

Technostress refers to the psychological strain employees report when the volume, complexity, pace, or intrusiveness of technological demands exceeds their perceived capacity to manage those demands within digital work environments [18]. Technology has advanced in ways that have changed the nature of work. There is more connectivity, more information overload, and dependence on communication technologies. Technology can support efficiency and flexibility, yet heavy technology use has also been associated with psychological stress [40].

Tarafdar et al. [41] identified five types of technostress: techno-overload (overuse of technology), techno-invasion (technology invading personal life), techno-complexity (complexity of different technologies), techno-insecurity (insecurity regarding technology), and techno-uncertainty (uncertainty regarding future technological developments). Valtonen et al. [42] reveal that rapid technological change and the ubiquitous connectivity it brings are related to difficulties in drawing work–home boundaries and more stress for employees. Technostress is a resource-depleting demand according to the Conservation of Resources (COR) theory. This is the use of cognitive and emotional resources to satisfy technological demands. In this respect, employees with high levels of techno-stress may also face work–family conflicts, emotional exhaustion, and impaired functioning [42]. Studies in this area have found that technostress is associated with lower productivity, poorer psychological health, and reduced work performance of employees [18,43]. Harunavamwe et al. [19] further contributed to this association by indicating that the negative association between work–family conflict and workplace flourishing was statistically stronger in employees who reported higher levels of technostress. Saleem et al. [44] and Santiago-Torner et al. [45] report a similar pattern of association, with technostress associated with weaker employee performance and emotional functioning.

In Lebanon, recurrent power cuts, unreliable internet access, and reliance on digital tools for remote coordination may coincide with substantial technology-related strain, especially when employees are expected to be continuously available despite infrastructure

disruptions. Under these conditions, the negative association between work–family conflict and employee performance and well-being may be statistically stronger among those reporting greater technostress.

H4a. *Technostress moderates the negative association between work–family conflict and the performance of employees of SMEs in Lebanon.*

H4b. *Technostress moderates the negative association between work–family conflict and employee well-being with regard to SME employees in Lebanon.*

2.5. The Role of Coping Mechanisms

Coping mechanisms are the cognitive and behavioral efforts people draw on to get through stressful situations and emotional strain [20]. This can look like problem-focused coping, emotion regulation, positive reframing, social support, or other stress-management behaviors.

The Transactional Theory of Stress and Coping frames this as an ongoing appraisal process—people are constantly weighing stressors against their coping resources, especially when demands outpace what they feel equipped to handle [20]. Employees who describe themselves as stronger copers also tend to report managing their emotions effectively and holding a steadier psychological balance under pressure.

Coping strategies along these lines appear tied to a statistically weaker negative association between work–family conflict and employee outcomes. Employees who lean more heavily on adaptive coping tend to show a less pronounced negative association between competing role demands and their work performance or psychological health. Some coping strategies focus on dealing with the stressful situation itself by organizing tasks, setting priorities, gathering useful information, and identifying practical solutions. Other strategies focus on controlling the emotional distress associated with the situation, particularly when the underlying problem cannot be addressed immediately. Coping strategies related to emotions have been associated with lower emotional exhaustion and stress in the literature [46].

Coping strategies have been associated with psychological adjustment and lower stress [47]. In cases of work–family conflict specifically, employees with greater coping resources have displayed better emotional functioning [48].

H5a. *Coping mechanisms moderate the negative association between work–family conflict and the performance of employees of SMEs in Lebanon.*

H5b. *Coping mechanisms moderate the negative association between work–family conflict and employee well-being of SME employees in Lebanon.*

Each of the theories discussed is intended to shed light on different elements of the framework. Two of these theories, JD-R Theory and Conservation of Resources (COR), serve as the general basis for this study, since they describe how both resources and stressors at the organizational level are associated with how well employees perform. The Resource-Based View (RBV) frames human capital development programs as strategic resources associated with organizational goals, whereas Role Theory and Spillover Theory describe associations among incompatible work–home demands, work–family conflict, cross-domain stress, and employee performance and well-being. Together, these theories provide a multilevel framework (Figure 1) for examining how organizational resources, competing work and family demands, and employees' psychological responses are statistically related within Lebanese SMEs during a prolonged poly-crisis.

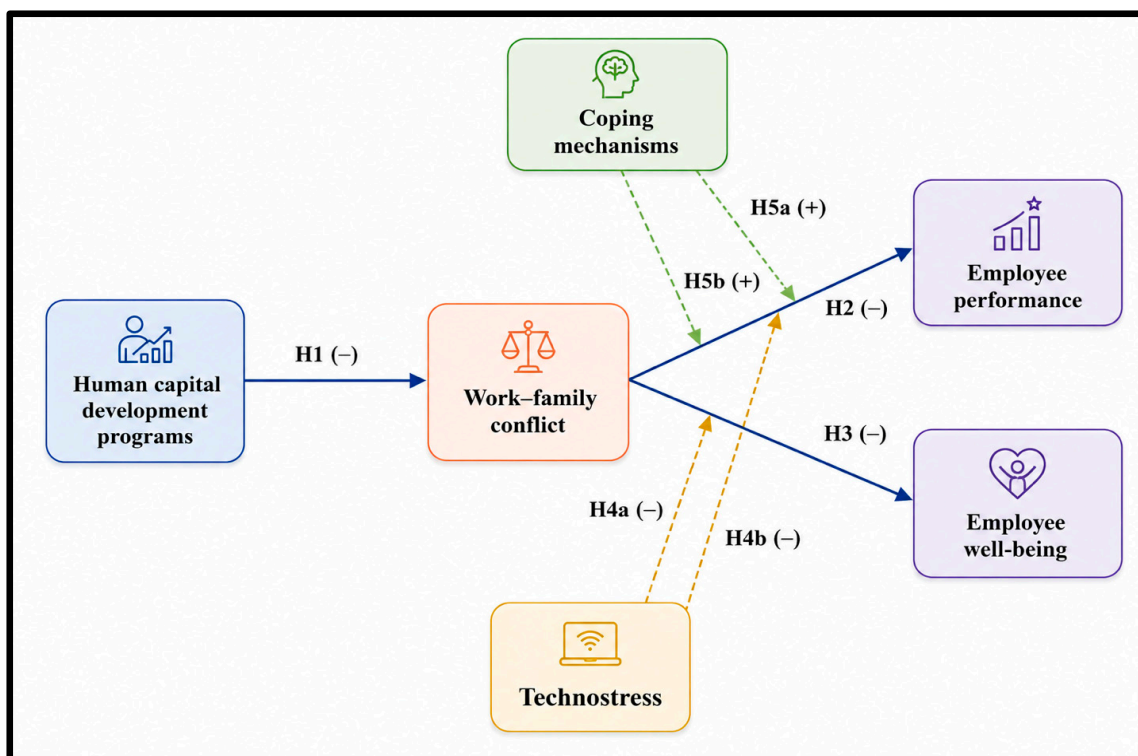


Figure 1. Theoretical Framework.

3. Methodology

3.1. Research Methodology

This study sought to determine the association between Human Capital Development Programs (HCDPs) and Work-Family Conflict (WFC), as well as the associations between WFC and employee performance and well-being. It also evaluated statistical moderation by examining whether the strength of the associations of WFC with employee performance and well-being differed across reported levels of technostress and coping mechanisms among employees of small- and medium-sized enterprises (SMEs) in Lebanon. A quantitative method enabled analysis of these associations and empirical testing of the multivariate conceptual framework through statistical modeling [49].

The present research was carried out in Lebanon during a period of poly-crisis: economic collapse, political instability, inflation, organizational ambiguity, digital transformation pressures, and post-pandemic changes in the workplace. The study focused on SMEs, which constitute a central component of the Lebanese economy and operate under pronounced crisis-related disruptions, resource constraints, and workforce instability [13].

3.2. Sampling and Data Gathering

Using purposive and convenience sampling, data were obtained from employees in multiple SMEs across several business sectors in Lebanon (including banking, retail, telecommunications, hospitality, health care, education, and services). The study applied four eligibility criteria. First, participants had to be permanent, full-time employees in a Lebanese Small-to-Medium Enterprises (SMEs). Second, participants were required to have at least one year of employment in their organization so that the sample reflected employees with sufficient familiarity with its culture and work environment. Third, participants had to have direct experience with human capital development activities, regularly manage simultaneous work and family responsibilities that could create role incompatibility, or meet both conditions. Finally, participants had to be at least 18 years old and

provide informed consent. Temporary, part-time, and intern employees were not eligible to participate in this study.

Purposive sampling was used to identify respondents who met the study's eligibility criteria, while convenience sampling facilitated access to those respondents through the researchers' professional networks and communication channels. Accordingly, the sample was limited to permanent employees who had relevant experience with organizational development activities, workplace stressors, family responsibilities, or a combination of these conditions during Lebanon's poly-crisis. G*Power version 3.1.9.6 [50] was used to estimate the minimum sample size based on a statistical power of 0.80, a medium effect size, and an alpha level of 0.05.

The G*Power analysis indicated that more than 180 responses were required. The questionnaire was distributed electronically to 300 identifiable and eligible SME employees through the researchers' professional networks and direct online communication channels. After data cleaning and the exclusion of incomplete or invalid submissions, 207 usable responses were retained for analysis, corresponding to an approximate response rate of 69%. Because the survey link was sent directly to these employees rather than posted as an open public link, the 300 eligible recipients constituted the denominator for the response-rate calculation.

In this research, all measurement scales were drawn from previously validated sources in the academic and business literature (Section 3.3). Due to the prevalence of English as a language of business and higher education in Lebanon, an English version of the questionnaire was used for participants. To confirm clarity, comprehension, and contextual relevance of the instruments, a pilot test was conducted with 30 employees from the SME sector before collecting the main data. The pilot test led to minor wording revisions for readability and relevance to the Lebanese organizational context.

Before data collection, the survey opened with a statement explaining anonymity, confidentiality, informed consent, and the protection of participants' data. A total of 207 participants took part in the survey and represented variation in age, gender, education, and work experience, providing demographic diversity within the sample. Participant characteristics are reported in Table 1.

Table 1 shows that the sample comprised 207 employees of Lebanese SMEs. With respect to gender, the male respondents were slightly more represented in the sample (54.1%) than the female respondents (45.9%). Most (35.7%) of the participants were aged between 26 and 35 years, and the next most common age group was 36–45 years (27.1%), indicating that the sample largely consisted of employees in active and experienced career stages. Most of the respondents had a bachelor's degree (61.8%), followed by 29.5% with a master's degree and 8.7% with a PhD or doctorate degree in terms of educational level. Regarding work experience, most of the participants had 6–10 years of experience (31.9%), followed by 1–5 years of experience (25.1%), which suggests that the respondents had enough exposure to the workplace to assess human capital development programs, work–family conflict, technostress, and coping mechanisms. Finally, the participants were distributed across several SME sectors, including retail, education, services, healthcare, banking, hospitality, and telecommunications, reflecting the sectoral diversity of the Lebanese SME context examined in this study.

Table 1. Demographic profile of participants.

Variables	Categories	N	%
Gender	Male	112	54.1
	Female	95	45.9
Age	18–25 years	39	18.8
	26–35 years	74	35.7
	36–45 years	56	27.1
	46 years and above	38	18.4
	Bachelor's degree	128	61.8
Educational level	Master's degree	61	29.5
	PhD/Doctorate	18	8.7
Years of experience	1–5 years	52	25.1
	6–10 years	66	31.9
	11–15 years	48	23.2
	More than 15 years	41	19.8
	Banking	28	13.5
Industry/Sector	Retail	36	17.4
	Telecommunications	23	11.1
	Hospitality	25	12.1
	Healthcare	29	14.0
	Education	35	16.9
	Other services	31	15.0

3.3. Measuring Instruments

All constructs were assessed using previously validated scales reported in the literature. Responses were recorded on a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”).

3.3.1. Human Capital Development Program (HCDP)

Human Capital Development Programs (HCDPs) were measured using the validated scale developed by Wan [51]. This scale measures the extent to which organizations make efforts to develop employees’ knowledge, skills, competencies, abilities, and professional growth through development activities, such as training, coaching, mentoring, workshops, and career development efforts.

3.3.2. Work–Family Conflict

Frone’s [52] scale was used to assess bidirectional work–family conflict. Items WFC1–WFC3 represent work-to-family conflict, reflecting interference of work demands with family responsibilities, whereas items WFC4–WFC6 represent family-to-work conflict, reflecting interference of family demands with work responsibilities. The six items were modeled as reflective indicators of one first-order latent variable representing overall bidirectional work–family conflict. This specification was selected because the study focused on the overall experience of incompatibility between work and family roles, without seeking to examine or compare the distinct directions of work-to-family and family-to-work conflict. Accordingly, the primary concern was employees’ overall experience of conflict across the two domains rather than direction-specific differences. The indicators were expected to covary as manifestations of this broader experience, and the combined construct demonstrated satisfactory loadings, internal consistency, and convergent validity. Previous studies also indicate that directional items may be analyzed separately or combined when the research question concerns overall work–family conflict [53].

3.3.3. Employee Performance

The employees’ work performance was measured using the scale adopted by Singh [54]. The scale measures employees’ perceptions of their effectiveness, efficiency, and ability to accomplish work-related tasks and responsibilities.

3.3.4. Employee Well-Being

Employee well-being was assessed by the scale developed by Arnold et al. [55] to measure employees' psychological and emotional well-being in the context of the workplace.

3.3.5. Technostress

Technostress was measured by the Technostress Creators Scale developed by Molino et al. [56]. The scale assesses employees' perceptions of technology-related demands, including digital overload, constant connectivity, and technological complexity in remote and digitally intensive work environments. The scale has been shown to be reliable and valid in organizational studies when applied to digital transformation and remote work settings.

3.3.6. Coping Mechanisms

Coping mechanisms were measured using the Brief COPE scale developed by Carver [57]. The scale assesses cognitive and behavioral coping strategies that individuals use to cope with stress, emotional strain, and difficult work-life situations. This measure has been extensively used in research on occupational stress and well-being.

3.4. Data Analysis

The study used SmartPLS version 4.1.1.6 to conduct partial least squares structural equation modeling (PLS-SEM). PLS-SEM was selected because the conceptual model contains multiple latent constructs and examines direct, indirect, and interaction associations within a single analytical framework [49]. The measurement model was assessed using indicator loadings, Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and the heterotrait-monotrait ratio (HTMT) to determine whether the indicators measured their intended constructs reliably and whether the constructs were empirically distinct. The structural model was then evaluated using path coefficients, R^2 , predictive relevance (Q^2), effect sizes (f^2), and bootstrapped significance tests based on 5000 resamples to estimate the strength, explanatory relevance, predictive relevance, and statistical significance of the direct, indirect, and moderating associations. The VIF values were within accepted thresholds, indicating no substantial multicollinearity concerns [58,59]. Because all variables were measured through a single questionnaire completed by the same respondents at one point in time, procedural and statistical steps were used to assess whether shared measurement conditions may have contributed to the observed associations. At the procedural level, anonymity, confidentiality, and instructions noting that there were no right or wrong answers were intended to help guard against social desirability bias; these procedures cannot establish that such bias was eliminated. At the statistical level, a full-collinearity VIF analysis [59] was also performed as part of the common-method-bias assessment; the results, reported alongside Harman's single-factor test in Section 4, were reduced but did not eliminate concern about common method bias. Before analysis, responses with substantial missing data or patterns of careless responding, such as identical answers across all items, were excluded. The final analytical sample comprised 207 responses. The dataset was screened for outliers using standardized scores and box plots. No extreme values were found in the data that warranted removal. Because PLS-SEM is robust to departures from multivariate normality, strict normality was not required; nevertheless, screening did not identify major departures from normality relevant to the estimation procedure.

Participation was voluntary, and written informed consent was obtained before data collection. Participants were informed that their responses would remain anonymous and that the data would be used solely for academic purposes. Data collection, analysis, and

interpretation were conducted in compliance with the institutional ethics standards of Girne American University.

To assess the extent to which common method bias—arising from self-reported measures collected at a single point in time—may be reflected in the results, we conducted Harman’s single-factor test (Table 2).

Table 2. Harman’s single-factor test.

Measure	Value
Number of questionnaire items	49
Variance explained by the first unrotated factor	31.74%
Recommended threshold	50.00%

Because all constructs were measured through self-reported data collected at a single time point, common method bias (CMB) was assessed in accordance with Podsakoff et al. [58]. Harman’s single-factor test included all 49 items measuring Human Capital Development Programs, Work–Family Conflict, Employee Performance, Employee Well-Being, Technostress, and Coping Mechanisms in an unrotated exploratory factor analysis (EFA). The first factor accounted for 31.74% of the total variance, below the 50% reference threshold. This result indicates that no single factor accounted for most of the variance, but it does not rule out common method bias. The full-collinearity assessment provided complementary evidence, with VIF values ranging from 1.214 to 2.732, below the suggested cutoff of 3.3.

4. Findings

The measurement model was evaluated using indicator loadings, Cronbach’s alpha, rho A, composite reliability (CR), and average variance extracted (AVE). All indicator outer loadings were greater than 0.70 as demonstrated in Table 3, and indicate that all items have satisfactory reliability [49]. Additionally, the constructs’ Cronbach’s alpha, rho A, and CR are all above the recommended threshold of 0.70, which shows that all of the constructs have good internal consistency reliability [60,61]. Furthermore, the AVE values for Human Capital Development Programs (0.607), Employee Well-being (0.706), Coping Mechanisms (0.566), Employee Performance (0.706), Work–family Conflict (0.675), and Technostress (0.607) are all above the minimum of 0.50, and therefore establish evidence of convergent validity for the constructs [62]. Therefore, the measurement model offers sufficient reliability and convergent validity to provide for the subsequent analysis of the structural model.

Discriminant validity was assessed using HTMT. The HTMT in Table 4 showed values below the threshold of 0.85 [63], which means that the study constructs demonstrate satisfactory discriminant validity. Specifically, the greatest HTMT between Work–Family Conflict and Employee Well-being (0.704) was still lower than the acceptable threshold. Likewise, the HTMT values for Human Capital Development Programmes and Work–Family Conflict (0.696), Technostress and Employee Well-being (0.647), and Coping Mechanisms and Employee Well-being (0.695) are also all within acceptable limits. Thus, the constructs demonstrated satisfactory discriminant validity, meaning that they were sufficiently distinct from one another for the purposes of estimating the structural model; this does not imply that the constructs were statistically unrelated.

Table 3. Measurement model.

Constructs	Indicators	Outer Loadings	Alpha	Rho A	CR	AVE
Human Capital Development Programs (HCDP)	HCDP1	0.748	0.936	0.939	0.944	0.607
	HCDP2	0.819				
	HCDP3	0.907				
	HCDP4	0.719				
	HCDP5	0.812				
	HCDP6	0.856				
	HCDP7	0.837				
	HCDP8	0.942				
	HCDP9	0.851				
	HCDP10	0.786				
	HCDP11	0.821				
Employee Well-being (EW)	EW1	0.831	0.933	0.936	0.944	0.706
	EW2	0.846				
	EW3	0.862				
	EW4	0.758				
	EW5	0.803				
	EW6	0.887				
	EW7	0.724				
Coping Mechanisms (COM)	COM1	0.781	0.914	0.918	0.929	0.566
	COM2	0.743				
	COM3	0.753				
	COM4	0.804				
	COM5	0.716				
	COM6	0.769				
	COM7	0.732				
	COM8	0.791				
	COM9	0.724				
	COM10	0.707				
Employee Performance (EP)	EP1	0.836	0.901	0.905	0.923	0.706
	EP2	0.853				
	EP3	0.812				
	EP4	0.751				
	EP5	0.759				
Work–Family Conflict (WFC)	WFC1	0.811	0.864	0.871	0.916	0.675
	WFC2	0.861				
	WFC3	0.766				
	WFC4	0.874				
	WFC5	0.882				
	WFC6	0.721				
Technostress (TST)	TST1	0.768	0.927	0.931	0.939	0.607
	TST2	0.801				
	TST3	0.746				
	TST4	0.819				
	TST5	0.772				
	TST6	0.835				
	TST7	0.724				
	TST8	0.787				
	TST9	0.758				
	TST10	0.775				

In estimating the structural model, path coefficients (β), t -statistics, p -values, and effect sizes (f^2) were assessed (Table 5). Because of the cross-sectional design, every path is interpreted as a statistical association or moderation pattern rather than a causal effect. Human Capital Development Programs showed a negative association with Work–Family Conflict ($\beta = -0.318$, $t = 5.487$, $p < 0.001$), in support of Hypothesis 1 (H1). Employees who reported greater access to Human Capital Development Programs also reported lower work–family conflict; this pattern reflects a negative statistical association and does not establish that the programs were responsible for lower work–family conflict among em-

employees. Work–Family Conflict was also negatively associated with Employee Performance ($\beta = -0.397$, $t = 6.529$, $p < 0.001$), in support of Hypothesis 2 (H2). In addition, Work–Family Conflict was negatively associated with Employee Well-being ($\beta = -0.224$, $t = 3.142$, $p = 0.002$), in support of Hypothesis 3 (H3). These results indicate that higher work–family conflict scores were statistically associated, among SME employees, with lower employee performance and psychological well-being. For technostress, statistically significant interaction terms emerged for Employee Performance ($\beta = -0.221$, $t = 3.428$, $p = 0.001$) and Employee Well-being ($\beta = -0.194$, $t = 2.976$, $p = 0.003$), supporting Hypotheses 4a and 4b as statistical-moderation hypotheses. The negative associations between work–family conflict and employee outcomes were statistically stronger at higher levels of technostress. Coping mechanisms, finally, yielded statistically significant interaction terms for the associations of Work–Family Conflict with Employee Performance ($\beta = 0.238$, $t = 3.691$, $p < 0.001$) and Employee Well-being ($\beta = 0.267$, $t = 4.104$, $p < 0.001$), supporting Hypotheses 5a and 5b. The negative associations between work–family conflict and employee outcomes were, thus, statistically weaker at higher levels of coping. All hypothesized associations were statistically significant, and the varying coefficients and effect size magnitudes suggest variation in the relative strength of the statistical relationships examined. The path between Work–Family Conflict and Employee Performance had the largest absolute coefficient ($\beta = -0.397$), suggesting that it was the strongest statistical association between the paths studied, rather than a primary causal contributor to performance. In contrast, the association between Work–Family Conflict and Employee Well-Being was weaker ($\beta = -0.224$), indicating that psychological well-being may be associated with variables other than those within the current model. The effect sizes (F^2) ranged from 0.058 to 0.147, suggesting mostly small to moderate statistical associations with the employee outcomes. These effect sizes are consistent with the complexity of employee outcomes, revealing that there is no one variable that can fully explain employee functioning. As such, the current analysis is aligned with the multidimensional lens taken in this research. This provides a substantive contribution to current knowledge by showing that human capital development programs are associated with lower role-related tensions and more favorable well-being among SME employees in Lebanon.

Table 4. Heterotrait–monotrait ratio (HTMT).

	HCDP	WFC	EP	EW	TES	CM
WFC	0.696					
EP	0.689	0.592				
EW	0.664	0.704	0.541			
TES	0.534	0.682	0.621	0.647		
CM	0.589	0.603	0.662	0.695	0.574	

Figure 2 illustrates a statistically significant interaction between work–family conflict and technostress in relation to employee performance, with the negative association being stronger at higher levels of technostress. The plotted slopes show that the negative association between work–family conflict and performance was stronger at higher levels of technostress; this reflects statistical moderation rather than evidence of a causal decline in performance.

Table 5. Structural model assessment and hypothesis testing.

Type of Association	Relations	β	t-Statistics	p-Value	F ²	Interpretation
Direct Association						
H1	HCDP $\rightarrow$ WFC	−0.318	5.487 ***	<0.001	0.121	Supported
H2	WFC $\rightarrow$ EP	−0.397	6.529 ***	<0.001	0.147	Supported
H3	WFC $\rightarrow$ EW	−0.224	3.142 **	0.002	0.092	Supported
Statistical Moderation						
H4a	WFC $\times$ TES $\rightarrow$ EP	−0.221	3.428	0.001	0.071	Supported
H4b	WFC $\times$ TES $\rightarrow$ EW	−0.194	2.976	0.003	0.058	Supported
H5a	WFC $\times$ CM $\rightarrow$ EP	0.238	3.691	<0.001	0.083	Supported
H5b	WFC $\times$ CM $\rightarrow$ EW	0.267	4.104	<0.001	0.096	Supported

Note: ** indicates $p < 0.01$, and *** indicates $p < 0.001$.

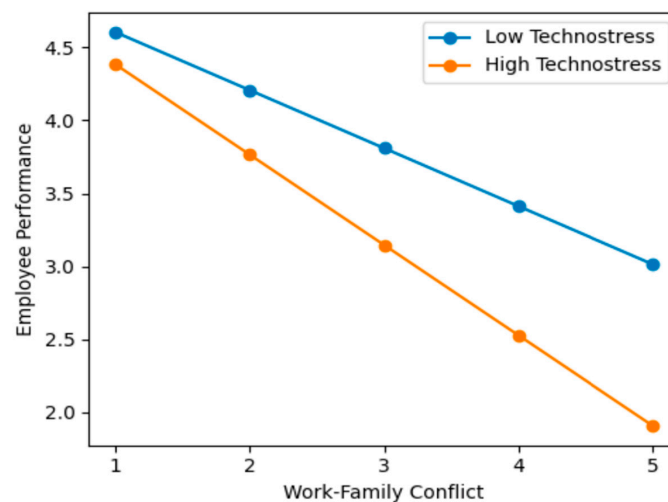


Figure 2. Statistical moderating role of technostress within the association between work–family conflict and employee performance.

Figure 3 illustrates a statistically significant interaction between work–family conflict and technostress in relation to employee well-being, with the negative association being stronger at higher levels of technostress. Employees reporting higher technostress showed a stronger negative association between work–family conflict and employee well-being—a pattern consistent with, though not causal evidence for, the proposed resource-depletion model.

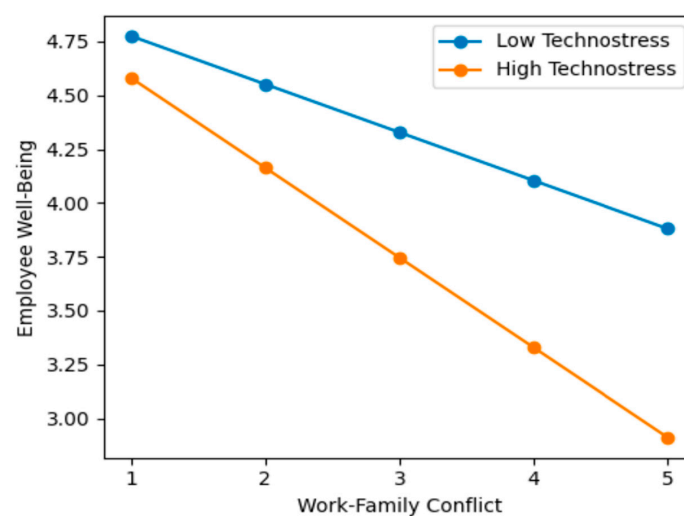


Figure 3. Statistical moderating role of technostress within the association between work–family conflict and employee well-being.

Figure 4 illustrates a statistically significant interaction between work–family conflict and coping mechanisms in relation to employee performance, with the negative association being weaker at higher levels of coping. The plotted slopes indicate that the negative association between work–family conflict and performance was weaker at higher levels of coping, consistent with a statistical buffering pattern rather than a demonstrated protective causal relationship.

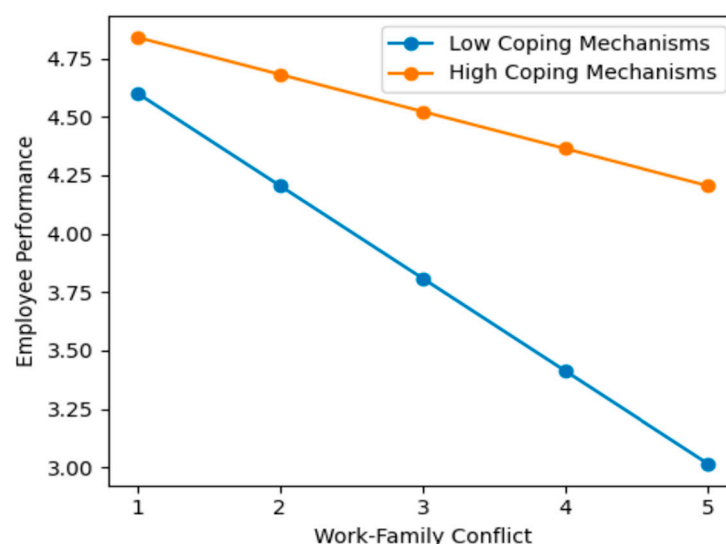


Figure 4. Statistical moderating role of coping mechanisms within the association between work–family conflict and employee performance.

As Figure 5 shows, the negative association between work–family conflict and employee well-being was statistically weaker at higher coping levels. At comparable levels of work–family conflict, employees reporting greater coping resources tended to report more favorable well-being than those reporting fewer coping resources. This pattern is consistent with statistical moderation, but it does not establish that coping resources protected well-being over time or produced greater resilience.

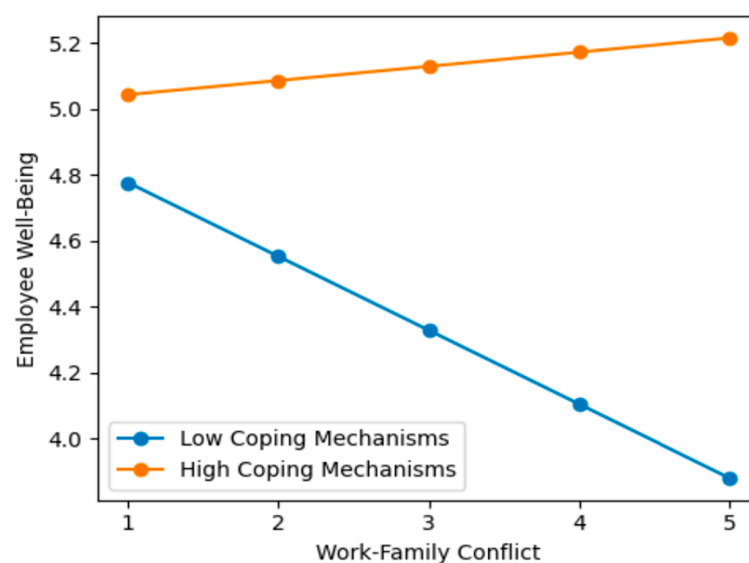


Figure 5. Statistical moderating role of coping mechanisms within the association between work–family conflict and employee well-being.

To examine whether WFC statistically accounted for part of the association between HCDPs and employee performance/well-being, an exploratory indirect-association analysis was conducted (Table 6). The indirect association between Human Capital Development Programs and employee performance, via Work–Family Conflict, was statistically significant ($\beta = 0.126$, $t = 4.214$, $p < 0.001$, 95% CI [0.071, 0.188]). The indirect association between Human Capital Development Programs and employee well-being, via Work–Family Conflict, was likewise statistically significant ($\beta = 0.071$, $t = 2.684$, $p = 0.007$, 95% CI [0.024, 0.126]) as evidenced by confidence intervals not containing zero. These findings, therefore, point to statistically significant indirect associations between HCDPs and employee outcomes via Work–Family Conflict among employees of SMEs operating in Lebanon; they do not establish a temporal or causal mediation process.

Table 6. Mediation analysis.

Indirect-Association Path	Indirect-Association β	t-val.	p-val.	95% C.I.	Interpretation
HCDP $\rightarrow$ WFC $\rightarrow$ EP	0.126	4.214	<0.001	[0.071, 0.188]	Statistically Significant
HCDP $\rightarrow$ WFC $\rightarrow$ EW	0.071	2.684	0.007	[0.024, 0.126]	Statistically Significant

The exploratory indirect-association analysis provided additional insight into the statistical relationships among Human Capital Development Programs (HCDPs), work–family conflict, employee performance, and employee well-being. These results indicate that HCDPs were indirectly associated with employee performance through lower reported work–family conflict; they do not establish that HCDPs lowered role conflict over time. Work–family conflict, accordingly, represents a statistical explanatory pathway consistent with the proposed model rather than a demonstrated causal mechanism through which HCDPs bring about better outcomes. The larger indirect coefficient for employee performance indicates a stronger indirect statistical association than that observed for well-being; it does not demonstrate that reducing work–family conflict is necessary to maintain productivity. The smaller indirect association observed for employee well-being also suggests that psychological well-being may be associated with organizational and individual factors lying outside this study’s theoretical framework. These findings are consistent with Conservation of Resources (COR) Theory [14], which conceptualizes organizational resources as correlates of resource conservation and of employees’ management of competing role demands. Furthermore, the model explained variance was demonstrated to be of practical and predictive importance in terms of explanatory power. The statistical significance of any single relationship is less important than the explanatory power of the structural model as a whole, which indicates practical significance [49]. The variance explained in work–family conflict, employee performance, and employee well-being suggests that these outcomes are statistically related to the combination of organizational resources, technology-related pressures, and individual psychological resources contained in the model. This pattern is consistent with the Job Demands–Resources Framework (JD-R) [15] and suggests that employee performance is related to the balance between job demands and the resources available.

Accordingly, the model indicates that HCDPs, technology-related stressors, and coping resources are jointly associated with employee experiences. Whether corresponding organizational practices are followed by changes in employee health, resilience, or productivity would require longitudinal or intervention-based research.

The R^2 , Q^2 , SRMR, NFI, and VIF values were used to estimate the explanatory power and predictive relevance of the model (Table 7). The results revealed that the model accounted for 10.1% of the variance in Work–Family Conflict, 52.7% of the variance in

Employee Performance, and 58.9% of the variance in Employee Well-being. Accordingly, the model explained a limited proportion of the variance in Work–Family Conflict, but substantially larger proportions of the variance in Employee Performance and Employee Well-being [49].

Table 7. Model explanatory power, predictive relevance, and fit indices.

Indicator	Value
R ² WFC	0.101
R ² EP	0.527
R ² EW	0.589
Q ² WFC	0.246
Q ² EP	0.312
Q ² EW	0.356
SRMR	0.041
NFI	0.901
VIF Range	1.214–2.732

The positive Q² values represent evidence of predictive validity for the model. The calculated SRMR value of 0.041 is well below the cutoff value of 0.08 and thus supports the fit of the model. The NFI provides a score of 0.901 which exceeds the cutoff score of 0.90, indicating an acceptable level of adequacy in the model. The VIFs—consistent with the full-collinearity assessment reported in Table 7—ranged from 1.214 to 2.732, well within the critical cutoff of 3.3, confirming that the structural model does not suffer from multicollinearity.

5. Discussion

This study examined how human capital development programs (HCDPs) are statistically associated with work–family conflict and employee outcomes among Lebanese small and medium-sized enterprises (SMEs) operating under conditions of protracted multisystem dysfunction. In keeping with the cross-sectional design, the discussion below interprets these findings as associations and patterns consistent with theory, rather than as causal effects. The results point to a statistically significant negative association between HCDPs and work–family conflict, consistent with viewing HCDPs as employee resources related to managing competing work and family demands. This conclusion is consistent with both Job Demands–Resources theory [15] and Conservation of Resources theory [14]. The observed pattern is consistent with the theoretical view of HCDPs as personal and professional resources: employees who reported greater access to developmental opportunities also reported lower work–family conflict, a pattern compatible with lower strain and resource preservation. Employer-sponsored training, coaching, mentoring, and continuous-learning opportunities are developmental practices associated with problem-solving, emotional regulation, self-confidence, perceived organizational support, and the management of competing role demands [64,65]. Within Lebanon’s economic, institutional, and technological instability, these resources may be especially relevant to employees who report simultaneous occupational, financial, and family-related stressors. The findings, thus, are consistent with HCDPs being related not only to employee development but also to psychological-resource preservation and work–life balance. The findings are consistent with previous research conducted in relatively stable organizational contexts. For example, in Yang & Choi’s [6] study, investment in employee development was positively associated with the pace of organizational learning and with employee productivity; in Wayne et al.’s [30] study, supportive organizational practices were negatively correlated to levels of work–family conflict; and Garavan et al. [4] concluded that investment in human capital development is associated with employee adaptability and organizational

resilience. The principal distinction between this study and earlier research lies in the context. Earlier studies generally examined the association between employee development and performance in stable economies rather than in settings marked by prolonged crisis and resource scarcity. The negative association between HCDPs and work–family conflict is consistent with the proposed buffering pattern, though it does not demonstrate that HCDPs causally shield employees from conflicting demands. Accordingly, the observed association suggests that access to developmental resources warrants consideration when examining work–family conflict under prolonged uncertainty; it does not indicate that such resources are responsible for lower conflict.

The magnitudes of the observed statistical associations also inform their practical interpretation. The association between human capital development programs (HCDPs) and work–family conflict was modest in size ($\beta = -0.318$; $f^2 = 0.121$), indicating that greater reported access to HCDPs corresponded with lower reported role-related tension. Work–family conflict and employee performance showed a stronger negative association ($\beta = -0.397$; $f^2 = 0.147$), indicating that higher role incompatibility corresponded with lower reported productivity and efficacy. The association between work–family conflict and employee well-being was smaller ($\beta = -0.224$; $f^2 = 0.092$), suggesting that psychological well-being may also be associated with personal and contextual variables beyond those examined in this study. While the range of effect sizes—from small to moderate—reflects the multidimensional nature of employee behavior incorporated into this study’s framework, the variance explained by the model (52.7% for employee performance and 58.9% for employee well-being) further supports the relevance of the organizational, technological, and psychological correlates examined here [49]. Overall, the results may be useful in evaluating managerial practices, though the study does not establish the effectiveness of any intervention in producing more favorable employee outcomes. Similarly, negative associations between work–family conflict and employee performance and well-being are corroborated by international studies. Allen et al. [8] report associations between work–family conflict and poorer job performance, emotional exhaustion, and less favorable psychological well-being. Amstad et al. [24] likewise reported that employees with higher work–family conflict also reported lower job involvement and less favorable workplace functioning. Together, these studies indicate that negative associations involving role conflict have been observed across varied organizational and national contexts, although their magnitude and interpretation may differ by setting. In settings such as Lebanon, high work–family conflict may be associated with significant economic challenges, infrastructure deficiencies, employment uncertainty, and other external pressures. The current study, therefore, adds to the literature focused mainly on relatively stable conditions by showing that a negative association between work–family conflict and employee performance also emerges under the extended, turbulent conditions of resource scarcity.

This research produced findings that diverge from those of Zakhem et al. [66], who examined job autonomy, work–family conflict, employee performance, well-being, and organizational informational support among Lebanese SMEs during the COVID-19 pandemic [67]. In their study, organizational informational support was associated with a statistically weaker negative association between work–family conflict and well-being. The present findings, however, indicate that human capital development programs are negatively associated with work–family conflict, and indirectly associated with employee performance and employee well-being via work–family conflict. The findings, furthermore, support a dual statistical-moderation model: the negative association between work–family conflict and employee outcomes was stronger at higher levels of technostress and weaker at higher levels of coping [68]. This distinction may help managers interpret the findings as a combined pattern rather than as the role of any single factor: employee

outcomes were associated with organizational resources and informational support, while the strength of the associations involving work–family conflict differed across reported levels of technology-related stress and coping capacity during Lebanon’s prolonged poly-crisis. As such, this study extends the research of Zakhem et al. [66] by broadening the focus beyond pandemic-related autonomy and informational support to a wider crisis model encompassing organizational, technological, and psychological resources associated with SME employees’ productivity and well-being.

Overall, the findings are consistent with the propositions of the Conservation of Resources theory [14] and the Job Demands–Resources theory [15], according to which employee outcomes are statistically related to available resources and resource-related pressures [69]. Within the poly-crisis context examined here, greater reported access to human capital development programs corresponded with lower reported work–family tension, which is consistent with interpreting these programs as organizational resources within the broader theoretical framework. This interpretation concerns the observed association with work–family conflict; it does not imply that HCDPs produced resilience, which was not directly measured in this study. These findings may be useful in considering and evaluating integrated human-resource strategies aimed at employee capabilities, psychological resources, workforce productivity, and well-being during prolonged instability.

6. Conclusions, Recommendations, and Limitations

6.1. Conclusions

This study examined the statistical associations among human capital development programs (HCDPs), work–family conflict, employee performance, and employee well-being among SME employees in Lebanon during an ongoing poly-crisis. Consistent with JD-R and COR theory, greater reported access to HCDPs was associated with lower work–family conflict, while higher work–family conflict was associated with lower employee performance and well-being; these associations were statistically stronger at higher levels of technostress and weaker at higher levels of coping. Taken together, the findings identify three areas that managers may assess in fragile, resource-scarce environments: employees’ access to development opportunities, the level of technology-related strain they report, and the coping-related support available to them. These areas merit assessment because they were statistically related to work–family conflict, performance, or well-being in the model. Given the cross-sectional design, these associations should not be interpreted as evidence that any specific practice produces more favorable employee outcomes. Sustained attention to employee development and psychological support may nonetheless be a relevant consideration for SMEs experiencing prolonged instability.

6.2. Recommendations for Academics

This study carries several implications for scholars in organizational behavior, human resource management, employee well-being, and crisis management research.

First, this research highlights the importance of studying employee experiences in crisis-prone and developing economies [70]. Most organizational research to date has been carried out in stable Western settings, limiting the contextual generalizability of findings to highly unstable environments. Further studies in developing economies and fragile organizational settings are therefore encouraged.

Second, future studies might further incorporate organizational, technological, and psychological variables in broader theoretical frameworks. Variables that may account for additional variation in employees’ experiences during crises include psychological capital, organizational resilience, emotional intelligence, digital skills, organizational support, and leadership styles.

Third, future research should examine technostress in relation to the continued evolution of the workplace, digital dependency, and remote or hybrid working conditions. As work becomes more digitally intensive, the associations among technology-related demands, employee strain, and work–family boundaries warrant continued examination [71].

Fourth, occupational stress researchers may examine the role of coping mechanisms as mediating and moderating variables. The types of coping strategies may vary as a function of organizational context, industry features, and cultural background.

Finally, the study adds to the burgeoning literature on sustainable human resource management by showing how developmental practices may be indirectly associated with employee outcomes through psychological and work–life mechanisms. Future research may therefore examine whether sustainable HRM practices are associated with employees' capacity to remain psychologically well, engaged, and able to meet work responsibilities during prolonged crises.

6.3. Recommendations for Practitioners

The findings of this study have important implications for managers, owners of SMEs, and human resource practitioners working in highly uncertain and crisis-driven environments.

First, based on the observed associations, organizations might consider evaluating investments in human capital development activities such as training, mentoring, coaching, continuous learning, and career-development programs [72]. Such programs provide planned opportunities for employees to develop job-related competencies and adaptive capacities. Managers may therefore assess employees' access to, participation in, and perceptions of these opportunities; however, the present cross-sectional findings do not establish that the programs are responsible for lower work–family conflict or more favorable employee outcomes.

Second, organizations may treat work–family conflict as an organizational concern rather than viewing it solely as an individual matter, because it reflects incompatibility between work and family demands and may be associated with workload expectations, scheduling arrangements, and the support employees perceive from managers [73,74]. Managers may therefore examine whether work schedules, workload expectations, leave arrangements, and supervisory practices are compatible with employees' need to manage responsibilities in both domains. Flexible scheduling, realistic workloads, family-supportive cultures, and employee-centered policies may be worth evaluating as practices associated with lower emotional strain and more favorable workplace functioning. Here, the recommendation is to assess whether these forms of support are available and how employees experience them, rather than to assume that they necessarily produce these outcomes.

Third, organizations may consider assessing technostress within the workforce by examining employees' reports of digital overload, expectations of constant connectivity, difficulty using complex systems, and the adequacy of available technical support. Because the negative association between work–family conflict and employee outcomes was statistically stronger at higher levels of technostress, organizations may evaluate digital well-being practices such as accessible technical support, reasonable connectivity expectations, and clear guidance for digital work. The purpose of this evaluation would be to determine whether employees perceive these arrangements as corresponding with more manageable technology-related demands; the present findings do not establish that the practices are associated with lower technostress or more favorable employee outcomes.

Fourth, organizations may consider evaluating employees' access to coping-related support, including whether such support is readily available, relevant to employees' needs, and viewed by employees as appropriate for managing occupational and personal strain. Examples include stress-management programs, resilience-related training, psychological

support services, and employee-wellness initiatives. These options are presented as possible forms of support because coping mechanisms were statistically associated with employee outcomes; the study did not test the programs themselves or establish their associations with performance or well-being. In contexts of protracted instability, such as Lebanon, this evaluation may consider employees' awareness of the available support, ease of access, confidentiality, cultural acceptability, and perceived relevance to the pressures they experience.

Finally, policymakers and business-support institutions may consider the limited financial, technological, and administrative capacity of crisis-affected SMEs when designing external support for employee development and workplace well-being. Sustainable workforce policies may be associated with productivity, resilience, and organizational continuity during socioeconomic instability, although the direction and temporal order of these relationships would require separate evaluation. For Lebanese SMEs, the observed associations may serve as a basis for identifying employee-development and workplace-support practices that merit further assessment, pilot evaluation, and employee feedback during turbulent periods. They should not be interpreted as evidence that any particular practice will necessarily correspond with specific outcomes.

6.4. Limitations and Future Research Directions

The study made important theoretical and practical contributions, but it also has several limitations.

First, because the study used a cross-sectional, single-time-point, self-report design, the findings cannot establish causality, temporal precedence, or changes over time. All direct, indirect, and moderating paths should therefore be interpreted as statistical associations rather than causal effects.

Second, because the study was primarily based on self-reported questionnaire data, there was greater potential for common method bias and social desirability responding than if data were collected from multiple sources. Consequently, future studies could combine employee self-reports with supervisor-rated performance, repeated measures of employee well-being, or other independent data sources to reduce reliance on a single measurement method.

Third, the study was limited to employees of small-to-medium-sized enterprises (SMEs) in Lebanon, which is an illustrative example of a country facing multiple crises; accordingly, the findings may not be readily generalizable to larger firms or other countries. Future research that examines differences between SMEs and larger firms across different countries or across different types of organizations (i.e., industry) may yield more extensive evidence concerning the generalizability of the relationships examined in this study.

Fourth, future studies could explore additional mediating and/or moderating variables that were not part of the current study model. For example, organizational resilience, leadership support, job insecurity, emotional intelligence, employee engagement, psychological capital, and digital literacy may also help explain differences in employee performance and well-being when working through crises.

Fifth, future qualitative or mixed-method research could examine employees' lived experiences of emotional strain, coping, and workplace adjustment during challenging socioeconomic circumstances. Such approaches may provide contextual detail that is not readily captured through cross-sectional survey measures.

Sixth, a further limitation concerns the operationalization of work–family conflict. Items WFC1–WFC3 assessed work-to-family conflict, whereas items WFC4–WFC6 assessed family-to-work conflict; however, all six items were modeled together as reflective indicators of one first-order construct representing overall bidirectional work–family conflict.

This specification was consistent with the study's focus on overall incompatibility between work and family roles and was supported by satisfactory loadings and reliability [75]. Nevertheless, it did not permit separate examination of direction-specific associations. Future research should model the two directions separately, compare their respective associations with employee outcomes, or evaluate an explicitly specified higher-order work–family conflict construct.

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