International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Implications Of Income-Sharing Obligations On Civil Servants' Decisions To File For Divorce In The City Government Of Padang Panjang

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Abstract

This research aim For know Implications Obligation Distribution Income Regarding the Decision of Civil Servants in Submitting Permission Divorce In Padang Panjang City Government. This research use approach qualitative with objective For understand in a way in-depth decision-making process decision divorce among civil servants. This study implemented in the environment Padang Panjang City Government, West Sumatra Province. In the research This is the type of data used consists of on primary data and secondary data, which were obtained through technique interview in-depth, observation, and documentation. Research This show that obligation distribution income own significant implications to decision Government employees in submit permission divorce. Implications the No only nature economy, but also gives rise to dilemma in taking decision, which is explained through deep loss aversion tendencies face potential loss. Based on results research and discussion that has been done, can concluded that taking decision Divorce among civil servants is a complex, dynamic and multidimensional process, which is influenced by interactions between internal factors (emotional and psychological) and external factors external (regulation and consequences) economy). This process No ongoing linearly, but rather through mutually exclusive stages related and forming dilemma in taking decision.

Keywords : Obligations, Distribution, Income, Civil Servants in Applying for Permits Divorce

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INTRODUCTION

Marriage in essence is institutions social construction on base commitment For create life harmonious, stable and sustainable together. Within the framework of social and legal issues in Indonesia, marriage No only understood as bond emotional between two individual, but also as institutions that have implications broad social, economic and moral in life public (Hawkins & Fackrell, 2022) . Marriage expected capable become foundation formation prosperous family at a time become the basic unit that supports stability social in public (Cherlin, 2020).

However in reality modern life, no all over marriage capable maintain harmony as expected. Changes structure social, increasing pressure economy, shift mark in society, as well as dynamics role husband and wife in life family often brings up conflict House potential ladder leading to divorce (Obrenovic et al., 2020). Unresolved conflicts completed in term long can develop become prolonged and encouraging disharmony partner For consider divorce as road go out from the conflict that occurred (Yang et al., 2024).

Regarding conflict House stairs and divorce the No only occurs in society in a way general, but can also found in working individuals in organization government. Civil Servants (PNS) as part from apparatus civil servants basically also face dynamics life family as individual others. However different with society in general, life House the civil servant ladder is located in context bureaucracy that has norms, regulations, and consequences administrative certain when happen divorce (Apostolou, 2025). In the context of said, the dynamics civil servant divorce is not only related with personal issues, but also related with implications structurally attached to his employment status (Siregar, 2025).

Condition the can observed in a way empirical in the environment Padang Panjang City Government. Based on data from the Personnel and Development Agency Human Resources (BKPSDM) of Padang Panjang City during the period 2020 to 2025, there are a number of civil servants who submitted permission divorce to Mayor as Personnel Development Officer. However from various application permission divorce said, no all of it ended in a divorce decided by the court (Tavassoli & Sunyer, 2025).

In some case, there were civil servants who initially has start the application process permission divorce, but Then choose For postpone even cancel the process. The phenomenon This show that decision divorce No always end in action divorce That Alone (Tavassoli & Sunyer, 2025) . On the other hand, there are dynamics taking complex decisions, where individuals do consideration repeat to various possible implications arise before Finally take decision end (Jayawardena & Nanayakkara, 2025) .

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Table 1. Submission Permission Civil Servant Divorce in the Environment Padang Panjang City Government

Year	Civil Servants Who Face to BKPSDM for Submit Permission Divorce		Decision Applying for Divorce Permit			Description
	Man	Woman	Postpone	Cancelled	Carry on	
2020	1	4	-	-	5	1 (one) male civil servant divorced where the ex-wife agreed not to demand a share of the post-divorce income.
2021	5	0	1	2	2	2 (two) male civil servants divorced with the obligation to share part of their post-divorce income.
2022	1	1	-	1	1	1 (one) female civil servant is divorced
2023	1	7	-	-	8	1 (one) male civil servant divorced where the ex-wife agreed not to demand a share of the post-divorce income. 7 (seven) female civil servants divorced
2024	-	8	-	-	8	8 (eight) female civil servants divorced
2025	3	3	3	-	3	3 (three) female civil servants divorced

Postponements and cancellations submission permission divorce the often not

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accompanied by with repair significant in connection House ladder. Rather, decisions the more Lots influenced by considerations rational to implications economic and administrative matters that will appear after divorce happen (Mufidah et al., 2024) . One of the consideration main thing that often appear is obligation distribution part income post divorce that must be covered in accordance with provision regulation applicable laws and regulations (Citra et al., 2025) .

Phenomenon the show that decision divorce for civil servants no can understood solely as response direct to conflict House ladder. Rather, decisions the is results from a complex deliberation process involving aspect emotional, economic, and structural interconnectedness influence (Gao, 2023).

Findings This in line with results study international which shows that divorce often brings consequence significant and long- term economic long, so that individual tend behave more be careful in take decision For end marriage (Ononokpono et al., 2025) . Other studies also show that stability economy own close relationship with sustainability marriage, where the potential lost income post divorce become factor important in the process of taking decision (Apostolou, 2025).

In perspective organization, conflict House ladder No only impact on the personal life of the individual, but can also influence life professionalism (Fitri et al, 2025) . Research on conflict family and work show that conflict in life family can influence welfare psychological individual, improve stress work, and lower productivity Work employee in organization (Siregar, 2025) . Conflict between role family and work often triggers pressure emotional that can bother concentration work and influence quality performance individual (Obrenovic et al., 2020) .

Condition the become the more relevant considering that civil servants have unique position in structure social and organizational (Gao, 2023). In one side, PNS is individuals who have life personal and family as other citizens. However, on the other hand, civil servants are bound by a set of norms, regulations, and ethics bureaucracy that regulates No only behavior professional, but also aspects certain from personal life (Bao et al., 2025) , including marriage and divorce. (Cherlin, 2020)

In context system civil service in Indonesia, marriage and divorce for civil servants is regulated in a way special through Regulation Government Number 10 of 1983 concerning Permission Marriage and Divorce for civil servants who then perfected through Regulation Government Number 45 of 1990. Regulation the confirm that civil servants who want to do divorce must get permission from authorized official as well as fulfil various provision administrative that has been set.

Arrangement the show that divorce for civil servants no fully positioned as affairs private

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(Şahin & Yozgat, 2024) . The country looks on that life PNS families have dimensions related public with image, discipline, and integrity state apparatus. Therefore that, the decision divorce for civil servants no only influenced by conditions House ladder only, but also by various consequence administrative, social and economic rights attached to his employment status (Sanz-Vergel et al., 2025).

One of the most significant implications from civil servant divorce is obligation distribution part income to ex- couple and children after divorce happened. The provisions This intended as form not quite enough answer financial to ex- couple and children as well as as instrument protection social for divorce No cause vulnerability economy for the abandoned party (Sanz-Vergel et al., 2025) .

However thus, in in practice obligation distribution part income post divorce often perceived by civil servants as burden financial term long- term impact directly to welfare personal (Ipek et al., 2024) , stability economy, as well as planning life after divorce. Conditions This cause dilemma for civil servants who are facing conflict House ladder Because they must consider consequence economy that must covered after divorce happen (Biedma Ferrer & Medina Garrido, 2014) .

In perspective economy behavior, dilemma the can explained through draft *loss aversion* which is part from theory prospect (*prospect theory)*. Concept This explain that individual tend more sensitive to potential loss compared to to potential comparable benefits (Hwang, 2021) . Individual often more choose For avoid loss than chase the value of the profit The same (Walasek et al., 2024) . With Thus, the obligation distribution income No only own implications economy, but also gives rise to dilemma in taking civil servant decisions, which in study This understood through loss aversion perspective as trend individual For avoid loss. (Şahin & Yozgat, 2024).

Loss aversion explain that man own trend psychological For give more weight big to potential lost compared to potential benefits. In the context of taking decisions, individuals tend maintain existing conditions although not ideal if change the potential cause greater losses big (Tian, 2024) .

In context civil servant divorce, obligations distribution part income can perceived as form lost real and sustainable economy (Jayawardena & Nanayakkara, 2025) . Meanwhile that, the benefits divorce like decrease conflict House ladder often perceived as benefits that are not certain and difficult measured (Mufidah et al., 2024) . Inequality perception between disadvantages and benefits the can push individual For postpone or even cancel decision divorce although conflict House stairs experienced No fully completed (Tavassoli & Sunyer, 2025) .

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Perspective This help explain why do civil servants remain endure in an unsuccessful marriage harmonious (Hwang, 2021).

Phenomenon the show that decision civil servant divorce is not can understood linearly as consequence direct from conflict House ladder solely (Yang et al., 2024) . Rather, decisions the is results from a complex deliberation process between factor emotional, economic, and structural interconnectedness influence (Obrenovic et al., 2020) .

In the study academic, partly big study about civil servant divorce still focus on aspects law and implementation policies, such as mechanism licensing divorce, implementation regulation government, as well as fulfillment right living after divorce. The research generally use approach juridical or quantitative which places divorce as results end from a series variables reason (Tian, 2024).

However approach the Not yet fully capable explain phenomenon when divorce No happen although conflict House stairs experienced Enough high. Research on dynamics taking decision before divorce happen Still relatively limited, especially those focused on experience subjective individual in face dilemma decision the.

A number of study national also shows that factor economy and pressure social play a role big in decision individual For postpone divorce, in particular in context Indonesian society that has attachment social and norms strong family (Luluk Latifah, 2022) (Latifah & Ritonga, 2022; Turatmiyah et al., 2022). However thus, some big study the Still positioning divorce as events that have occurred happened, not as a pending decision process or canceled.

Here it is location novelty study this. This research No focus on questions why civil servants divorce, but rather on how civil servants take decision when on the verge divorce. This study make an effort understand how civil servants interpret obligation distribution part income post divorce as well as How meaning the influence decision For continue, postpone, or cancel the divorce proceedings (Gao, 2023).

Approach qualitative considered most appropriate For reveal dynamics said, because allows researchers understand experience lived *experiences of civil* servants. For understand phenomenon the in a way more in- depth research This use approach phenomenological interpretive approach This aim For understand experience subjective individual as well as How individual interpret experience the in context life they (Citra et al., 2025).

Through approach used, research This aim For give greater understanding deep about dynamics psychological in the process of taking decision divorce by Civil Servants. This research No only describe phenomenon in a way descriptive, but also interpretive meaning constructed by

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individuals to applicable policies, risks the economy faced, as well as personal decisions that must be made taken (Walasek et al., 2024).

With Thus, the phenomenon divorce in civil servants is not only relevant in context social and legal, but also becoming issue strategic in management source Power man sector public, in particular in understand relatedness between life family, policy organization, behavior taking decisions, and the implications to performance and well-being employee

RESEARCH METHOD

This research use approach qualitative with objective For understand in a way in-depth decision-making process decision divorce among civil servants, in particular in relation with obligation distribution part income post divorce. Approach qualitative chosen Because study This No focus on measurement connection between variables in a way statistics, but rather make an effort understand experience, consideration, and the meaning given by the individual to something phenomenon social that they experience (Mufidah et al., 2024).

Approach qualitative allows researchers For dig in a way more comprehensive dynamics dilemma taking decisions experienced by civil servants when face conflict House steps and consequences emerging economy consequence divorce. Phenomenon the nature complex and contextual, so No can explained in a way adequate only through approach quantitative. According to Creswell (2018), research qualitative used For explore and understand the meaning given by the individual or group to something problem social or phenomenon human. Approach This emphasize on understanding deep to experience subjective informant as well as interpretation to context social background the phenomenon being studied.

Through approach phenomenological interpretive, researcher make an effort explore the consideration process carried out by Civil Servants in complex and dilemmatic situation. In this case this, experience subjective informant become center analysis, where meaning is constructed by individuals to the situation faced become key in understand the decision-making process decision. In line with that, according to Denzin and Lincoln (2018), research qualitative interpretive focus on efforts understand meaning subjective given by the individual to experience social that they experience (Ononokpono et al., 2025).

Approach qualitative interpretive in study this is also in line with use the concept of loss aversion in economy behavior as framework analysis. Concept the emphasize that individual tend more sensitive to potential loss compared to to equal benefits. In the context of study this, potential lost part income consequence divorce can influence method individual weigh decision

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divorce. Therefore that, approach qualitative required For understand How informant interpret risk economy the in the process of taking decision (Biedma Ferrer & Medina Garrido, 2014).

In addition, research this is also of a nature exploratory, because make an effort dig in a way deep experience and consideration individual in face dilemma decision divorce that has not been finalized Lots reviewed in literature previously. According to Sugiyono (2020), research qualitative exploratory used For understand a phenomenon that is still relatively A little investigated so that required excavation information in a way deep through interaction direct with informant study (Jayawardena & Nanayakkara, 2025).

This research implemented in the environment Padang Panjang City Government, West Sumatra Province. Election location study based on considerations that phenomenon that becomes focus research, namely dilemma taking decision divorce in civil servants related with obligation distribution part income post divorce, occurs in the environment apparatus civil servants in the Padang Panjang City Government.

In addition, the location study This chosen Because researchers own access to informants who have experience and involvement direct in the application process permission civil servant divorce. Informant study originate from a number of Organization Regional Apparatus (OPD) in the environment Padang Panjang City Government, so that allows researchers get diverse perspectives related experience and consideration individual in face dilemma decision divorce (Bao et al., 2025).

Object study in study This is the process of taking decision divorce in civil servants related with emergence dilemma decision consequence existence obligation distribution part income to ex- wife and children after divorce. Focus study directed at how conflict House ladder bring up desire For divorce, how obligation distribution income perceived by civil servants as consequence economy from divorce, as well as How factor the influence the consideration process individual in take decision divorce (Ipek et al., 2024).

In context study this, divorce No only understood as incident the law that ends connection marriage, but also as a process of taking decisions involving consideration emotional, social, economic, and administrative. Therefore that, object study focused on phenomena dilemma taking decision divorce among civil servants, which emerged when individual must weigh between desire For end conflict House ladder with consequence emerging economy consequence obligation distribution part income post divorce as arranged in regulation applicable laws and regulations for civil servants (Ipek et al., 2024).

In research qualitative, data is source main For understand phenomenon social in a way

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deep. Therefore that, the data collection process must be done in a way systematic and using capable techniques dig information in a way comprehensive from various source. In general, research qualitative utilise various method data collection such as interviews, observations, and analysis document For get deep understanding about experiences, behaviors, and the meanings given individual to something phenomenon social (Chand, 2025).

Use a number of technique data collection while also allowing researchers do triangulation technique, namely data checking from same source with use different methods so that can increase credibility and legitimacy findings In research This is the type of data used consists of on primary data and secondary data, which were obtained through technique interview in-depth, observation, and documentation.

Data collection in study qualitative is a process that is carried out in a way gradual and systematic For get in -depth information about the phenomenon being studied. In this research this, the data collection process is carried out through a number of stages that include preparation research, implementation data collection in the field, as well recording and management of data obtained during study ongoing. Stages the done For ensure that the data obtained relevant with objective study as well as can give comprehensive overview about phenomenon dilemma taking decision divorce among civil servants.

Data analysis in study qualitative is a systematic process For organize, interpret, and understand meaning from the data obtained during the research process. The data analysis process was carried out since beginning data collection up to study finished. With Thus, deep data analysis study qualitative nature iterative, namely done in a way continously along with the ongoing data collection process in the field (Amato, 2020).

RESULTS AND DISCUSSION

Overview of Padang Panjang City Government

Padang Panjang is one of the a city located in the West Sumatra region with area of 2,300 Ha, covering 2 (two) sub-districts that is West Padang Panjang District and East Padang Panjang District. Each district consists of of 8 (eight) sub-districts. The details of the administrative area of Padang Panjang City are: as following :

Table 1. Districts, Villages and Area of Padang Panjang City

No.	Region	Wide	
		Hectare (*Ha)*	Percentage (%)
West Padang Panjang District		1,151.20	48.86

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1.	town Hall	37.56	1.59
2.	Surungan Hill	79.72	3.38
3.	Mangosteen Village	489.1	20.76
4.	New Market	8.59	0.36
5.	Obsolete Market	42.49	1.80
6.	Upper Silaing	30.03	1.27
7.	Lower Silaing	212.14	9.00
8.	Black Earth	251.59	10.68
East Padang Panjang District		1,204.80	51.14
1.	Tail pool	157.25	6.67
2.	Change	242.75	10.30
3.	Nervous Malintang	95.76	4.06
4.	Koto Katik	138.95	5.90
5.	Koto Panjang	229.58	9.74
6.	Grotto	135.41	5.75
7.	Signature	185.61	7.88
8.	Paklambiak Land	19.46	0.83
Padang Panjang		2,300	100

Source : Padang Panjang City RPJMD 2025-2029

In a way Geographically, Padang Panjang City is located in the area plains highlands located between Padang City and Bukittinggi City, as well as known as one of the city with condition relatively mild climate cool climate in West Sumatra. Strategic geographical position the make Padang Panjang City have role important as one of the center activity government, education, and service public in the surrounding area.

As area autonomous, the Padang Panjang City Government has authority For organize affairs government in accordance with principle autonomy area as arranged in regulation legislation about government area. In carrying out function government In this regard, the Padang Panjang City Government is supported by 24 (two) tens four) Regional Devices (OPD). Each OPD has duties and functions certain in organize service public as well as carry out policy government areas in various field.

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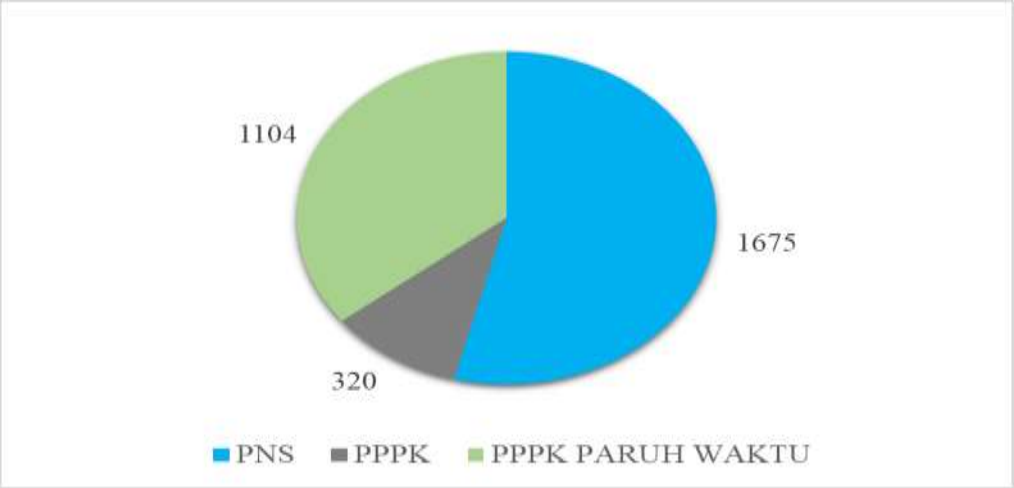


Figure 1. Number of ASN in Padang Panjang City Based on Employee Status

Whereas If seen based on type gender, the number of civil servants consists of of 614 (six hundred and four) twelve) men and 1,061 (one thousand) women six tens one) woman, PPPK with composition 101 (one hundred one) man and 219 (two hundred and nine) women twelve) women, while the Part -Time PPPK consists of of 727 (seven hundred and two) tens seven) men and 377 (three hundred and seven) women tens seven) women. Composition the show that in a way overall number of female ASN in the environment Padang Panjang City Government is relatively more Lots compared to with male ASN like can seen from chart under This (Kamal et al., 2024).

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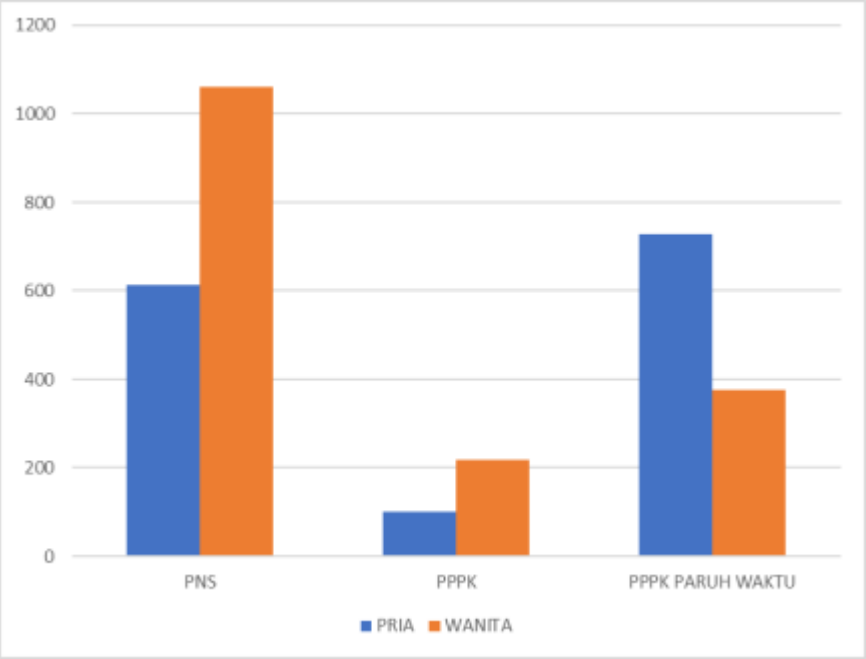


Figure 2. Number of ASN in Padang Panjang City Based on Gender

In a way general, condition source Power apparatus in the environment Padang Panjang City Government shows that government area own amount sufficient apparatus adequate with level relative education good. Condition This be one of factor important in support implementation various policy government areas, including in management administration related personnel with permission marriage and divorce for civil servants.

RESEARCH RESULT

Research result This arranged based on the data obtained through two technique main, namely interview in-depth and observation direct to informant. Second technique This used in a way simultaneous For get comprehensive understanding about phenomenon taking decision divorce among civil servants, in particular in context the dilemma that arises consequence conflict House steps and consequences regulation (Karjono et al., 2024).

Interview deep used as technique main For dig experience, perception, and consideration informant in facing the divorce process (Kadafi et al., 2025). Through interview, researcher obtain data that is narrative related dynamics conflict House stairs, emergence desire For divorce, perception to regulations, as well as the decision-making process decisions faced by informants

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(Mujahidin & Irmawati, 2024).

On the other hand, observation done during the interview process ongoing with objective For complement and strengthen the data obtained through interview. Observation focused on non-verbal aspects, such as expression emotional, changes in tone of voice, pauses in answer, and attitudes and responses informant when discuss topics certain. Through observation, researcher can catch dynamics psychological informants who do not fully revealed through verbal statement.

Use interviews and observations in a way simultaneously in study This is form triangulation technique, which aims For increase validity and credibility findings research. With combine second technique said, researchers No only obtain data regarding what was conveyed by the informant, but also how informant express his experience and considerations in more context wide.

Next, the results study This served in two part main. First part serve results analyzed interviews in a way thematic based on focus research, including conflict House stairs, emergence desire For divorce, perception to regulations, as well as dilemma in taking decision. Part two serve results functional observation as amplifier findings, in particular in reveal aspect emotional and psychological informant during the interview process ongoing (Nohe et al., 2014).

With Thus, the presentation results study This expected can give complete and in - depth picture about phenomenon dilemma taking decision divorce in civil servants, both from side experience subjective informant and from dynamics observed behavior in a way direct.

DISCUSSION

Discussion This focus on how implications policy distribution income interpreted by the informant as consideration important in taking decision submit permission divorce, which in the process bring up dynamics dilemma taking decision. Implications the No nature directly, but Work through mechanism psychology explained through perspective *loss aversion.*

Dilemma Divorce of civil servants in Perspective *Loss Aversion*

Retrieval decision divorce in civil servants as found in study This show non - linear and multi-laden characteristics with multidimensional considerations. Findings empirical show that individual No solely take decision based on condition conflict House stairs, but also consider consequence economy attached to regulation divorce. Interaction between second factor the produce condition complex dilemma, which in perspective knowledge behavior can explained through draft *loss aversion* (Novemsky & Kahneman, 2005).

In research this, obligation distribution part income post divorce functioning as form

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perceived loss or loss perceived by the individual. Loss the No only nominal (reduction) income), but also nature term long and sustainable, so that increase perception risks perceived by civil servants. Findings show that informants who postpone and cancel divorce tend interpret consequence the as significant loss, so push they For avoid decision divorce.

Phenomenon This in line with findings empirical the latest showing that individual tend enlarge perception to future losses compared to unearned profits sure. In the context of this, tranquility expected emotional from divorce perceived as *uncertain gain,* whereas obligation distribution income perceived as *certain loss.* Imbalance perception This become factor the main driving force emergence dilemma.

However Thus, the results study this also shows existence more dynamics complex, where not all informant respond loss with the same way. On the informant who remains continue divorce, conflict House ladder perceived as form moderate loss ongoing loss, which has impact more psychological big compared to with loss economy. In conditions this, divorce precisely viewed as a strategy for minimize greater losses big (Raley & Sweeney, 2020).

Findings This strengthen view that *loss aversion* nature contextual and depends on how individual framing the situation at *hand.* In psychology decision show that framing of loss whether nature economy or emotional will determine direction decisions taken. In research this, informant man tend frame divorce as loss economy, whereas informant Woman more frame conflict House ladder as loss psychological.

Regulation as a Forming Factor Behavior (*Behavioral Constraint)* in Civil Servant Divorce Decision Making

Findings study show that regulations divorce for civil servants, in particular related obligation distribution part income post divorce, no only functioning as mechanism administrative, but also as factors that are significant form behavior taking decision individual. Regulation the play a role as structure external that creates constraints at *the* same time influence method individual evaluate risks and consequences from something decision (Puluhulawa et al., 2023).

Interaction of Emotional and Rational Factors in Civil Servant Divorce Decision Making

Research result show that taking decision divorce in civil servants is not can explained only through approach economic rationality only, but is results complex interactions between factor emotional and rational. The dilemma experienced by the informant reflect existence tug-of-war

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between need psychological For end conflict House ladder with consideration rational related consequence the economy that will faced (Tsaqife et al., 2025).

The process of taking decision involving two system thinking, namely system intuitive (emotional) and system reflective (rational). System emotional Work in a way fast and influenced by experience as well as condition psychological, whereas system rational Work in a way more slow and considerate consequence as well as risk from every choice. In the context study this, second system the interact in a way simultaneous and not always produce consistent decisions.

Findings study show that conflict House long ladder trigger response strong emotions, such as stress, disappointment, and fatigue psychological. Response emotional This push individual For end connection as form release from pressure experienced. In conditions this, divorce perceived as solutions that provide hope to peace and well-being psychological.

But on the other hand, the existence of regulations that give rise to consequence economy trigger activation system rational, where individuals start consider impact term long from the decision that will be taken. Consideration This covering aspect sustainability economy, responsibility answer financial, as well as planning life post divorce.

Interaction between second system This No always walk harmonious, but rather often causes internal conflict. Informants who postpone and cancel divorce, system rational tend more dominant, so that decisions taken based on considerations risk economy. On the other hand, the informant who continued divorce, system emotional become more factors dominant, where the need For end conflict considered more important compared to consequence economy (Undari Sulung, 2024).

Findings This show that decisions involving personal and emotional aspects tend influenced by conditions psychological individuals, especially when individual is at in pressure. In a situation like this, emotion No only influence decision in a way direct, but also influencing method individual processing information and assess risk.

More continue, in context study this, interaction between factor emotional and rational No only nature competitive, but also has a dynamic. Individual can experience change domination between second factor the throughout the retrieval process decision. As example, at the stage early, emotional can push desire For divorced, but at the stage next, consideration rational can hinder decision the after individual understand consequence economy.

Implications Research Findings on Employee Performance

Based on results interview deep with the informants, it was found that dynamics conflict

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House ladder as well as dilemma in taking decision divorce No only impact on personal aspects, but also has implications to life professional informant as Government employees.

Informant in study This describe that conflict House long ladder often causes pressure significant emotional, such as feeling No calm, anxiety, and fatigue psychological conditions the No stop at the realm domestic, but carried away to in environment work. In some case, informant disclose that they experience difficulty in concentrate moment work, decline motivation work, and decrease ability For take decision optimally.

In addition, the dilemma that arises consequence obligation distribution part income post divorce participate strengthen pressure psychological conditions experienced by individuals. Informants No only face conflict House stairs, but also must consider consequence economic nature term long. Condition This cause individual is at in situation ongoing tension, where decisions For postpone or cancel divorce No always followed with settlement fundamental conflict (Widiyanto & Muhajir, 2023).

In perspective management source Power human, condition the can understood as form *work family conflict,* namely the conflict that occurred when pressure in life family bother role individual in organization. Conflicts that are not completed as well as pending decision consequence consideration economy potential extend condition psychological that is not stable, which in the end impact on performance employee.

Impact the can seen in a number of aspect performance, including a decrease focus work, increasing level stress, as well as decline quality taking decision in implementation task. In the context of organization public, conditions This become very important because civil servants have not quite enough answer in give service to society. Decline quality performance individual No only impact on employees That alone, but also can influence effectiveness organization in a way overall (Williamson, 2021).

Contribution Theoretical Research

This research give contribution significant theoretical in development study taking decisions, especially in context state apparatus and life family. Contribution the No only lies in the implementation theories that have been there is, but also on enrichment and expansion meaning draft in more context complex and contextual.

First, research This expand implementation draft *loss aversion* in *Behavioral Economics* to in realm social and family, in particular in taking decision divorce among civil servants. So far, the concept *loss aversion* more Lots used in context economics and finance, such as investment,

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consumption, and market behavior. However, the results study This show that draft is also relevant For explain personal and emotional decisions.

Findings study This reveal that loss considered by *the* individual No only nature financial, but also includes dimensions psychological and relational. With Thus, the concept *loss aversion* in study This experience expansion meaning become *multidimensional loss aversion,* where individuals consider various form loss in a way simultaneous in the process of taking decision.

Second, research This introduce draft *competing losses,* namely conditions in which individuals faced with two type mutual loss contradictory, namely loss economy consequence regulation and losses psychological consequence conflict House stairs. In this situation this, the decision taken No based on search profit, but on effort minimize the loss that is considered the most dominant (Bharata et al., 2021).

Fourth, research This generate a conceptual model new about dilemma taking decision divorce in civil servants. The model show that the process of taking decision ongoing through mutually exclusive stages related, namely :

1. Conflict House ladder as trigger beginning
2. The emergence desire For divorce as response emotional
3. Regulation as factor external that creates consequence economy
4. Interaction between conflicts and regulations that result dilemma
5. The dilemma that results variation decision (postpone, cancel, continue)

This model show that taking decision is not a static process, but is a dynamic process that is influenced by interactions between internal and external factors. With Thus, research This give contribution in enrich the retrieval model decisions that have been made This tend is linear.

Fifth, research this also provides contribution in development draft *bounded rationality* in more context specific. Findings show that limitations rationality individual No only due to limitations information, but also by pressure emotional and complexity regulations faced. This show that rationality individual in taking decisions are heavily influenced by context social and psychological.

In a way overall, contribution theoretical study This lies in its ability in integrate various perspective theory For explain complex phenomenon. This research No only test theories that have been exists, but also develops draft new relevant with context local and specific, namely divorce among civil servants in Indonesia.

With Thus, research This expected can become reference for development study next, okay in field management, administration public, as well as economy behavior, especially in

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relation to with taking decision in context policies and personal life.

Implications Practical and Policy

Based on results research and discussion that has been conducted, research This own implications important practical matters, especially in management personnel and formulation policy related Divorce among civil servants. Implications This No only related with aspect administrative, but also includes dimensions psychological and behavioral individual in taking decision.

First, the results study show that conflict House ladder is factor the main driving force emergence desire For divorced. However Thus, the process of taking decision No stop at the aspect conflict only, but influenced in a way significant by the existence of regulations that give rise to consequence economy. This is show that policy civil servant divorce is not only functioning as instrument administrative, but also as factor affecting welfare psychological employee.

Therefore that, the agency government, especially those dealing with management personnel, necessary develop a more approach comprehensive in handle case civil servant divorce. Approach the No only focused on fulfillment procedure administrative, but also includes aspect coaching and mentoring psychological services counseling family for civil servants can be one of solution For help employee in manage conflict House ladder before take decisions of a nature permanent (Puluhulawa et al., 2023).

Second, the findings study This show that obligation distribution part income post divorce own significant influence to civil servant decisions. Regulations This functioning as *economic disincentives* that encourage individual For consider return decision divorce. However thus, in a number of cases, regulations also has the potential cause pressure psychological addition for individuals who are in conflict House heavy stairs.

With Thus, it is necessary evaluation more policies comprehensive For ensure that regulations the No only effective in control divorce, but also fair and proportional. Evaluation This can covers review return mechanism distribution income, with consider condition economy, duration marriage, as well as contribution of each party in House ladder.

Third, the results study show that dilemma taking decision divorce among civil servants is complex phenomena and influenced by interactions between factor emotional and rational. This is show that the coaching process carried out by the agency, such as through mediation or coaching by superiors directly, have a very important role in help civil servants take more decisions ripe.

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In terms of this, the role of BKPSDM as processing agency permission divorce become very strategic. BKPSDM does not only functioning as institution administrative, but also as facilitator in the process of reflection and retrieval decision for civil servants. Therefore that, is necessary improvement capacity source Power human resources in BKPSDM, in particular in matter skills communication, mediation, and counseling.

CONCLUSION

This research show that obligation distribution income own significant implications to decision Government employees in submit permission divorce. Implications the No only nature economy, but also gives rise to dilemma in taking decision, which is explained through deep loss aversion tendencies face potential loss. Based on results research and discussion that has been done, can concluded that taking decision Divorce among civil servants is a complex, dynamic and multidimensional process, which is influenced by interactions between internal factors (emotional and psychological) and external factors external (regulation and consequences) economy). This process No ongoing linearly, but rather through mutually exclusive stages related and forming dilemma in taking decision.

First, conflict House ladder is factor the initial trigger emergence desire For divorced. The conflict experienced informant covering problem communication that is not effective, pressure economy in family, differences values and expectations in life House stairs, and problem trust in connection marriage. Ongoing conflict in a way sustainable and not completed cause pressure psychological, such as stress, fatigue emotional, and discomfort in undergo life House stairs. Condition This push individual For look for road go out through divorce. Second, desire For divorce No appear in a way instant, but rather through a gradual process of consideration. The informant initially tend make an effort maintain House ladder through various way, such as communication, tolerance, and adjustment. However when conflict No visit resolved, divorce start perceived as alternative solution For get calm live. At the stage this aspect emotional play role dominant in push individual For consider divorce. Third, regulation divorce for civil servants, in particular obligation distribution part income post divorce, become factor external which is significant affect the decision-making process decision. Regulation the perceived as consequence real, sustainable and impactful economy direct to condition financial individual. Perception to potential decrease income bring up consideration strong rationality, especially related sustainability economy in the future. With Thus, the regulation No only functioning as instrument administrative, but also as factors that form perception risks and influences behavior taking decision. Fourth, interaction

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between conflict House stairs and regulations produce dilemma in taking decision divorce. Individual faced with the same choice contain consequences, namely end conflict House ladder However face loss economy, or maintain House ladder However still is at in pressure psychological dilemma This reflect existence conflict between need emotional For get calm life and consideration rational For guard stability economy. With Thus, taking decision Divorce in civil servants is an internal negotiation process between two mutual interests contradictory. Fifth, variation decisions taken by informants, namely postpone, cancel, and continue divorce, shows that every individual own different ways in respond dilemma the difference. This influenced by how individual interpret type losses faced. In some cases informant, loss economy perceived more dominant so that push decision For postpone or cancel divorce. Meanwhile that, to the informant others, losses psychological consequence conflict House ladder perceived more big, so that divorce still to be continued although own consequence economy.

In a way overall, research This conclude that taking decision divorce among civil servants is a process influenced by tendencies individual For avoid loss aversion. However Thus, the loss in question No only nature economy, but also includes aspect psychological and quality life. In the context this, individual faced with conditions of competing losses, namely choice between two type mutual loss contradictory. Decision taken is results from effort individual For minimize the loss that is considered the most dominant based on each person's perception and experience.

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