

## Role of Resilience in the Stress Management of Customer Service Employees in the Retail Industry

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### ABSTRACT

This study examines the relationship between resilience and stress managing ability of customer service employees (CSE) in retail industry. Extant literature shows that studies have been conducted on resilience and stress levels of nurses and paramedical employees, teachers and students, employees in IT, ITES, banking, service industry. However, there is no research that demonstrates the role of resilience in alleviating stress of employees in retail industry in India. This research aims to plug this knowledge gap.

The research is descriptive in design and has been conducted on CSE in fashion retail in major metropolitans and cities of India. The cross-sectional study was conducted on 200 CSE in the retail sector of India. The instrument of research used was a structured questionnaire that was filled online. Analysis of data collected using correlation and linear regression techniques show that resilience has a significant effect on the stress management ability of CSE. CSE possessing elevated levels of resilience are more adept at navigating challenging scenarios and exhibit enhanced performance. Employers prioritizing stress management should therefore emphasize on the cultivation of resilience for achieving favourable results. This study proposes actionable measures aimed at enhancing resilience levels among CSE. The valuable insights into resilience development hold significance for both behavioural scientists engaged in resilience research and professionals within the retail industry. Thus, becoming pertinent for forward-thinking employers dedicated to cultivating their human resources as a valuable asset for their company's growth.

**Keywords:** managing stress, CSE (customer service employees), resilience, retail, India

### INTRODUCTION

Organised retail is a dynamic sector with rapid growth. Fast introduction of technology and artificial intelligence require renewed focus on the excellence in service provided to customers. CSE (customer service employees) are the face of brick & mortar retail stores and play a crucial role in connecting the retailer with their customers. In this dynamic retail environment customer satisfaction differentiates one retailer from another thereby giving the retailer a competitive edge. It plays a strategic role in building strong and sustainable business. It is relevant to mention that a great product supported with an equally good customer service determine customers' buying intention, customer retention and the sales and profit of a firm. An excellent customer service fulfils a customer's expectation. A firm with sound understanding of customers' expectations, appropriate service design and standards needs CSE to fulfil the customer expectations. Customer service design and standards are driven by a team of dedicated CSE. Customer satisfaction is simply understood as the fulfilment of customer's expectations versus customer's perceptions. Customer service is a critical attribute that directly impacts customer satisfaction.

The Indian retail market stands as a vibrant and rapidly expanding industry, projected to achieve a value of 2

trillion USD by 2032 and generate an additional 25 million jobs by the year 2030 (India Brand Equity Foundation, 2024). Amid escalating competition, employee engagement and dedication hold paramount significance for retail enterprises which aim to prioritize their growth strategies. An important element of the omnichannel retail landscape is the seamless shopping experience. This is achieved through offline brand stores and traditional channel stores. These are imperative to cater to the swiftly evolving demands of customers. These brand touchpoints build customer relationships by giving exclusive brand experience to customers.

The rapid pace of technological advancements and the introduction of AI have elevated customer service expectations within the retail sector, simultaneously diminishing their tolerance for service failures. The more specialised a retailer greater is the role of CSE in resonating with the brand experience and retail image. Sales operations & customer support teams in brick & mortar retail stores play a crucial role in building customer relationships. These teams actively contribute to achieving sales and collections targets by persuading customers to finalize purchases. They also manage a wide range of customer interactions, including challenging ones, and effectively address complaints to ensure customer satisfaction.

#### Need and context of the study

The *SERVQUAL* gap model mentions the gap in service received versus expectations of service (Parasuraman et al., 1985). CSE contribute to bridging this gap by providing superior service. Customer service in retail is akin to service as retail operates in buyers' market (Pradhan, 2009). The retail customer has a keen eye for detailing and is satisfied when the service provided fulfils their expectations. Heightened competition in retail aims at providing customer delight in the form of superior product, fair price, great service and convenience. Customer service includes all the activities performed by a retailer to satisfy customers and build customer relationships. The entire function of customer service in retail is classified into backend and frontend services. While the backend services define the standards of service offered, the frontend service is linked to customer interaction. Backend service activity involves around providing products that are superior in quality, price and fulfil customer's expectations. Merchandise attributes, pricing aligned with the target markets and retail firm's position come under backend services. These define the standards of service offered and their measurement.

Frontend service pertains to a direct interaction with customers through shopping experience, visual merchandising, sales promotion activities and most importantly customer service provided by CSE. These are the employees who interact directly with customers and also play the role of salesperson. They make a significant contribution to the retail store image with their behaviour, good communication skills and sound knowledge of products. They influence customer experiences and help in building long term customer relationships. These customer experiences and customer service create a unique image of the store and build long term relationships with customers.

The customer service is dependent on the type of retail outlet and the type of merchandise sold. The customer experience in modern supermarkets is linked to availability of brands, quality and prices of the products. These being self service outlets, customer experience in the ease of service provided and transactions handled along with products and their prices attribute to customer service. On the contrary speciality stores dealing in fashion apparel, footwear, jewellery and watches are driven by CSE in providing customer experience and building customer relationship. The knowledge, skills and resilience of CSE are of special significance here and resonate the retail store image.

Stress Management is very important in the performance of CSE. They are the face of the retailer and with their knowledge, ability to engage customers they build long term relationship with them. Long hours on retail floor in shifts, handling customers with different personality traits tire them and cause them stress. They work on holidays, festivals, under the strain of achieving of targets and job insecurity due to frequent restructuring. Firms use technology to empower and strengthen customer service. This has enhanced customer engagement and personalisation as CSE are able to adapt a proactive approach. The retail customer experience is determined by the proficiency of CSE in use of new technology, digital and social media tools. These contribute to good reviews, assessments and ratings on customer portals. These demands for constant upskilling and training of CSE add to their stress and anxiety.

While there are researches conducted on employees in IT, ITES, banking, service sector there is no research conducted on stress management of CSE in retail sector in India. Retail sector with its contribution of around ten percent to India's GDP and eight percent share in the employment is substantial. This study is conducted to fill this knowledge gap.

## LITERATURE REVIEW

Early researches focussed on resilience as a trait. Werner, (1995) described resilience on the basis of her study on children and adolescents born in high-risk environment. Resilient individuals exhibit ability to cope with adversity, possess internal locus of control and express positive approach. Resilience is neither a trait nor a characteristic (Rutter, 1999). It involves range of processes that become part of a mechanism that helps in overcoming stress and adversity. Resilience can be best described in terms of two pivotal constructs adversity and positive adaptation (Luther and Cinchetti 2000; Tugade and Frederickson 2004). Frederickson, (2001,2003) broaden and build theory focuses on resilience as an important psychological resource. Resilience, optimism and goal orientation bring in positiveness to broaden the problem-solving ability and adaptive mechanisms.

Wright, (2004) established that individuals with positive emotions develop into optimistic and resilient employees. Youssef and Luthans, (2007) established significant relationship between employee resilience and work-related outcomes like job satisfaction, work happiness and organisational commitment. Thereby describing uniqueness of resilience as a component of positive organization behaviour. Resilience can be proactive or reactive in the face of adversity. While proactive uses adversity as an opportunity for growth, reactive helps in bouncing back from adversity.

Smith et al. (2008) developed brief resilience scale (BRS) and showed resilience to help in bouncing back and reduce stress caused by complex health conditions. Corbiere et al. (2009) reviewed Cottrell's matrix and categorised the causes of mental health into individual, group and organisational levels with interventions for each level. Primary interventions aimed at improving employee well-being through modifications in organizational environment and reduced exposure to harmful work conditions. And the secondary intervention related to employee's inherent traits showed the significance of skills to overcome challenging conditions.

Resilience can be considered as a phenomenon requiring diverse studies for exploration of its different dimensions. Kinman & Grant (2010) in a cross-sectional study posited that resilience mediated the negative link between emotional intelligence and psychological stress. And suggested a study on cause-and-effect relationships to ascertain the impact of training on resilience. Windle et al. (2011) evaluated scales for measurement of resilience on the basis of psychometric properties i.e. reliability, validity and internal consistency. For researchers conducting cross sectional surveys and multivariate analysis the selection of scale should be on the basis of their ability to demonstrate good content and construct validity and internal consistency. Winwood et al. (2013) developed *Resilience at Work Scale (RAW)* as a reliable instrument with psychometric properties to measure resilience in employees. This scale measures resilience through 20 items that draw from the behaviour and traits of employees at workplace. The increasing interest of human resource professionals on development and training of employees as valuable resources for the organisation requires that the employees be measured on their ability to handle stress. This scale through measurement of resilience addresses the stress handling capability and its threshold limit in employees. There is a need for research on the use of measurement of resilience in specific workplace segment studies.

Continued researches on the topic deliberate on mental health issues arising due to challenging work environments. Hao et al. (2015) concurred stress at work to be the biggest cause of burnout vis a vis other causes like stress of life & health. They showed burnout getting controlled with reduction in stress at work of civil servants in Beijing. Rees et al. (2015) recognized the severeness of workplace stress on psychological functioning and work performance. They demonstrated psychological resilience as a multi-dimensional construct significant in coping and psychological adjustments of employees in a high stress work environment. Thus, begun the focus of researchers and behavioural scientists on study of resilience as a skill. Wang et al. (2016) showed emotional resilience to effect positive and negative emotions through mindfulness. Therefore, forming the basis of following hypothesis,

H<sub>1</sub> There exists a significant relationship between resilience and stress managing ability of CSE

While the scope of resilience is highly debated, studies suggest a need for a model depicting a direct relation between an employee's resilience and stress managing ability. Shatté et al. (2017) showed the higher levels of resilience to benefit workers perception of stress, regardless of difficult work environments. However, the data collected for this study being self-reported through web panels showed combined affects. Sarrionandia et al. (2018) recommended intervention programs to enhance emotional intelligence and resilience.

There has been a greater focus on employee wellbeing and trainings in the post pandemic world. Sumner and Kinsella,(2021) demonstrated lower resilience, higher burnout, lower wellbeing in frontline workers (like Supermarket workers, delivery drivers and postal workers) in United Kingdom and Republic of Ireland during pandemic. The lowered resilience and wellbeing suggest the need for interventions in increasing coping during crisis. Psychological impact on anxiety and stress varies with the level of resilience among Austrian residents during pandemic (Traunmüller et al., 2023) thus providing scope for further studies on the effect of resilience on stress and mental health. Cross sectional researches conducted on health care professionals show the relation between resilience and self-efficacy (Baluszek et al., 2023). Thus, drawing the attention towards the resilience of employees in front line jobs.

Good et al. (2023) examined the antecedents and outcomes of organizational front line employees' resilience. Interesting to note from this research is that resilience in customer service roles is not driven by monetary compensation. Instead, it is the sense of competence related to co-workers and customers that drives it. Thereby emphasising on studying resilience with a multidimensional approach in various disciplines of management ranging from marketing to psychology. Thus, elaborating on the need for a model depicting the relationship between resilience and stress managing ability of employees in frontline retail jobs.

H<sub>2</sub> There exists a positive relationship between resilience and stress managing ability of CSE

Extant literature shows the role of resilience in alleviating stress at workplace in various countries and different work environments. Researches have been conducted in the pursuit of development of resilience as an ability that can be developed by managing stressors, trainings and maintaining adaptive functioning approaches. However, there is paucity of research conducted on CSE in retail in India. Resilience in CSE is very less explored. There is no significant study to measure the resilience of CSE in the retail sector in India. There is a knowledge gap pointing at a need for robust research on resilience of CSE in the retail industry in India.

H<sub>3</sub> The resilience of CSE influence their ability to manage stress

The objective of this research is to determine the role of resilience in stress managing ability of CSE. Thus, drawing focus on resilience in countering stress at work. And, recognize resilience as a contributing variable that effectively mitigates workplace stress and fosters mental wellbeing among CSE. This will support the retail industry by furnishing information that can assist in managerial decision-making. Consequently, providing insights for retail employers grappling with the decision of prioritizing the development of people or processes.

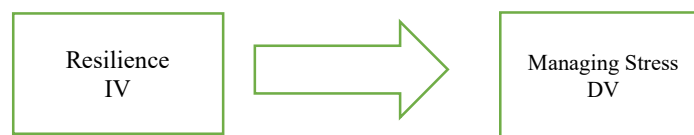


Figure I depicts the research model

## MATERIAL AND METHODS

This research is descriptive and assesses the resilience of CSE using the *Resilience at Work Scale (RAW)* developed by (Winwood et al., 2013). A quantitative descriptive study in this research involves surveying retail employees to determine their resilience levels and their demographic characteristics. A cross-section of CSE employed in apparel fashion retail stores has been surveyed. The stores chosen are apparel fashion speciality stores located in different states in the country. The CSE in these stores are educated and trained to provide appropriate customer service and build relationships with customers. The collected data has been quantified and summarized using statistical measures, thus offering a clear and concise representation of the researched aspects.

An important part of research is sampling and data collection. Sampling includes sample type, sample size and sampling method. In this study the sample type is CSE in brick & mortar stores. These CSE are employed in a leading chain of retail fashion stores. The data has been collected through online questionnaires. The respondents were invited to join the survey by filling online questionnaires. The survey was anonymous with assurance of strict confidentiality of the information collected. Sample size is 260 and convenience judgement sampling method has been used.

The two variables of study are resilience and managing stress. Research Instrument used is a questionnaire. The questionnaire consists of two parts A and B. Part A of the questionnaire records demographic variables. These are age of respondents in categories 21 to 29 years, 30 to 39 years, 40 to 49 years and 50 years and above. Gender as in male, female and others. The number of years of work experience ranging from less than 5 years to 6 to 10 years, 11 to 15 years and 16 years and above. Part B is based on a standardised scale. *Resilience at Work scale (RAW)* is a standardised scale to measure resilience (Winwood et al., 2013). This scale comprises of 20 items that are rated on 7point Likert scale (Likert, 1932). The range is 1 (strongly disagree) to 7 (strongly agree) and 4 is neutral (neither disagree nor agree). This is a standard questionnaire and has had psychometric testing. This scale assesses the elements of resilience that are amenable to improvement through interventions such as skill enhancement, focusing on an individual's strengths. These elements do not consider behaviours that are linked to genetic traits. This scale measures workplace resilience as a learnable, practicable, and cultivatable skill. Greco et al. (2022) tested *Resilience at Work Scale (RAW)* 25 and 20 on professors and health workers of a South Brazil university. And showed this research instrument to confirm to validity and reliability.

The 20 items of this scale measure resilience and are linked to seven subscales that measure the various types of work-related behaviour like mental wellbeing, work engagement, locus of control, managing stress, maintaining perspective, healthy life, networker (Winwood et al., 2013). Resilience is the overall score from the responses on the 20point resilience scale. Managing stress has been measured on the sub scale that is the mean of responses to the questions that determine their stress handling abilities These are: (1) ability to maintain strength and energy while working hard by taking breaks, (2) ability to develop ways to relax when under pressure at work, (3) ability to develop ways to handle personal stress associated with challenging events at work, (4) ensuring that work does not dominate personal life (Winwood et al., 2013).

## RESULTS AND DISCUSSION

The research instrument was tested for reliability. Reliability test was conducted on a pilot group of 50 respondents. Cronbach's alpha coefficient was used to test for reliability (Taber, 2018). Reliability shows that the questionnaire used on similar population produces similar results. Reliability statistics are depicted in Table I. The Cronbach's alpha coefficient at 0.92 confirms the research instrument to have excellent internal consistency. Thus, confirming that the questionnaire is appropriate for data collection.

Table I. Reliability Statistics

Cronbach's alpha coefficient	Number of items
0.916	20

**Table II: Demographic characteristics of individuals surveyed**

Variable	Groups	%
1. Age in number of years	21 to 29 years	70%
	30 to 39 years	26%
	40 to 49 years	4%
	50 years and above	1%
2. Work experience in number of years	Less than 5 Years	53%
	6 to 10 years	31%
	11 to 15 years	10%
	16 years and above	6%
3. Gender	Female	31%
	Male	69%

The demographic characteristics depicted in table II show 70% of the individuals surveyed are aged between 21 to 29 years. 53% of respondents with a work experience of less than 5 years and 69% male. The data has been checked for quantitative analysis. The data is normally distributed. The outliers have been removed. In both the data sets mean = median = mode. The skewness and kurtosis of data have been checked and confirm normality of data. Correlation and linear regression techniques have been used to investigate the relationship between resilience (independent variable) and stress managing ability (dependent variables). Correlation quantifies the strength of the linear relationship between the above two variables. Regression describes the relationship in the form of linear equation.

**Table III Descriptive Statistics**

	N	Mean	Std. Deviation
Managing Stress	252	6.0615	0.89748
Resilience	252	6.096	0.6199

The table III shows the mean and standard deviation of both the variables. The number of respondents after removal of outliers is 252.

**Table IV Correlation Table**

		Managing Stress	Resilience
Pearson Correlation	Managing Stress	1.000	.765
	Resilience	0.765	1.000
Sig. (1-tailed)	Managing Stress		.000
	Resilience	0.000	



Table VII ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118.233	1	118.233	352.140	0.000 <sup>b</sup>
	Residual	83.939	250	0.336		
	Total	202.172	251			
a. Dependent Variable: Managing Stress						
b. Predictors: (Constant), Resilience						

The table VII is the ANOVA table. It is useful in evaluating the significance of the regression model. Running ANOVA test on the above model is confirming that the model is fit for regression. It is determining the fitness of data in regression equation (Brereton,2019). At 5% level of significance p value is  $0.000 < 0.05$ . This is significant and therefore null hypothesis can be rejected. The above clearly indicates that the regression model is significant with resilience as the predictor variable and managing stress as the outcome variable. Thus, confirming the goodness of fit of the model for study.

Table VIII Coefficients <sup>a</sup>									
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Standard Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	-	0.688	0.765	-	.000	-	.024	1.000	1.000
	.688	.036		1.905	.400				
	.822	.022		37.800	.000				
	1.107	.036		18.765	.000	.913	1.222		
	0.077	.059		1.265	.020	.333			
Resilience	1.107	0.036	0.765	18.765	.000	.913	1.222	1.000	1.000
	0.077	.059		1.265	.020	.333			
a. Dependent Variable: Managing Stress									

Table VIII is the Coefficients table. It shows coefficients, the values that multiply the predictor values i.e. the magnitude of impact of independent variable on dependent variable. Applying the values in the equation,  $y = a + bx$ , where  $a$  (constant) = -0.688 and  $b$  (resilience) = 1.107 Thus,  $y = -0.688 + 1.107x$ .

Since p value for resilience at 0.00 is less than 0.05, we can say that the slope is significant. Confirming on the assumptions of data for conducting simple linear regression. Mean of residuals = 0.000, histogram shows normal distribution, model is linear in parameters, VIF value at 1 confirms no multicollinearity, Durbin Watson value at 1.94 confirms no autocorrelation, heteroscedasticity is checked through Q-Q plot data.



## CONCLUSION

Table IX Hypotheses and Result

Hypothesis	Result
H <sub>1</sub> There exists a significant relationship between resilience and stress managing ability of CSE	Resilience is the independent/ predictor variable and managing stress is the dependent/outcome variable.
H <sub>2</sub> There exists a positive relationship between resilience and stress managing ability of CSE	Pearson's correlation coefficient of 0.765 shows that the variables are positively correlated
H <sub>3</sub> The resilience of CSE influence their ability to manage stress	Null hypothesis cannot be accepted. Resilience of CSE influences the stress managing ability of CSE by 59%

Table IX depicts the hypotheses and result. The research model shown in figure I is proven for CSE in retail. Resilience is the independent/ predictor variable and managing stress is the dependent/outcome variable. This supports the existing literature on resilience and stress managing ability of CSE in retail. This is in congruence with the model on psychological resilience as a multi-dimensional construct that helps in overcoming stress (Rees et al. 2015). Shatté et al. (2017) submission on resilience influencing the ability to withstand stress in difficult work environment is in line with the above.

There exists a positive relationship between resilience and stress managing ability of CSE. Pearson's correlation coefficient of 0.765 shows that the variables are positively correlated. This learning concurs research of Kinman & Grant (2010) on trainee social workers and recommendation to build attributes that will improve resilience and stress handling ability of trainee social workers. Thus, reinforcing research findings of negative correlation between resilience and perceived stress in American workers i.e. employees with high resilience showed lower levels of perceived stress (Sarrionandia et al., 2018).

The resilience of CSE influences their stress managing ability by 59%. This is significant as it shows the direct impact of resilience on stress managing abilities of CSE in retail sector in India. These results affirm to the research of Hao et al. (2015) on civil servants of Beijing and suggestion that resilience reduces work stress. And also agrees with Good et al. (2023) research on resilience of frontline customer service employees.

### Theoretical and Managerial Implications

Analysis and interpretation of data collected shows that stress managing ability of CSE is driven by resilience. This finding supports Rutter, (1999) that resilience is not a trait or characteristic but a mechanism driven by processes to overcome stress or adversity.

It highlights that CSE with higher levels of resilience exhibit enhanced stress management capabilities, thereby underscoring resilience as a crucial and contributing factor in mitigating workplace stress. This, is of significance for the industry and employers. This will guide the industry in implementation of training and interventions aimed at boosting and nurturing resilience in CSE.

The study above will serve as a valuable resource for decision-making within the retail industry and will facilitate the allocation of resources for enhancing resilience among CSE. The development of resilience among employees and leaders is becoming increasingly favored by organizations, leading to a notable rise in the provision of resilience training programs. Stress management in CSE is very crucial for their performance and well- being. This research by showing that stress managing ability of CSE is dependent on resilience elaborates on the importance of resilience trainings in CSE for better stress management. This can be used as a basis for designing intervention programs in the form of employee assistance programme and counselling sessions focussing on building resilience as a skill for CSE.

A lot is being written on building a culture of organisational wellbeing. There is a renewed focus on mental

wellbeing at workplace. Holistic wellbeing programs are being introduced in organisations worldwide. We are in a fast-changing work environment with constant innovations due to fast changing technology, artificial intelligence, machine learning and other digital tools. This requires learning new skills and often causes an added stress. The uniqueness of a customer service role is that while the accountability is to the supervisor, learning and acquiring new skills to prove to peers and the customers often causing stress (Good et al.2023). This holds importance for employers who are responsible for supervising the execution of training and interventions designed to enhance and foster resilience in CSE. This is also relevant for progressive employers working on development of human resources as a valuable asset for the company. The valuable insights on development of resilience are significant for the behavioural scientists and researchers as it draws focus on the development of resilience as a skill and for enhancing stress management.

Thus, by demonstrating the impact of resilience on the stress management of CSE, this research is providing actionable recommendations for organizations. Bolstering resilience among CSE to enhance their overall well-being and productivity ultimately leads to improvement in their quality of service. Improved customer service enhances customer satisfaction and builds long term customer relationships.

#### Limitations and future research

The limitations of this study are that they have been conducted on CSE from one sector of retail. It will be interesting to extend this research to other sectors of retail. The questionnaire used for measuring resilience being self- filled by the respondents may have an element of bias. Social stigma associated with stress and mental health reporting at work may have biased the CSE in answering questionnaires.

Customer service is on site for the brick & mortar stores. The online shopping i.e. the click stores offer customer service on phone, over the internet or online chat. Future study on CSE in click stores will be an added learning. With the emphasis on workplace wellbeing, studies can be conducted to evaluate the role of resilience in handling various other work-related aspects like networking and healthy life. Longitudinal studies conducted to measure the effectiveness of trainings and interventions on resilience will further strengthen this study.

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##### *Author contributions*

*All authors contributed to the study conception and design. Material preparation, data collection and analysis were performed by [Ajira Asthana]. The first draft of the manuscript was written by [Ajira Asthana] and all authors commented on previous versions of the manuscript. All authors read and approved the final manuscript."*

##### *Data Availability*

Data used for conducting this study are available on request from the authors.

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