

RESILIENCE, STRESS MANAGEMENT, AND MENTAL WELLBEING IN RETAIL EMPLOYEES: A PREDICTIVE ANALYSIS

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Abstract

This study investigates the predictive link between resilience and mental wellbeing among customer service employees (CSE) in India's retail sector, focusing on the mediating roles of stress management and performance attitude. The data was collected from 252 employees in various Indian cities using a structured questionnaire derived from the resilience at work (RAW) Scale. Mediation analysis was conducted via Hayes' Process Macro (Model 4), alongside predictive analytics via PLS-SEM. The findings confirm a strong positive association between resilience and mental wellbeing, with stress management emerging as a partial mediator. Although resilience influences performance attitude, it does not mediate wellbeing. With limited existing research on resilience among retail employees, this study contributes to the literature on resilience by demonstrating high prediction accuracy. It underscores employee resilience as a crucial resource for retail organisations, applying human resource management practices to develop resilience for stress management, performance orientation, and maintaining mental wellbeing in high-pressure retail environment, thereby extending the Conservation of Resources theory.

Key words: resilience; mental wellbeing; CSE; customer service employees; stress management; performance attitude; predictive analysis; human resource interventions; COR theory; conservation of resources theory; human resource development; Indian retail

1. INTRODUCTION

Retail is a diverse and complex sector. Its success is driven by its employees' driving processes. People are one of the biggest pillars of success of Indian retail industry (Mishra and Gupta, 2009). Great deal has been researched on resilience in children, teachers, doctors, nurses, social workers, manufacturing employees, IT employees, hospitality and banking sector employees. There is scant literature on resilience in retail sector in India. Britt et al., (2016) emphasise that research on employee resilience should be complemented by a thorough documentation of workplace stressors. Stressors in the retail workplace - such as long working hours, shift work during family holidays, customer incivility, emotional labour, and the continuous need to update product knowledge and adapt to new technologies - constitute significant adversity. CSE in retail adapt to adversity through their resilience, which is reflected in their mental wellbeing, ability to manage stress, and attitude toward performance.

Industry trends indicate a deepening mental health crisis among the workforce, especially the younger employees. Positive outlook of employees increases their resilience to overcome challenges and take up higher responsibilities. The strategic goals of an organization are achieved by its employees (Ávila-Gutiérrez, 2022). Wellbeing of employees is essential for their performance and contribution to organization's performance. It is related to all aspects of working life, from the safety of employees in the physical environment to their feelings towards their work, the environment at work. Mental wellbeing at work is the protection and promotion of mental health and wellbeing for employees. It's important for employees to feel supported and be able to manage their mental health at work.

The sense of competence towards customers and not just colleagues drive resilience in frontline employees (Good et al., 2023). Resilience, mental wellbeing, and effective stress management are key contributors to improved task performance and the development of sustainable workplaces (Deka et al., 2024). Frontline service employees experience the stress of handling customers, which reflects as weakened resilience and reduced service performance, ultimately affecting their ability to provide customer directed assistance (Hur et al., 2024). Resilience as a personal and organizational resource helps employees cope with work stress and improve performance (Ghosh et al., 2024). Artificial Intelligence (AI) offers innovative methods to foster psychological resilience and support mental well-being (Rane et al., 2024). Talent management strategies predict resilience consciousness preparing organisations for business uncertainties (Edeh et al., 2025) Multidisciplinary collaborations that incorporate insights from technology, psychology, sociology and management will help in building a dynamic future of organisational behaviour research (Quttainah, 2025).

This piece of research deliberates on resilience as a multidimensional construct by seeking to find answers to following research questions. Is there a statistically significant relationship between resilience (independent variable) and mental well-being (dependent variable) of CSE in retail? Is this relationship mediated by a third variable? To what extent is the mental wellbeing impacted by the independent variable resilience? To ascertain the role of stress management ability and

attitude towards performance in this relationship? This requires understanding employee resilience as an important resource and the need for its measurement and development through predictive analytics.

2. LITERATURE REVIEW

2.1. Underpinning theory

The study utilizes Conservation of Resources (COR) theory by Hobfoll (1989) to highlight employee resilience as a crucial organizational resource that mitigates workplace stress. It asserts that resource losses impact employees more severely than gains, necessitating protective human resource management (HRM) practices. Employee resilience influences stress management, performance, and wellbeing, and is enhanced through human resource (HR) interventions that align with positive psychology. Shin et al. (2012) emphasised that strengthening individual resources before organizational changes can foster commitment and reduce stress. Bardoel et al. (2014) noted that resilience-enhancing HR practices can improve psychological capital and organizational performance. Employee resilience can also be defined as a behavioural capability supported by the organization (Kuntz et al., 2016). The study employs the Resilience at Work (RAW) Scale by Winwood et al. (2013), which identifies seven dimensions of resilience, integrating personal coping strategies with social connections and health-promoting behaviours.

2.2. Resilience and Mental Wellbeing

Resilience has evolved from being seen as an individual trait to a dynamic, multidimensional construct influenced by environmental interactions. Early studies by Garmezy (1992) and Werner (1993) viewed resilience as a genetic trait or a result of long-term environmental factors. Bonanno et al. (2004), Luthar and Cicchetti (2000), Masten (2001), and Rutter (1999) emphasized that resilience is built on adversity and positive adaptation. Luthans (2002) termed resilience as the capacity that helps individuals to overcome various challenges. Tugade and Frederickson (2004) highlighted its role in enhancing problem-solving skills and adaptive mechanisms. Luthans and Youssef (2004) noted that resilience can be developed through workplace interventions, while Luthans et al. (2007) described it as a process rather than an outcome. Youssef and Luthans (2007) emphasized its proactive nature in using setbacks for growth.

The rise of positive psychology has further underscored resilience's importance in overcoming workplace challenges (Youssef and Luthans, 2007). Jackson et al. (2007) found that resilience improves wellbeing by reducing vulnerability to adversity. Resilience is the ability to adapt and demonstrate positive changes after adversity (Meredith et al., 2011). Ungar (2011) shifted the focus to an ecological perspective, emphasizing the interplay of personal, social, cultural, and environmental factors. Foster et al. (2018) argued that promoting resilience is a shared responsibility between individuals and organizations, highlighting the importance of supportive environments.

Emotional resilience is more readily developed by individuals exhibiting high levels of neuroticism, conscientiousness, and openness to experience (Sahni et al., 2021). Workers' dilemma to disclose mental health issues due to stigma attached with it cannot be overruled (Dewa et al., 2021). Frontline workers in United Kingdom and Republic of Ireland showed lower resilience, higher burnout, lower wellbeing during the Covid-19 pandemic (Summer and Kinsella, 2021). Wishart (2018) posits that the employee resilience should be studied sector wise. Organisational resilience positively impacts employees' resilience and mental well-being (Wut et al., 2022).

2.3. Resilience and Stress Management Ability

Emotional labour though critical for effective customer interactions often causes emotional exhaustion and burnout in employees. It is imperative for employees in customer service roles to display positive emotions to their customers for best organizational results (Grandey, 2000). Unfavourable outcome of emotional labour is lower self-esteem, stress, depression, self-alienation, emotional deviance (Kruml, 2000). The level of stress experienced at workplace is typically influenced by a combination of factors, including the nature of their job, the specific stressors present in the workplace, the support that they receive both professionally and personally, and the coping strategies they employ to manage stress (Johnson et al., 2005). It is therefore about building skills in employees to perform even under stress and contribute to the overall organizational resilience. Resilient organizations are an outcome of resilient employees and teams (McCann et al., 2009).

2.4. Stress Management Ability and Mental Wellbeing

Emotional exhaustion in service sector employees affects their performance and wellbeing (Heuven et al., 2006). Prolonged exposure to stressors in the workplace - such as high job demands, lack of autonomy, poor interpersonal relationships, and ambiguous roles - cause burnout, disengagement and decline in mental wellbeing (Rajgopal, 2010). Trainings and interventions provided to medical health staff resulted in positive outcomes in terms of better coping up and employee wellbeing (Pipe et al., 2012). Managing stress at workplace is helpful in maintaining the mental health of employees (Halder & Mahato, 2012). Stress at work is the biggest cause of burnout vis a vis stress from life & health (Hao et al., 2015). High levels of resilience in retail salespersons enhance mindfulness, reduce emotional exhaustion and stress, and improve mental wellbeing (Charoensukmongkol et al., 2018).

2.5. Resilience and Attitude Towards Performance

Attitude towards performance is a collection of behaviours related to the goals of the organization or of the department where an individual works (Murphy and Kroeker, 1988). Employees' behaviour at work and the results achieved reflect on their performance (Campbell et al., 1993). The emphasis is on the personal competencies needed to execute various work roles and jobs, rather than limiting the focus to specific tasks and duties associated with fixed positions and responsibilities (Arvey and Murphy, 1998). Measurement of employee performance is based on three types of employee behaviour. These are in-role behaviour, Organizational Citizenship Behaviour (OCB) directed towards individual, OCB directed towards organization (Williams and Anderson, 1991). The development of people-based strategies is crucial for

long term growth of an organisation (Pfeffer, 1998). Psychological resilience has a positive impact on attitude towards work and achievement of organisations goals (Jahanshahi et al.,2020).

2.6. Attitude Towards Performance and Mental Wellbeing

Work performance is the combined value of discrete behavioural episodes performed by an individual for an organization over a standard interval of time (Motowidlo et al.,1994). This highlights that performance is the outcome of an employee's behaviour and their contribution towards achievement of organizational goals (Motowidlo et al.,1994). Influence of contextual variables manifest through their interactions with the rater responsible for assessing performance (Arvey and Murphy, 1998). Task and contextual performance constitute overall performance. The distinction between task and contextual performance is more pronounced in non-managerial jobs (Conway, 1999). Task performance is measured on the basis of productivity and achievement of key performance indicators (KPI), Contextual performance is linked to personality and cognitive ability (Viswesaran, 2000).

2.7 Role of mediators in the relationship between Resilience and Mental Wellbeing

Johnson et al. (2005) posit that customer service is one of the six most stressful occupations. Workplace stressors cause stress which affects performance and employees' wellbeing. Specific interventions should be introduced to counter stress caused due to increased workload, excessive long working hours and intense pressure to perform at peak levels (Rajgopal, 2010). The conceptualization of resilience varies across studies, posing challenges to establishing a cohesive and unified understanding of the construct within organizational contexts (Linnenluecke, 2017). Resilience development in employees needs to be tracked by their ability to positively adapt in multiple episodes of adversity as an ongoing process (Britt et al., 2016). Employee resilience is a capability that can be developed in both stable and adverse workplace environment. The resilience development in stable conditions, routine situations is proactive and is termed as inherent resilience. This reflects on the adaptive resilience exhibited during adversity.

The emotional labour (Hochschild, 1983) demonstrated that effort to perform (Campbell et al.,1993), contextual performance (Motowidlo, 1994) and customer perception (Grandey, 2000; Good et al., 2023) are key determinants of customer service employee (CSE) performance. Employee commitment towards high quality performance is an important expectation of modern organisations (Bakker et al.,2008). The training needs should be carefully assessed. Skill of salesmen in retail stores helps in achievement of customer satisfaction (Chopra, 2014). The effectiveness of resilience trainings in enhancing employee performance and mental wellbeing is dependent on the programme design (Vanhove et al., 2016). Study conducted on executives in Sri Lanka showed fostering emotional resilience to be crucial for enhancing employee performance, as resilience equips employees in recovery from stress and challenges in the workplace, ultimately contributing to higher job satisfaction and productivity (Ekanayake et al., 2018).

3. Hypotheses Development

3.1 Objectives

1. To examine whether there is a statistically significant relationship between resilience and mental wellbeing among customer service employees (CSE) in the Indian retail sector.
2. To investigate the significant relationship between resilience of CSE in retail sector that influenced their stress management ability
3. To analyse how stress management ability impacts the mental wellbeing of customer service employees in retail.
4. To determine whether employee resilience is associated with a positive attitude toward performance in the retail sector.
5. To evaluate the relationship between attitude towards performance and the mental wellbeing of customer service employees.
6. To assess whether stress management ability mediates the relationship between resilience and mental wellbeing.
7. To assess whether attitude towards performance mediates the relationship between resilience and mental wellbeing among CSE.

3.2 Hypotheses

H₁: Resilience is positively associated with mental wellbeing among CSE in the Indian retail sector.

H₂: Higher levels of resilience among CSE in the retail sector significantly enhance their stress management ability.

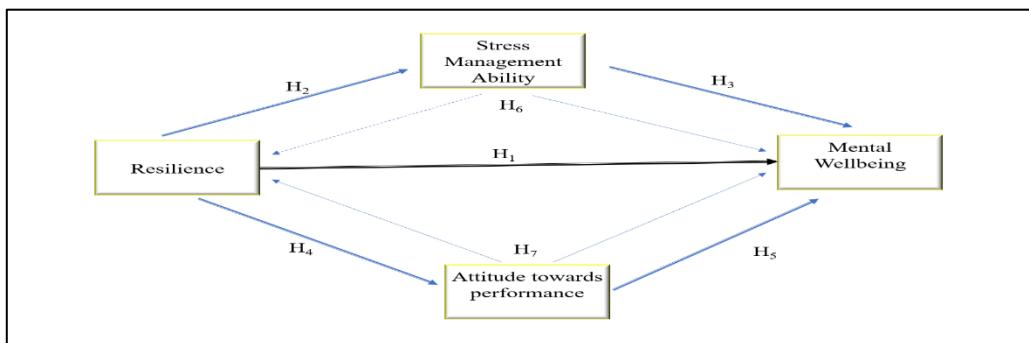
H₃: Stress management ability impacts the mental wellbeing of customer service employees in the retail sector.

H₄: Employee resilience is positively associated with a more favourable attitude toward performance in the retail sector.

H₅: A positive attitude toward performance is associated with higher levels of mental wellbeing among customer service employees.

H₆: Stress management ability positively mediates the relationship between resilience and mental wellbeing among CSE.

H₇: Attitude toward performance positively mediates the relationship between resilience and mental wellbeing among CSE.

**Figure 1:** conceptual framework (Source Author)

4. METHODOLOGY

This study utilises a quantitative research methodology with a correlational approach to examine the association between resilience, mental wellbeing, stress management capabilities, and performance attitudes among Customer Service Employees (CSE) in the Indian retail industry. Utilising the conservation of resources (COR) principle, the study incorporates predictive analytics via SPSS (Hayes PROCESS Macro – Model 4) and Partial Least Squares Structural Equation Modelling (PLS-SEM) with Smart PLS 3.0. The used sample approach is convenience judgement sampling. Primary data has been gathered using a questionnaire as a study instrument. A total of 252 valid responses were obtained from customer service employees engaged in fashion and clothing retail establishments across 12 Indian cities. The RAW Scale (Resilience at Work Scale), created by Winwood et al. in 2013, is used in conjunction with assessments of mental wellbeing, stress management capabilities, and performance attitudes, all evaluated using a 7-point Likert scale. The RAW scale has undergone psychometric testing and validation as an employee-centric measure of resilience (Malik and Garg, 2018). The researchers evaluated the convergent validity of this scale using three established criteria: standard factor loading, composite reliability, and Average Variance Extracted (AVE).

The scale consists of seven subscales that include distinct information pertaining to the seven latent components in addition to the overall scale (Greco et al., 2022; Malik and Garg, 2018; Sanhokwe and Takawira, 2022).

Sample description

The majority of the sample (70%) falls within the age range of 21–29 years, followed by 25% in the 30–39 age group, and only 5% aged above 40. In terms of work experience, 53% of participants reported having less than five years of experience, indicating minimal or no professional exposure; 31% reported 6–10 years of experience, while only 16% had over 10 years of experience. Gender distribution shows a predominance of male participants (69%) compared to female participants (31%), reflecting a workforce characterized by a younger age profile, limited professional experience, and a notable gender imbalance.

Role of variables

The proposed model examines the influence of resilience (independent variable) on mental wellbeing (dependent variable), with stress management ability and attitude towards performance serving as mediating variables. The model hypothesizes both direct and indirect effects, where resilience is expected to positively impact mental wellbeing directly and indirectly through the mediators. Specifically, it is posited that individuals with higher resilience are better equipped to manage stress (mediator 1), which in turn enhances their attitude towards performance (mediator 2), ultimately leading to improved mental wellbeing. This sequential mediation suggests a pathway where resilience fosters effective stress management, shaping a more positive attitude towards performance, thereby promoting greater mental wellbeing. The model aims to assess the significance of these direct and mediated pathways to understand the psychological processes linking resilience and wellbeing.

5. Results & DISCUSSION

Multiple studies underscore the significance of mediating constructs in enhancing predictive focus by providing more comprehensive insights about a given outcome variable (Aguinis et al., 2016; Danks, 2021; MacKinnon et al., 2007; Sarstedt and Danks, 2021). Mediation analysis was conducted using the PROCESS macro (Model 4) in SPSS version 28, as developed by Hayes (2022). The results are depicted in Table 1.

Effects	Path	Coefficient	SE	t	p	Hypothesis Supported
Total Effect	Resilience>Mental Well-being	0.9206	0.042	21.944 1	0.00 1	H ₁ - Yes
Direct Effect	Resilience>Mental Well-being	1.2200	0.102 9	11.852 5	0.00 1	
Indirect Effect	Resilience>Stress Management Ability	1.0847	0.040	27.151 9	0.00 1	H ₂ - Yes

Indirect Effect	Stress Management Ability > Mental Well-being	-0.2727	0.0636	-4.2916	0.001	H ₃ - Yes
Direct Effect	Resilience > Attitude Towards Performance	0.9367	0.0398	23.5362	0.001	H ₄ - Yes
	Attitude Towards Performance > Mental Well-being	-0.0037	0.0639	-0.0587	0.953	H ₅ - No

Table 1: Mediation Analysis

The largest total effect in the model and it has a big significant effect on mental wellbeing is from Resilience (H₁ was confirmed). This connection is composed of 2 different paths the direct path and also the indirect path. The indirect path through stress management ability is significant: Support is found for the positive relationship between resilience and stress management skills (H₂ is supported), which in turn has a negative effect on mental wellbeing (H₃ is supported), suggesting a suppressor effect. Furthermore, the attitude towards performance of an individual is significant because of his/her resilience (H₄ is supported), notwithstanding that this attitude does not have an impact on mental wellbeing (H₅ is not supported), which is quite the opposite of the function of mediator. In general, the model presents that resilience, as a main factor of mental wellbeing, has an indirect (partially supported) presence of the stress management ability, while noticing that the nature of this effect is the opposite of the expected direction.

The research findings offer substantial support for several hypothesized relationships in the context of customer service employees (CSE) in the retail sector. H₁, proposing a significant relationship between resilience and mental wellbeing, is supported by previous studies (Arnetz et al., 2009; Jackson et al., 2007; Robertson, 2015; Kuntz et al., 2016; Youssef and Morgan, 2024). Similarly, H₂, which posits a significant link between resilience and stress management ability, is well supported by a range of literature (Cantante-Rodrigues et al., 2021; Johnson et al., 2005; Krush et al., 2013; Rees et al., 2015; Shatté et al., 2017; Southwick et al., 2014; Traunmüller et al., 2023). H₃, affirming the relationship between stress management and mental wellbeing, also finds strong support (Halder and Mahato, 2012; Hao et al., 2015; Heuven et al., 2006; Pipe et al., 2012; Rajgopal, 2010). H₄, which links resilience with attitude towards performance, is validated through a diverse body of work (Avey et al., 2011; Bardoel et al., 2014; Darmawan et al., 2020; Ghosh et al., 2024; Jahanshahi et al., 2020; Kappagoda et al., 2014; Kašpáriková et al., 2018; Krush et al., 2013; Paul et al., 2016; Luthans et al., 2005; Meneghel et al., 2016; NGO, 2021; Samarnayake, 2010; Walpita and Arambepola, 2020; Youssef and Luthans, 2007). However, H₅, which posits that attitude towards performance significantly influences mental wellbeing, is not supported. This aligns with observations by Cantante-Rodrigues et al. (2021), who found no significant relationship between performance and burnout. Mediation analyses show that H₆, indicating stress management mediates the relationship between resilience and mental wellbeing, is supported by studies such as Britt et al. (2016), Deka et al. (2024), Grant et al. (2009), and Hur et al. (2024). Conversely, H₇, suggesting that attitude towards performance mediates the relationship between resilience and mental wellbeing, is not supported, implying that attitude alone may not be a sufficient pathway to enhance wellbeing among CSEs in the retail sector.

The predictive capability of the research model was assessed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with the Smart PLS software. The levels of reliability, convergent validity and discriminant validity are within the permissible limits (Hair et al., 2017b; Henseler et al., 2015; Franke and Sarstedt, 2019). Collinearity, and significance and relevance of indicator weights of measurement model are within permissible limit (Hair et al., 2017a). Accurate analysis of mediators is very important for prediction approach (Ogbeibu and Gaskin, 2023). In Smart PLS, the PLS Predict Latent Variable Summary of predictive performance from the PLS-Predict procedure feature gives an overview of how well the PLS-SEM model predicts the latent constructs (LVs) using Q²predict and prediction error metrics (RMSE, MAE, etc.).

Figure 2 presents the results of the PLS Predict analysis, indicating strong predictive capabilities for both stress management ability and mental wellbeing within the model. The Q²_predict values are notably high—0.798 for stress management ability and 0.732 for mental wellbeing—exceeding the threshold of 0.35, which is considered indicative of strong predictive relevance. The Root Mean Square Error (RMSE) values of 0.465 and 0.534, along with the Mean Absolute Error (MAE) values of 0.290 and 0.327, are relatively low, suggesting high predictive accuracy and minimal average error between predicted and actual values. According to Shmueli et al. (2019), lower RMSE and MAE values reflect better model performance. These findings collectively demonstrate that the model possesses substantial predictive power and robustness for the key constructs assessed in the structural model.

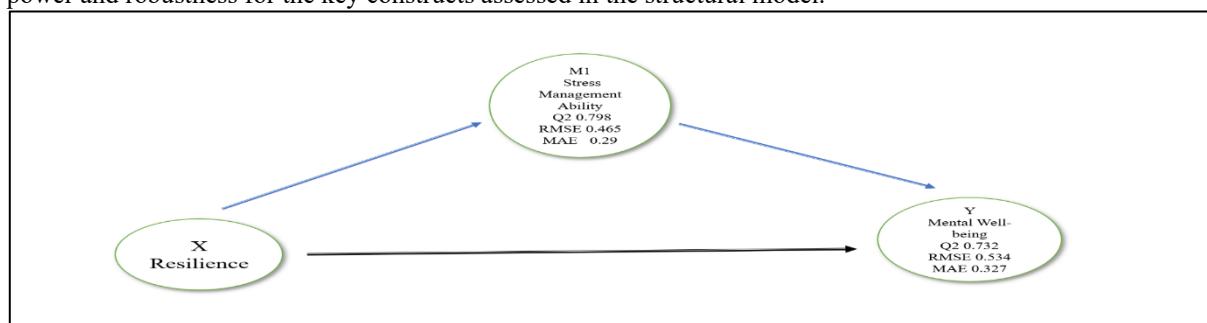


Figure 2: Predictive Model (Source Author)

The mediation role of stress tolerance was also found a theorized (H_2 and H_3) that plays a substantial part in resilience-mental health connection as well as it competed with the direct part of resilience in this connection where this was again a secondary finding about stress regulation capacities (for health and job performance) (Heuven et al., 2006; Halder and Mahato, 2012). The psychological sensitivity of the scale of the fight-or-flight response to real-life offences helped clarify the understanding of resilience carried out in this study. The pervasive impact of it was documented in the fact that while there was support for the assumption that a favourable attitude toward performance would go along with resilience (H_4), the performance-oriented attitude was not found to be related to mental wellbeing either directly or through mediation (H_5 and H_7), hence, it reveals that job or task performance-based attitudes will not cause health outcome changes immediately. Of the same opinion, Cantante-Rodrigues et al. (2021) suggest the idea of the current study. The use of the SEM method for the predictive analytics (PLS-SEM) confirmed the reliability of stress management as a proof variable for mental wellbeing and that means that the utilization of resilience measures in HR departments is feasible to a greater extent. Therefore, by analysing the interplay of theoretical and empirical data, this study presents a predictive and directional model for the organizations to predict employee wellbeing and implement targeted resilience-building (stress management) strategies.

6. CONCLUSIONS

- a. Resilience is a key predictor of mental wellbeing among customer service employees (CSE) in the retail sector. The direct relationship between resilience and mental wellbeing is strong and statistically significant, confirming H_1 . This underscores the central role of resilience in promoting psychological health in high-pressure work environments.
- b. Stress management ability acts as a significant mediator in the resilience–wellbeing relationship, confirming H_2 and H_3 , though the indirect effect through stress management demonstrates a suppressor effect—resilience improves stress management, but higher stress management is unexpectedly associated with lower mental wellbeing. This inverse relationship challenges conventional assumptions and calls for further exploration of how stress coping strategies may function differently in retail CSE.
- c. Resilience positively influences attitude towards performance (H_4 is supported), suggesting that resilient individuals maintain a more constructive outlook on their professional responsibilities. However, attitude towards performance does not significantly affect mental wellbeing (H_5 not supported), indicating it does not serve as a valid mediator. This aligns with prior findings (e.g., Cantante-Rodrigues et al., 2021) that performance-related attitudes may not directly mitigate psychological strain such as burnout.
- d. Only one of the two hypothesized mediators—stress management ability—functions as a significant mediator (H_6 is supported), while attitude towards performance fails to mediate the resilience–wellbeing relationship (H_7 not supported). This highlights the partial and complex mediation structure and suggests that other unexamined variables might better explain the pathway from resilience to mental health.
- e. The PLS Predict analysis confirms the model's high predictive power, with Q^2 predict values well above the 0.35 threshold (0.798 for stress management and 0.732 for mental well-being), and low RMSE and MAE values, indicating high accuracy and minimal error. This reinforces the reliability, validity, and robustness of the model in predicting key psychological outcomes.
- f. The study affirms the practical utility of resilience-building interventions in retail settings, given its significant impact on both stress regulation and overall wellbeing. However, more nuanced stress management approaches are needed, given the suppressor effect found.

6. Implications

Resilience emerges as a fundamental predictor of stress management, mental wellbeing, and performance attitudes among employees, with particular significance in demanding frontline retail environments where chronic, externally driven stressors are prevalent. Research demonstrates that developing resilience through strategic HRM practices not only enhances positive employee outcomes but directly correlates with higher wellbeing scores, reduced stress levels, and improved work attitudes, positioning resilience as a critical strategic resource for organizational success. The investment in resilience training has proven essential for effective talent management and employee retention, while performance metrics from comprehensive studies help identify specific areas where resilience interventions yield the greatest impact. Modern HR departments are increasingly leveraging predictive analytics to forecast the long-term effects of resilience-based interventions on employee wellbeing, using wellbeing thresholds of high-performing employees as benchmarks to guide proactive organizational actions. Furthermore, resilience scores serve as early warning indicators within wellness programs, enabling the identification of at-risk employees who may be vulnerable to burnout or declining mental health, while sophisticated algorithmic HR tools utilize this resilience data to recommend highly tailored employee assistance and development programs that address individual needs and circumstances.

7. Limitations

Although this study makes important contributions to existing knowledge on resilience, stress management ability, performance and wellbeing, it is necessary to note some potential limitations. This study with its cross-sectional design does not provide conclusions on a causal relationship between high resilience and stress management ability and attitude towards performance. Talent acquisition and management in the retail sector can gain significant momentum by focusing

on resilience in employees. A longitudinal study tracking the growth and development of CSE could further substantiate these findings.

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