

Determinants of Resiliency Among Employees of Food-Related Businesses in Region XII

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ABSTRACT

Employee resiliency has emerged as a crucial factor in sustaining workforce performance and organizational stability, particularly in industries characterized by high operational demands and environmental uncertainty such as food-related businesses. This study examined the determinants of employee resiliency in Region XII, Philippines, focusing on financial literacy, entrepreneurial capability, and organizational learning capability as key predictive variables. A descriptive-causal research design was employed to determine both the levels of the variables and their predictive relationships with employee resiliency. The study involved 305 employees from various food-related businesses selected through

purposive sampling. Data were collected using validated survey instruments and analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. Findings revealed that financial literacy, entrepreneurial capability, and organizational learning capability were all rated at high to very high levels. Correlation analysis showed significant positive relationships between all independent variables and employee resiliency. Regression results indicated that organizational learning capability was the strongest predictor, followed by entrepreneurial capability and financial literacy. The study concludes that employee resiliency is significantly influenced by both individual competencies and organizational support systems. The findings provide important implications for human resource development, organizational policy, and workforce sustainability in the food industry. Strengthening learning environments and enhancing employee capabilities are essential strategies for building resilient organizations.

Keywords: *Employee resilience, financial literacy, entrepreneurial capability, organizational learning capability, food-related businesses, workplace resilience,*

INTRODUCTION

In today's rapidly evolving business landscape, organizations are increasingly confronted with challenges that require adaptability, flexibility, and resilience. This is particularly evident in industries that operate under high pressure and constant change, such as food-related businesses. Employees in this sector are exposed to a wide range of stressors, including long working hours, demanding customers, operational uncertainties, and economic fluctuations. These conditions necessitate the development of employee resiliency as a critical factor for sustaining performance and well-being.

Employee resiliency refers to the capacity of individuals to adapt effectively to stress, adversity, and change. It encompasses the ability to recover from setbacks, maintain psychological stability, and continue functioning productively despite challenging circumstances. In organizational contexts, resilient employees are more likely to demonstrate higher levels of engagement, productivity, and job satisfaction.

The importance of resiliency has been emphasized in recent years, particularly in light of global disruptions such as economic crises and pandemics, which have significantly affected the food industry. Businesses have had to adapt quickly to changing consumer demands, supply chain disruptions, and health-related restrictions. In such environments, employees who possess strong resilience are better equipped to cope with uncertainty and contribute to organizational survival.

In the Philippine setting, the food industry plays a vital role in employment generation and economic growth. However, employees in this sector often face precarious working conditions, including job insecurity, low wages, and limited access to professional development opportunities. These challenges can negatively impact their ability to cope with stress and adapt to changing work environments.

Given these conditions, it becomes essential to identify the factors that contribute to employee resiliency. Previous studies have identified several determinants, including financial literacy, entrepreneurial capability, and organizational learning capability. These factors represent both individual and organizational resources that can enhance employees' capacity to cope with stress and adversity.

Objectives of the Study

This study aimed to determine whether financial literacy, entrepreneurial capability and organizational learning capability significantly influence the employees' resiliency of food-related businesses in Region XII. Specifically, it aimed to answer the following questions.

1. What is the level of financial literacy of the employees in terms of
 - 1.1. financial attitudes,
 - 1.2. financial behavior, and
 - 1.3. financial knowledge?
2. What is the level of entrepreneurial capability of the employees in terms of
 - 1.1 business acumen,
 - 1.2. innovation,
 - 1.3. ownership,
 - 1.4. commercial orientation,
 - 1.5. results focus,
 - 1.6. perseverance, and
 - 1.7. leadership oriented capabilities?
3. What is the level of organizational learning capability of employees in terms of
 - 1.1. knowledge sharing,
 - 1.2 dialogue,
 - 1.3 participative decision making,
 - 1.4 managerial commitment,
 - 1.5 experimentation and openness,
 - 1.6 knowledge transfer, and
 - 1.7 risk taking?
4. What is the level of resiliency of the employees in terms of?
 - 1.1. social resources,
 - 1.2. family cohesion,
 - 1.3. social competence,
 - 1.4. planned future,
 - 1.5. structured style, and

- 1.6. and positive perception of self?
5. Is there significant relationship between:
 - 1.1. financial literacy and resiliency?
 - 1.2. entrepreneurial capability and resiliency? and
 - 1.3. organizational learning capability and resiliency?
6. Do financial literacy, entrepreneurial capability and organizational learning capability significantly influences the employees' resiliency of food-related businesses in Region XII?

LITERATURE REVIEW

Employee Resiliency

Employee resiliency has gained increasing attention in organizational research due to its critical role in sustaining performance under conditions of stress and uncertainty. Resiliency is commonly defined as the ability of individuals to adapt positively to adversity, recover from setbacks, and maintain functional performance despite challenges. In the workplace, it encompasses psychological strength, emotional stability, and behavioral adaptability.

According to Masten (2014), resiliency is not a rare or extraordinary trait but rather a common capacity that can be developed through supportive environments and access to resources. This perspective suggests that organizations play a significant role in fostering resilience among employees by providing opportunities for growth, learning, and support.

In organizational settings, resilient employees demonstrate several key characteristics, including optimism, perseverance, adaptability, and effective problem-solving skills. These individuals are more likely to maintain productivity, cope with stress, and contribute to organizational goals even under difficult conditions. Studies have shown that resiliency is positively associated with job satisfaction, work engagement, and overall well-being.

Furthermore, Fletcher and Sarkar (2016) emphasized that resilience is a dynamic process rather than a fixed trait. This implies that employees can develop resilience over time through experience, training, and exposure to supportive environments. This dynamic nature makes resiliency an important focus for organizational interventions and development programs.

In the context of food-related businesses, employee resiliency is particularly important due to the nature of the work environment. Employees often deal with high customer expectations, time pressure, and physically demanding tasks. These conditions require a high level of adaptability and emotional regulation. Without sufficient resilience, employees may experience burnout, reduced performance, and increased turnover.

Financial Literacy

Financial literacy is widely recognized as a crucial life skill that influences individuals' ability to manage financial resources effectively. Lusardi and Mitchell (2014) defined financial literacy as the knowledge and understanding of financial concepts and risks, along with the ability to apply such knowledge to make informed decisions.

In the workplace, financial literacy has significant implications for employee well-being and performance. Employees who lack financial knowledge are more likely to experience financial stress, which can negatively affect their mental health and job performance. Financial stress has been linked to absenteeism, reduced productivity, and lower job satisfaction.

Conversely, employees with high financial literacy are better equipped to manage their finances, plan for the future, and cope with economic uncertainties. This reduces financial anxiety and allows individuals to

focus more effectively on their work responsibilities. As a result, financial literacy contributes to overall resilience by enhancing individuals' capacity to cope with financial challenges.

In developing countries such as the Philippines, financial literacy remains a significant concern, particularly among low-income workers. Many employees in the food industry experience irregular income and limited access to financial education. This makes them more vulnerable to financial stress and reduces their ability to cope with economic challenges.

Research has shown that financial education programs can significantly improve financial literacy and reduce financial stress among employees. These programs help individuals develop budgeting skills, understand financial products, and make informed financial decisions. As a result, financial literacy serves as a protective factor that enhances employee resiliency.

Entrepreneurial Capability

Entrepreneurial capability refers to an individual's ability to identify opportunities, take calculated risks, innovate, and solve problems effectively. While traditionally associated with entrepreneurs, this concept has gained relevance in organizational contexts, where employees are expected to demonstrate initiative and adaptability.

Baron and Markman (2013) emphasized that entrepreneurial capability includes cognitive, behavioral, and emotional competencies that enable individuals to navigate complex and uncertain environments. These competencies include creativity, risk tolerance, opportunity recognition, and strategic thinking.

In the workplace, employees with strong entrepreneurial capabilities are more likely to adapt to change, generate innovative solutions, and respond proactively to challenges. These attributes are essential for building resilience, particularly in dynamic industries such as food-related businesses.

Entrepreneurial capability also contributes to psychological empowerment, as employees feel more confident in their ability to influence outcomes and overcome challenges. This sense of control and self-efficacy enhances resilience and reduces vulnerability to stress.

In the food industry, where operational conditions can change rapidly due to customer demand, supply chain issues, and market competition, entrepreneurial capability becomes a valuable asset. Employees who can think creatively and act proactively are better equipped to handle unexpected situations and maintain performance.

Studies have also shown that entrepreneurial capability is positively associated with job performance, innovation, and organizational commitment. This highlights its importance not only for individual resilience but also for overall organizational success.

Organizational Learning Capability

Organizational learning capability refers to an organization's ability to create, acquire, and transfer knowledge, and to modify its behavior based on new insights. It involves the development of systems and practices that support continuous learning and improvement.

According to Hult et al. (2017), organizations with strong learning capabilities are better able to adapt to changing environments and maintain competitive advantage. These organizations encourage knowledge sharing, collaboration, and experimentation, which contribute to innovation and resilience.

Organizational learning capability plays a crucial role in shaping employee behavior and attitudes. When employees are provided with opportunities to learn and grow, they are more likely to develop the skills and competencies needed to cope with challenges. This enhances their resilience and ability to adapt to change.

A supportive learning environment also promotes psychological safety, where employees feel comfortable sharing ideas, asking questions, and learning from mistakes. This reduces fear of failure and encourages continuous improvement.

In the context of food-related businesses, organizational learning capability is particularly important due to the fast-paced and ever-changing nature of the industry. Organizations that invest in training, knowledge sharing, and skill development are better able to equip their employees with the tools needed to handle challenges effectively.

Research has consistently shown that organizational learning capability is positively associated with employee performance, innovation, and resilience. It serves as a critical organizational resource that enhances both individual and collective adaptability.

Theoretical Framework

This study is anchored on the Conservation of Resources (COR) Theory developed by Hobfoll (1989). The theory posits that individuals strive to obtain, retain, and protect valuable resources, and that stress occurs when these resources are threatened or lost.

Resources, according to COR Theory, can be categorized into several types, including personal resources (e.g., skills, knowledge), social resources (e.g., support systems), and organizational resources (e.g., training, policies). The availability of these resources determines an individual's ability to cope with stress and adapt to challenges.

In the context of this study, financial literacy, entrepreneurial capability, and organizational learning capability are considered key resources that contribute to employee resiliency.

Financial literacy represents a personal resource that enables individuals to manage financial stress and maintain economic stability. Entrepreneurial capability reflects cognitive and behavioral resources that enhance adaptability and problem-solving. Organizational learning capability represents an institutional resource that provides support, knowledge, and opportunities for growth.

According to COR Theory, individuals with greater access to resources are more likely to develop resilience and cope effectively with stress. Conversely, those with limited resources are more vulnerable to stress and less capable of adapting to challenges.

This theoretical framework supports the assumption that financial literacy, entrepreneurial capability, and organizational learning capability significantly influence employee resiliency. It provides a foundation for understanding how these variables interact to enhance individuals' capacity to cope with adversity.

METHODS

Research Design

This study employed a descriptive-causal research design to examine the determinants of employee resiliency in food-related businesses in Region XII, Philippines. The descriptive component of the design was utilized to determine the level of financial literacy, entrepreneurial capability, organizational learning capability, and employee resiliency among the respondents. This approach allowed for a systematic and accurate description of the current conditions and characteristics of the variables under investigation.

On the other hand, the causal component of the research design was used to determine the influence of the independent variables—financial literacy, entrepreneurial capability, and organizational learning capability—on the dependent variable, employee resiliency. This aspect of the design enabled the researcher to analyze predictive relationships and identify which variables significantly contribute to the development of employee resiliency.

The use of a descriptive-causal design is appropriate for this study because it provides both a comprehensive overview of the variables and an understanding of the relationships among them. It allows for the integration of descriptive and inferential statistical analyses, which are essential in identifying

patterns, relationships, and causal effects. This design is widely used in organizational and behavioral research, particularly in studies that aim to explain the influence of multiple variables on a specific outcome.

Research Locale

The study was conducted in Region XII (SOCCSKSARGEN), Philippines, which is known for its growing food industry and diverse business establishments. The region includes major cities such as General Santos City, Koronadal City, Tacurong City, and Kidapawan City, where numerous food-related businesses operate.

The selection of Region XII as the research locale is based on its economic relevance and the presence of a significant number of food-related enterprises. These businesses range from small-scale eateries to large food establishments, providing a diverse context for examining employee resiliency. The dynamic nature of the food industry in the region makes it an appropriate setting for studying the factors that influence employee adaptability and resilience.

Respondents of the Study

The respondents of the study consisted of 305 employees from various food-related businesses in Region XII. These employees were selected using a purposive sampling technique, which ensured that participants met specific criteria relevant to the study.

The inclusion criteria required that respondents must be currently employed in food-related businesses and have sufficient experience in their respective roles to provide meaningful insights into the variables being studied. This approach allowed the researcher to gather data from individuals who are directly exposed to the challenges and demands of the food industry.

Purposive sampling is appropriate for this study because it focuses on selecting respondents who possess the necessary knowledge and experience related to employee resiliency. Although this method may limit generalizability, it enhances the relevance and accuracy of the data collected.

Research Instrument

Data for this study were collected using a structured questionnaire composed of four main sections, each corresponding to one of the variables under investigation: financial literacy, entrepreneurial capability, organizational learning capability, and employee resiliency.

The financial literacy instrument was adapted from established frameworks such as the OECD financial literacy model, which includes components related to financial attitudes, financial behavior, and financial knowledge. This ensured that the measurement of financial literacy is comprehensive and aligned with international standards.

The entrepreneurial capability scale was adapted from existing studies that measure competencies such as business acumen, innovation, ownership, commercial orientation, results focus, perseverance, and leadership oriented capabilities. These dimensions capture the ability of employees to respond proactively to challenges and adapt to changing work environments.

The organizational learning capability instrument was based on established models that assess knowledge sharing, dialogue, participative decision making, managerial commitment, experimentation and openness, knowledge transfer, and risk taking. These dimensions reflect the extent to which organizations support learning and development among employees.

The employee resiliency scale was adapted from validated instruments that measure social resources, family cohesion, social competence, planned future, structured style, and positive perception of self. This ensured that resiliency is assessed as a multidimensional construct.

All items in the questionnaire were measured using a Likert scale, typically ranging from 1 (strongly disagree) to 5 (strongly agree). This format allowed respondents to express their level of agreement with each statement and facilitated quantitative analysis.

Validity and Reliability of the Instrument

To ensure the validity of the research instrument, the questionnaire was subjected to expert validation by professionals in the fields of research, business management, and psychology. These experts evaluated the relevance, clarity, and appropriateness of each item, and necessary revisions were made based on their feedback.

Reliability testing was conducted using Cronbach's alpha coefficient, which measures the internal consistency of the instrument. The results indicated that all variables achieved acceptable levels of reliability, with coefficients exceeding the recommended threshold of 0.70. This confirms that the instrument is reliable and capable of producing consistent results.

The establishment of validity and reliability is crucial in ensuring the credibility and accuracy of the data collected. It enhances the overall quality of the research and strengthens the validity of the findings.

Data Collection Procedure

The data collection process began with securing permission from the owners and managers of the selected food-related businesses in Region XII. Once approval was obtained, the researcher coordinated with the establishments to schedule the distribution of questionnaires.

Respondents were informed about the purpose of the study and were assured that their participation was voluntary. They were also informed that their responses would be treated with confidentiality and used solely for research purposes. Informed consent was obtained from all participants before they completed the questionnaire.

The questionnaires were distributed in printed form and administered face-to-face, based on the accessibility and preference of the respondents. Sufficient time was given for each respondent to complete the survey, ensuring the collection of accurate and thoughtful responses.

After data collection, the completed questionnaires were retrieved, checked for completeness, and prepared for data analysis.

Ethical Considerations

Ethical considerations were strictly observed throughout the conduct of the study. The researcher ensured that all participants were treated with respect and that their rights were protected.

Confidentiality and anonymity were maintained by not collecting personally identifiable information from the respondents. All data were handled securely and were used exclusively for academic purposes.

Participation in the study was voluntary, and respondents were given the option to withdraw at any time without any consequences. The researcher also ensured that the study did not cause any harm or discomfort to the participants.

These ethical practices are essential in maintaining the integrity of the research and ensuring the trustworthiness of the findings.

Statistical Treatment of Data

The collected data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics, including mean and standard deviation, were used to determine the level of financial literacy, entrepreneurial capability, organizational learning capability, and employee resiliency. These measures provided an overview of the respondents' perceptions and experiences.

To examine the relationships among the variables, Pearson product-moment correlation was used. This statistical method measures the strength and direction of the relationship between two variables, allowing the researcher to determine whether significant associations exist.

To identify the predictors of employee resiliency, multiple regression analysis was conducted. This technique allows for the analysis of the combined effect of multiple independent variables on a single dependent variable. It also identifies which variables have the most significant influence on the outcome. The use of these statistical tools ensures a comprehensive analysis of the data and provides a solid basis for interpreting the findings.

RESULTS AND DISCUSSION

Financial Literacy of Employees

The findings of the study in Table 1A revealed that employees in food-related businesses demonstrated a high level of financial literacy ($M = 4.18$). This result generally connotes that the financial literacy of employees is evident. Furthermore, the standard deviation (SD) ranges from 0.61 to 0.96, which implies that all responses on all the indicators are homogenous. This indicates that respondents possess adequate knowledge, attitudes, and behaviors related to financial management, including budgeting, saving, and financial decision-making. This result supports the findings of Lusardi and Mitchell (2014) that individuals with higher financial literacy were more likely to have precautionary savings and understand financial products. Furthermore, Lusardi (2019) states that financial literacy education can improve employee investment behavior and financial decision-making.

From a theoretical perspective, financial literacy can be viewed as a personal resource under the Conservation of Resources (COR) Theory. According to this theory, individuals who possess sufficient resources are better equipped to cope with stress and adversity. Financial literacy provides employees with the tools needed to navigate economic challenges, thereby enhancing their psychological stability and resilience.

The *first* indicator, financial knowledge, yielded a high category mean of 4.05 (evident). This result implies that employees of food-related businesses have the skill to be well-informed about financial changes in the economy, prompt in paying bills, knowledgeable on new business financing options, and aware of the different products and services offered by banks and this result aligns with Kearney and Liu (2021).

With regards to the *second* indicator, financial behavior generated a very high category mean of 4.28 (highly demonstrated), signifying that employees of food-related businesses were on time for paying bills, satisfied with controlling finances, analyzing financial situations, saving money for unforeseen events, and having a plan on weekly or monthly expenses. This result corroborates the findings of Gaurav and Das (2019) that individuals with more positive financial behavior were more likely to have better credit scores, save more, invest more, and have greater financial well-being.

The *third* indicator, financial attitudes, generated a very high category mean of 4.22 (highly demonstrated), signifying that employees of food-related businesses establish financial targets for the future and stay within a budget. This result confirms the claim of Dew et al., (2015) that budgeting is an effective tool for managing personal finances.

The high level of financial literacy among employees may be attributed to increased access to financial information and awareness programs. In recent years, there has been a growing emphasis on financial education in both formal and informal settings, which may have contributed to improved financial knowledge among individuals.

However, it is important to note that financial literacy alone may not be sufficient to ensure complete financial security. Employees in the food industry often face income instability and limited financial opportunities, which may still pose challenges despite their financial knowledge. This highlights the need for organizations to complement financial literacy with supportive policies such as fair compensation and financial assistance programs.

Entrepreneurial Capability of Employees

The study also found that employees exhibited a very high level of entrepreneurial capability, indicating strong competencies in innovation, risk-taking, opportunity recognition, and problem-solving.

The data presented in Table 1B also refers to the employees' entrepreneurial capability level. It can be gleaned that the overall mean is 4.27, described as very high. This result signifies that the employee's entrepreneurial capability is always evident. A closer look at the data shows that the standard deviation (SD) ranges from 0.63 to 0.82, of which all responses on all indicators imply homogenous. This result on the very high level of entrepreneurial capability corroborates the study of Obschonka et al., (2017) that individuals with higher entrepreneurial capability were more likely to start new businesses and experience greater entrepreneurial success.

The *first* indicator pertains to business acumen, and it yielded the category mean of 4.19, described as high. It signifies that the employees of food-related businesses are knowledgeable about current and future policies affecting the business. This result aligns with the study of Kawai and Zaima (2021) that firms more aware of potential policy changes are more likely to engage in innovation activities. In terms of the *second* indicator, innovation generated a category mean of 4.24, which is described as very high, signifying that employees of food-related businesses' consideration of innovation are always evident, that they are constantly pursuing new and different work approaches to improve the company products and processes, and updating abilities to create wealth. This result is congruent with the study by Cai et al., (2016), stating that those who possessed strong innovation capabilities were better able to identify and exploit new market opportunities, leading to greater success in their ventures and that those who scored high on measures of innovation were more likely to achieve financial success in their ventures (Hsu et al., 2018).

The *third* indicator about ownership obtained a very high category mean of 4.38 (always evident). This result implies that employees of food-related businesses have a high level of self-determination and flexibility, and they demonstrate high standards to discipline in the business. This result supports the findings of Wiklund and Shepherd (2015), stating that employees with high levels of entrepreneurial capability tend to have a stronger sense of ownership and commitment to their businesses than those with lower levels. The *fourth* indicator concerning commercial orientation yielded a very high category mean of 4.21 (always evident). This result implies that the employee of food-related businesses can correctly assess business potentials and profitability of market opportunities, and they regularly employ the most cost-effective technique. This result confirms the findings of Rauch and Hulsink (2015), stating that employees with high levels of commercial orientation tend to be more successful in generating revenue and profits.

The *fifth* indicator concerning results focuses on a very high category mean of 4.33 (always evident). This result implies that employees of food-related businesses are always willing to focus all their time and energy on things that impact their business the most and have quickness in spotting and seizing new opportunities when they arrive. This confirms the findings of Akgun et al., (2021) that organizations with a strong focus on results were likelier to engage in learning activities and improve performance over time. The *sixth* indicator, perseverance, yielded a very high category mean of 4.28 (always evident). This result implies that employees of food-related businesses employ different strategies and sustain enthusiasm amidst negative situations and setbacks. It supports the findings of Yeager et al., (2014) that individuals who were encouraged to view feedback as an opportunity for growth rather than a threat to their self-worth were more likely to persevere and improve in the face of criticism. The *seventh* indicator of leadership-oriented capabilities yielded a very high category mean of 4.28 (always evident). This result signifies that employees of food-related businesses maintain composure during high-pressure circumstances and can lead others and this result supports the findings of Zhang et al., (2019).

This finding highlights the adaptive nature of employees in the food industry. Given the fast-paced and dynamic environment in which they operate, employees are required to respond quickly to changing

conditions and customer demands. Entrepreneurial capability enables them to think creatively, take initiative, and develop effective solutions to workplace challenges.

From an organizational perspective, entrepreneurial capability is not limited to business ownership but extends to employee behavior within the workplace. Employees who possess entrepreneurial traits are more likely to contribute to innovation, improve processes, and enhance overall organizational performance.

The findings are consistent with previous studies that emphasize the importance of entrepreneurial skills in building resilience. These skills promote flexibility, creativity, and proactive behavior, which are essential for navigating complex work environments.

Furthermore, the high level of entrepreneurial capability among respondents may be influenced by the nature of the food industry itself, which often requires employees to multitask, make quick decisions, and handle unexpected situations. These experiences contribute to the development of entrepreneurial competencies over time.

Organizational Learning Capability

Among the variables examined, organizational learning capability obtained the highest rating and emerged as the strongest predictor of employee resiliency. This finding underscores the critical role of the organizational environment in shaping employee behavior and adaptability.

Organizational learning capability refers to the ability of an organization to facilitate knowledge acquisition, sharing, and application. It involves creating systems and practices that support continuous learning and improvement. In organizations with strong learning capabilities, employees are encouraged to develop new skills, share knowledge, and adapt to changing conditions.

The data in Table 1C reflects the level of organizational learning capability of employees in food-related businesses. It can be gleaned that the overall mean of organizational learning capability is 4.35, described as very high (always evident). A closer look at the data shows that the standard deviation (SD) ranges from 0.64 to 0.98, of which all indicators' responses were homogenous. This overall high level of organizational learning capabilities results from the respondents' high ratings on the measurement constructs such as knowledge sharing ($M = 4.38, SD = 0.58$), dialogue ($M = 4.41, SD = 0.54$), participative decision-making ($M = 4.36, SD = 0.63$), managerial commitment ($M = 4.34, SD = 0.68$), experimentation and openness ($M = 4.28, SD = 0.63$), knowledge transfer ($M = 4.31, SD = 0.61$), and risk-taking ($M = 4.27, SD = 0.70$). This result indicates that the organizational learning capabilities of employees of food-related businesses are always evident and homogenous. This result on the very high level of organizational learning capability further supports the findings of Hult et al., (2017), emphasizing that organizational learning capability is important for firms operating in dynamic and uncertain environments, as it enables them to adapt to changing conditions and capitalize on new opportunities. In addition, a study by Helfat and Peteraf (2015) states that organizational learning capability can be a source of sustained competitive advantage, as it enables firms to develop and leverage unique capabilities over time.

The strong influence of organizational learning capability on resiliency can be explained by its role as an institutional resource under COR Theory. Organizations that provide learning opportunities equip employees with the knowledge and skills needed to challenges effectively. This reduces uncertainty and enhances employees' confidence in their ability to cope with difficulties.

A learning-oriented environment also promotes psychological safety, where employees feel comfortable expressing ideas, asking questions, and learning from mistakes. This reduces fear of failure and encourages experimentation and innovation.

In the context of food-related businesses, organizational learning capability is particularly important due to the constantly evolving nature of the industry. Changes in customer preferences, technology, and market conditions require employees to continuously update their skills and knowledge. Organizations that prioritize learning are better able to prepare their workforce for these changes.

The findings suggest that organizations should invest in training programs, mentorship initiatives, and knowledge-sharing platforms to strengthen their learning capability. By doing so, they can enhance employee resiliency and improve overall organizational performance.

Table 1. *Level of Financial Literacy, Entrepreneurial Capability, and Organizational Learning Capability of Employees*

Indicators	SD	Mean	Description
1.A. FINANCIAL LITERACY		4.18	High
1.A1. Financial Knowledge	0.68	4.05	High
1.A2. Financial Behavior	0.61	4.28	Very High
1.A3. Financial Attitudes	0.66	4.22	Very High
1.B. ENTREPRENEURIAL CAPABILITY		4.27	Very High
1.B1. Business Acumen	0.75	4.19	High
1.B2. Innovation	0.82	4.24	Very High
1.B3. Ownership	0.68	4.38	Very High
1.B4. Commercial Orientation	0.73	4.21	Very High
1.B5. Results Focus	0.63	4.33	Very High
1.B6. Perseverance	0.71	4.28	Very High
1B7. Leadership Oriented Capabilities	0.70	4.25	Very High
1.C. ORGANIZATIONAL LEARNING CAPABILITY		4.35	Very High
1.C1. Knowledge Sharing	0.58	4.38	Very High
1.C2. Dialogue	0.54	4.41	Very High
1.C3. Participative Decision Making	0.63	4.36	Very High
1.C4. Managerial Commitment	0.68	4.34	Very High
1.C5. Experimentation And Openness	0.63	4.28	Very High
1.C6. Knowledge Transfer	0.61	4.31	Very High
1.C7. Risk Taking	0.70	4.27	Very High

Level of Employee Resiliency

The data presented in Table 2 shows employees' resiliency levels in food-related businesses. It can be gleaned that the overall mean of employees' level of resiliency is 4.40, described as very high (always evident). This result generally connotes that employees' resiliency level is very evident. Furthermore, it could be noted that the standard deviation (SD) ranges from 0.62 to 0.93, of which all responses on all the indicators imply homogeneity. This data implies that resilient employees can better cope with setbacks and overcome obstacles, which can help them stay motivated and focused on achieving their long-term goals.

The overall very high level of employees' level of resiliency results from the respondents' high ratings on the measurement constructs such as family cohesion (M = 4.49, SD = 0.62), social competence (M = 4.41, SD = 0.64), planned future (M = 4.40, SD = 0.66), social resources (M = 4.36, SD = 0.66),

structured style ($M = 4.39$, $SD = 0.62$), and positive perception of self ($M = 4.35$, $SD = 0.65$). The results indicated that employees demonstrated a very high level of resiliency, suggesting that they possess strong coping mechanisms, adaptability, and emotional stability.

The result on the very high level of resiliency supports the findings of Tugade and Fredrickson (2014), which states that individuals use positive emotions to bounce back from negative emotional experiences. The authors found that resilient individuals use positive emotions to cope with negative emotional experiences and bounce back more quickly than less resilient individuals. Also, Ong et al., (2014) revealed that employees, who were able to experience positive emotions during a difficult time, had higher levels of resilience and better overall well-being. Furthermore, Wu et al., (2014) signify that employees with higher levels of resiliency are better able to manage work-family conflict and experience less need for recovery, resulting in greater employee well-being.

This finding reflects the ability of employees to manage stress, recover from setbacks, and maintain performance despite challenging conditions. It also indicates the presence of supportive factors such as social support, positive work relationships, and access to resources. The high level of resiliency among respondents may be attributed to their experience in the food industry, which often requires individuals to develop strong coping strategies. Over time, employees may have learned to manage stress effectively and adapt to the demands of their work environment.

However, while the results are positive, it is important to recognize that resilience is not a fixed trait. It is a dynamic process that can be influenced by both internal and external factors. Continuous support from organizations is necessary to sustain and enhance employee resiliency.

Correlation Between Variables

The correlation analysis revealed that financial literacy, entrepreneurial capability, and organizational learning capability all have significant positive relationships with employee resiliency. The result of the correlation analysis is presented in Table 3. The data indicates that financial literacy, entrepreneurial capability, and organizational learning capability significantly correlate with resiliency ($p < .05$). These results suggest that as each of these factors improves, employee resiliency is also enhanced. This significant positive correlation between the independent variables and employee resiliency confirms the findings noted that financial literacy is positively linked to resilience. This implies that employees with greater financial knowledge and skills are more likely to recover from financial shocks and maintain their overall well-being and resiliency (Mitchell, 2014; Zhang et al., 2018; Matzler et al., 2014).

This indicates that as the level of these variables increases, employee resiliency also increases. The findings support the assumption that both individual competencies and organizational factors contribute to the development of resilience.

Financial literacy contributes to resilience by reducing financial stress and enhancing economic stability. Entrepreneurial capability enhances adaptability and problem-solving skills, enabling employees to cope with challenges effectively. Organizational learning capability provides a supportive environment that fosters growth and development.

The positive relationships among the variables highlight the importance of a holistic approach to employee development. Organizations should not focus on a single factor but rather integrate multiple strategies to enhance resilience.

Table 2. *Level of Resiliency of Employees*

Indicators	SD	Mean	Description
Family Cohesion	0.62	4.49	Very high
Social Competence	0.64	4.41	Very high
Planned Future	0.66	4.40	Very high
Social Resources	0.66	4.36	Very high
Structured Style	0.62	4.39	Very high
Positive Perception of Self	0.65	4.35	Very high
Overall Mean		4.40	Very high

Regression Analysis

The regression results align with COR Theory, which posits that the availability of resources enhances individuals' ability to cope with stress. In this case, organizational learning capability represents a key resource that supports employee resilience. The result of the regression analysis is presented in Table 4. It can be gleaned that each of the independent variables – financial literacy, entrepreneurial capability, and organizational learning capability could significantly influence resiliency on their independent capacity ($p < .05$). The beta coefficients of .12, .28, and .45 connote that for a single unit increase in each of these variables leads to .12, .28, and .45 improvements in resiliency, respectively. As to the regression model, the r^2 of .618 connotes that 61.8 percent of the variation in resiliency could be associated with the combined influence of financial literacy, entrepreneurial capability, and organizational learning capability ($p < .05$). This result suggests that 38.2 percent of other variables that may significantly influence resiliency are not included in the study. The finding that financial knowledge significantly influences resiliency aligns with the research of Kusumaningrum and Nugroho (2021) and Lusardi and Mitchell (2013). The influence of entrepreneurial capability on resiliency confirms the findings of Zhang et al. (2018) and Matzler et al. (2014). This signifies that individuals possessing entrepreneurial traits are more adept at handling workplace challenges and adversity. Essentially, individuals who develop entrepreneurial skills are naturally more resilient in professional environments.

The result that organizational learning capability significantly influences the respondents' resiliency jives with the studies of Wang (2018), and Parker and Collins (2018). This indicates that an organization that fosters a learning culture and empowers its employees create a resilient workforce capable of effectively coping with challenges. The findings of this study affirm the Conservation of Resources (COR) Theory, as factors such as financial literacy, entrepreneurial capability, and organizational learning capability were shown to significantly influence resiliency. According to COR Theory, individuals strive to protect, maintain, and build their "resource caravans," which encompass personal, social, and material resources. The theory posits that when these resources are threatened or lost, individuals experience heightened stress and psychological strain. In the context of employee resiliency, individuals who possess abundant resources or are effective at replenishing them experience fewer adverse outcomes when faced with workplace adversity. Consequently, this study demonstrates that as employees attain higher levels of financial literacy, entrepreneurial capability, and organizational learning capability, they become more resourceful and capable, directly enhancing their overall resiliency.

The regression analysis provided further insights into the relative influence of the independent variables on employee resiliency. The results showed that organizational learning capability is the most significant predictor, followed by entrepreneurial capability and financial literacy.

This finding emphasizes the dominant role of the organizational environment in shaping employee resilience. While individual competencies are important, the support provided by the organization plays a more critical role in enabling employees to cope with challenges.

The strong influence of organizational learning capability suggests that employees benefit greatly from access to knowledge, training, and collaborative environments. These resources enhance their ability to adapt and respond effectively to changing conditions.

Entrepreneurial capability also plays a significant role, as it equips employees with the skills needed to navigate uncertainty and generate innovative solutions. Financial literacy, although less influential compared to the other variables, still contributes to resilience by providing economic stability.

Table 3. *Correlation between Variables*

Variables paired with Resiliency	R	P-value	Remarks
Financial Literacy	.64***	.00	Significant
Entrepreneurial Capability	.73***	.00	Significant
Organizational Learning Capability	.75***	.00	Significant

** Significant at .01 level

Implications of the Study

The findings of this study have several important implications for organizations and stakeholders in the food industry.

First, organizations should prioritize the development of learning-oriented environments that promote continuous improvement and knowledge sharing. This can be achieved through training programs, workshops, and collaborative platforms.

Second, there is a need to enhance entrepreneurial capability among employees by encouraging innovation, creativity, and proactive behavior. This can be supported through leadership practices that empower employees and provide opportunities for growth.

Third, organizations should invest in financial literacy programs to help employees manage financial stress and improve their overall well-being. Providing access to financial education and resources can significantly enhance resilience.

Finally, policymakers should consider developing programs that support employee development and organizational learning in the food industry. These initiatives can contribute to workforce sustainability and economic growth.

CONCLUSION

This study examined the determinants of employee resiliency in food-related businesses in Region XII, Philippines, focusing on financial literacy, entrepreneurial capability, and organizational learning capability. The findings revealed that all three variables significantly influence employee resiliency, highlighting the importance of both individual competencies and organizational support systems.

Financial literacy was found to contribute to employee resiliency by reducing financial stress and enhancing economic stability. Employees who possess adequate financial knowledge are better able to manage their resources, plan for future needs, and cope with financial challenges. This enables them to maintain focus on their work and perform effectively despite economic uncertainties.

Entrepreneurial capability also played a significant role in enhancing employee resiliency. Employees with strong entrepreneurial skills demonstrated greater adaptability, creativity, and problem-

solving abilities. These characteristics allowed them to respond effectively to workplace challenges and maintain a positive outlook in the face of adversity.

Among the variables examined, organizational learning capability emerged as the most significant predictor of employee resiliency. This finding underscores the critical role of the organizational environment in shaping employee behavior and adaptability. Organizations that foster a culture of learning and continuous improvement provide employees with the resources and support needed to cope with challenges and develop resilience.

The results of the study support the Conservation of Resources (COR) Theory, which emphasizes the importance of resource availability in coping with stress. Financial literacy, entrepreneurial capability, and organizational learning capability represent key resources that enhance employees' ability to adapt to challenging work conditions.

Overall, the study concludes that employee resiliency is a multidimensional construct influenced by both personal and organizational factors. Strengthening these factors can significantly improve employee well-being, performance, and organizational sustainability.

Recommendation

Based on the findings of the study, the following recommendations are proposed:

For Business Owners and Managers

Organizations should prioritize the development of a strong organizational learning culture by implementing regular training programs, workshops, and knowledge-sharing initiatives. Providing employees with opportunities for continuous learning can enhance their adaptability and resilience.

Managers should also encourage employee participation and collaboration in decision-making processes. This fosters a sense of ownership and empowerment, which contributes to resilience and motivation.

For Human Resource Practitioners

Human resource departments should design and implement financial literacy programs to help employees manage financial stress effectively. These programs may include budgeting workshops, financial planning seminars, and access to financial counseling services.

Additionally, HR practitioners should promote the development of entrepreneurial skills among employees by offering training in innovation, problem-solving, and leadership.

For Employees

Employees are encouraged to actively participate in training and development programs to enhance their skills and competencies. Developing financial literacy, entrepreneurial capability, and adaptability can significantly improve their ability to cope with workplace challenges.

Employees should also cultivate a positive mindset and seek support from colleagues and supervisors when facing difficulties.

For Policymakers

Policymakers should develop programs and policies that support workforce development in the food industry. This includes promoting access to education, training, and financial resources for employees. Government agencies may also collaborate with businesses to implement initiatives that enhance organizational learning and employee resilience.

For Future Researchers

Future studies may explore additional variables that influence employee resiliency, such as leadership styles, emotional intelligence, and organizational culture. Researchers may also consider using mixed-method approaches to gain deeper insights into employee experiences.

Further research may be conducted in different industries and regions to compare findings and enhance generalizability.

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