Determinants Of Resilience Among University Students: Moderating Role Of Perceived Supportiveness Of Work-Life Culture

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Abstract

This paper aims to identify determinants of resilience among university students and further extends the literature on resilience by testing moderating role of perceived supportiveness of work-life culture between antecedents and resilience. Using a cross-sectional study design, an online questionnaire was used to collect data from 390 university students in Pakistan. The finding based on Structural Equation Modeling (SEM) revealed that religious beliefs & practices of university students are positively related to resilience. Moreover, results also revealed that perceived supportiveness of work-life culture moderates the relationship between religious beliefs & practices, family support & relationship, the financial status of parents, parents' education, and resilience. These unique findings are supported by prominent theory (e.g., resilience theory), which provided new insights into resilience among university students. The study brings several significant policy findings, suggestions for future study avenues, and proposed theoretical and practical implications.

Keywords: Resilience, Perceived supportiveness of work-life, Religious beliefs and practices, family support and relationship, parent's education, the financial status of parents

1. Introduction

The system's ability to change and improve and endure disruption while maintaining the same purpose, architecture, continuous feedback, and identification is known as resilience. Resilience has more than 80 characteristics, challenging to understand, implement, and scientifically establish (Lee et al., 2013). How to assess resilience is still challenging, a major area of active investigation in the field. Naturally, the initial theoretical research that attempted to actualize resilience centered on parameters like the size of the region of attractions and its height or distance from the barrier that separates distinct zones (Fernández-Archilla et al., 2020). Recent attempts to implement resilience that draw from these methods have struggled to describe the

setups of education institutions since there are not enough wave equations ((Fernández-Archilla et al., 2020). As a result, most resilience evaluation tools have been focused on certain issues by specific parties and they continue to be participant-driven dialogues shaped by member opinions (Lee et al., 2013).

The concept of religious beliefs and practices, which represent ethical and social intentions motivated by religious views, has been gaining popularity in recent years (Fernández-Archilla et al., 2020). Theorizing religious beliefs and practices has recently been developed to communicate fresh viewpoints on active citizenship, fostering world peace and religious tolerance (Lee et al., 2013). Religious organizations appear to have a consensus as they engage in religious activities outside their typical

religious and spiritual perspectives. Investigated and evaluated in terms of religious beliefs and practices, resiliency, and family support, among other things, is a study on the part and purpose of religion in socialization at this moment (Van Breda, 2018). Having strong beliefs may help individuals in coping up the challenging situations and increase resilience levels. Thus, religious beliefs and practices are considered among the important antecedents of resilience.

Family support is "how family members provide adolescents with assistance and support through their actions" (Greene et al., 2004). In every family context, the concept of family support is important. It is a type of family support described as the various forms of care and encouragement that close relatives offer teenagers through their activities (Van Breda, 2018). According to research Greene et al. (2004), family contexts impact personal morality and optimal intellectual abilities. Their families expose people to new situations and difficulties, which results in expectancies and achievements.

Moreover, by boosting a sense of accomplishment and personality, family relationships and family support can serve as a buffer against the effects of kids' relationship troubles (Van Breda, 2018). The family might also be a resource for teenagers to turn to when dealing with individual difficulties and can act as a protection against poor levels of social support and relationship (Greene et al., 2004; Jam, Donia, Raja, & Ling, 2017; Waheed, & Hussain, 2010; Waheed, & Kaur, 2016). Thus, family support is considered another important determinant of resilience among adults and students at the university level.

Parents' education and financial outcomes are strongly influenced by parental education level. Indicators of family financial status, particularly parent education, were predicted to be able to forecast the effectiveness of family relations and child conduct (Greene et al., 2004; Jam, Khan,

Zaidi, & Muzaffar, 2011; Jam et al., 2011; Waheed, Kaur, & Kumar, 2016). Parental education is a reliable, substantial, and special indicator of children's success. The coming generation would attend more schools if education levels were raised now, which would enhance the consequences in later years (Van Breda, 2018). The educational level of parents is an important factor that determines parents' education, but it is not the only factor in the shared family history that affects the educational achievements of relatives (Greene et al., 2004; Haq, Ramay, Rehman, & Jam, 2010; Shahbaz, Tiwari, Jam, & Ozturk, 2014). So students with a higher level of parental education are expected to be more resilient than others.

Additionally, since work-life culture is consistently associated with less work-life conflict, it has important implications for how supportive it is. In addition, a workplace culture that resists these standards is more likely to be viewed favorably by students who want to improve the balance between their personal and professional lives. Van Breda (2018) defines supportive work-life culture as "the shared assumptions, beliefs, and values regarding the extent to which an organization supports and values the integration of employees' work and family lives." According to research assessments based on this concept, students who perceive a supportive work-family culture object to the notion that students at their place of work are seen as unfavorable when they highlight family wants over work demands (Fernández-Archilla et al., 2020). Thus it is expected that perceived supportiveness of work-life culture in university may help improve or lower university students' resilience levels. Due to this logical literature argument, moderation of perceived supportiveness of work-life culture has been proposed in this study.

Some of the previous studies in student settings were intended to boost students' awareness about

Pakistan's history, religion, and language and instill loyalty in students' spirits so they can become decent citizens. Some recent studies also recommended investigating concepts like resilience in the Pakistani education sector (Fernández-Archilla et al., 2020). The current study responds to this call for an investigation, and due to the paucity of academic research on "resilience" in Pakistan, current research has made a contextual advance for such a unique study in the Pakistani academic environment. Finally, the current study has been based on the resilience theory. Resilience theory has been more well-liked across cultures in diverse academic fields. Resilience theory refers to "something intrinsic to the individual, while others refer to it in a more holistic sense. Some refer to resilience as the competencies or capacities of people, while others refer to it as positive functioning in the face of adversity" (Van Breda, 2018). Therefore, the proposed conceptual model being practically investigated in this study is based on these concepts of intrinsic motivations to activate inbuilt human capacities to face and overcome life challenges. Especially these challenges are important for young university students. The study aims to achieve the following research objectives:

1. To examine religious beliefs & practices, family support & relationship, parents' financial status, and parents' education significantly impact resilience.
2. To examine perceived supportiveness of work-life culture moderates the relationship between religious beliefs & practices, family support & relationship**,** **the** financial status of parents, parents' education, and resilience.

2. Literature Review

The current study is based on an important conceptualization that evaluated the determinants of resilience among university students and moderating role of perceived supportiveness of

work-life culture with the evidence of the resilience theory.

2.1 Resilience Theory

In recent literature, resilience theory is getting more and more rooted across cultures and academic fields. Resilience theory refers to "something intrinsic to the individual, while others refer to it in a more holistic sense. Some refer to resilience as the competencies or capacities of people. In contrast, others refer to it as positive functioning in the face of adversity" (Van Breda, 2018). The research on stress and an awareness of how negative life events affect people are the foundations of resilience theory. For instance, states as "there is need to resist 'resilience talk' becoming blindly integrated into the 'common sense of the profession" and calls "resilience," "a phrase and the biggest concern inside the research literature of social work." It is amazing how quickly a conceptual model can go from virtually unknown to being so criticized. It implies that resilience theory has a great sense but might not have a solid basis in consensus (Greene et al., 2004). This theory supports antecedents based on intrinsic motivation and willpower to help grow resilience among individuals. As per the current study framework, these intrinsic motivators are religious beliefs and practice, financial and education status of parents, and parental social support plays an important role in building resilience in individuals when they face challenging circumstances. If perceived support at work life is also strengthening these antecedents it will increase the resilience among individuals. Thus providing theoretical support for proposed moderation in this research.

2.2 Religious beliefs & practices and Resilience

There is less agreement among past scholars that religion, devotion, and beliefs are distinct. Even though this disparity, some researchers see religious practice as "institutionalized practices, beliefs, and authority structures linked to identifiable religious traditions," whereas others

use the concepts of religiousness and spiritual beliefs primarily to describe "a personal quest for meaning, and experience of the transcendent, quasi-independent of institutionalized religion" (Blanc et al., 2016; Farooq, Akhtar, Hijazi, & Khan, 2010; Sanni, Ngah, Karim, Abdullah, & Waheed, 2013; Roberto et al., 2020). There is factual proof that some people who have gone under situations attempt to view hardship through the prism of their religious beliefs and relationships. Identifies various' daily lives are heavily influenced by their religious views, especially in administration, social conventions, and individual and collective family support (Barua et al., 2020). The corpus of information on resilience as a conceptual model is expanding, but there is no agreement on operationalizing the idea or on the best tool for measuring it. Researchers do, however, generally concur on the subject of resilience. Resilience in different groups introduced to university student gatherings has been researched all around the world (Ahmad, & Waheed, 2015; Qazi et al., 2014; Roberto et al., 2020). Power disparities, the accessibility of natural resources, and connections or connections to others all impact resilience. Resilience is the ability to perform tasks with ease, respond to danger in a consistent manner that is negatively charged, be engaged, have an impact when combined with risk factors, and get better with time. It relates to stressful situations and people's unique coping strategies (Blanc et al., 2016). The current study finds a theoretical argument based on resilience theory that intrinsic motivation originating from strong religious beliefs and practice will help the individuals and young students in coping up the hardship challenges in university life making them more resilient. Hence, following hypothesis is suggested:

H1: Religious beliefs & practices has a positive association with resilience.

2.3 Family support & relationship and Resilience

The child's ability to succeed academically and to acquire accomplishment attitudes may be more closely correlated with parental training and family relations during development. The broad social education and socio-cognitive framework Blanc et al. (2016) stated that observational and active classroom activities have a role in shaping behavior. These encounters internalize cognitive processes, norms, and ideas that direct and uphold behavior throughout time (Van Breda, 2018). Eccles asserts that this cognitive process explains the formation and durability of accomplishment-related behaviors and, eventually, level of performance (Lee et al., 2013; Smith et al., 2008; Mazhar, Jam, & Anwar, 2012; Waheed, Kaur, Ain, & Sanni, 2015). The promotion of positive achievement throughout growth, particularly university student achievement, should come as no surprise that there is a positive relationship between parents' educational levels and resilience (Roberto et al., 2020; Khan, Akbar, Jam, & Saeed, 2016; Waheed, Kaur, & Qazi, 2016). Another study indicated that parents with higher levels of education effectively encourage their children to have great standards for themselves. Resilience was identified in Blanc et al. (2016) assessment as an emerging area that needed conceptual rigor and methodological rigor in future studies. Another major review sought to comprehend resilience within the larger framework of higher education (Blanc et al., 2016). In recent decades, there has been much attention on the connection between parental education and resilience. Ideal students should be unwavering in their commitment to the Institutions and avoid interfering with their family responsibilities (Roberto et al., 2020). The principal opposing drive against complete work commitment is generally regarded as family, although the work-life notion goes beyond family to include requirements linked to one's home relationships (Van Breda, 2018). Thus based on

comprehensive literature support following hypothesis is suggested;

H2: Family support & relationship is positively associated with resilience.

2.4 Financial status of parents and Resilience

The financial status of parents, perceptions, and habits developed during this time, as well as the resulting financial freedom that university students establish, may have a significant impact on their lives, not only on the financial status of parents and also in terms of their continuous interaction with peers, relatives, and colleagues (Shim et al., 2010). Additionally, university-level students believe that gaining independence is essential for acquiring status and power (Shim et al., 2010). According to studies on financial literacy (Lep et al., 2021), one's financial education might be predicted to affect one's attitude (Post et al., 2019). The financial status of parents has also been linked to better investment decisions. We also anticipate that university students with a both relative and absolute understanding of financial problems will exhibit more resilience and a more optimistic outlook toward engaging in healthy financial conduct.

The many debates on resilience in the studies reveal a startling consensus regarding its origin because the concept of resilience was not explicitly described and even significant vocabulary variations (Tahir et al., 2021). It was essential for the researcher to explain acceptance to respondents to prevent them from imputing their own interpretation to the resilience notion. Resilience is critical in helping students resolve issues, maintain their wellness, and finish their degrees, according to literatures in university education (Lep et al., 2021; Post et al., 2019; Roberto et al., 2020; Shim et al., 2010; Tahir et al., 2021). In the context of teaching and learning, for instance, a recent analysis of the literature found a movement toward the proactive support of financial status of students towards

enhanced resilience among students. Thus following hypothesis is suggested;

H3: Financial status of parents is positively associated with resilience.

2.5 Parent's education and Resilience

Recent research investigated parents' education influence on children's IQ and EQ levels and recommended studying its relation with resilience (Blanc et al.,2016). Another recent study anticipated that measures of parental support, particularly parent education, would predict the effectiveness of family relations and resilience (Tahir et al., 2021). Resilience means expertise in everyday activities with risk variables and is improved through linkage or close relationships with one another (Van Breda, 2018). It is connected to stressful events and people's coping mechanisms. The relationship between parental education and resilience has been the subject of much interest in recent decades (Lep et al., 2021). A connection between parental education and resilience has significant policy concerns. Resilience is a philosophical idea that calls for an adaptive completion process and flexible user interactions (Blanc et al., 2016). According to academic literature, resilience is essential for students to overcome problems, preserve their health, and complete their degrees (Lep et al., 2021; Post et al., 2019; Roberto et al., 2020; Shim et al., 2010; Tahir et al., 2021). Institutions have responded to the growing knowledge of resilience. Based on the above literature support, it seems more logical to predict a direct relationship between parents' education and resilience among students. Hence, the following hypothesis is suggested;

H4: Parents' education is positively associated with resilience.

2.6 Perceived supportiveness of work-life culture as Moderator

Resilience theory has been used for a while to explain the behavior of the workplace and its

existence (Tahir et al., 2021). The underlying point is that having various responsibilities (such as career and family support) can lead to conflicting objectives and duties. The borderline between work and activities, with the latter being primarily represented in relative responsibility, is brought into sharper focus by resilience theory (Lep et al., 2021). The idea that students are driven to seek work-life balance, which denotes strong role performance and little conflict, is a critical premise (Van Breda, 2018). Work-life requirements may increase inter-role pressure, but broad cultural pressures may modify role arrangements and values, affecting the nature of those requirements and the tools available to deal with them. One of those elements is a culture that promotes a healthy work-life balance (Roberto et al., 2020). Supportive work-life culture is described by Greene et al. (2004) as "the shared assumptions, attitudes, and values regarding the extent to which an organization supports and encourages the integration of employees' work and family lives." According to scholarly analyses based on this concept, students who perceive a supportive work-family culture disagree with the notion that staff at their place of employment are seen negatively when they take priority family wants over work demands (Lep et al., 2021). Students are not compelled to choose between developing in their careers and prioritizing their families in a friendly work-family culture.

However, when students request allowances for relationships and family requirements, they display a conflict of interest. Such infractions could be perceived as poor dedication to work. The institution environment can be influenced by

the resilience theory's premise that there are emotional, physiological, and social barriers separating work and non-work realms (Fernández-Archilla et al., 2020). The approaches to students crossing the border are defined by their work-life cultures. For instance, the expectation that one should prioritize work over family obligations creates mental, physiological, and time boundaries (Roberto et al., 2020). This line is made clearer by a supportive work-life culture that emphasizes that there are no negative consequences for putting family needs first.

To put it another way, at least occasionally, it is acceptable to attend to family demands as they arise. This relationship became particularly relevant for many students as the COVID-19 outbreak developed (Fernández-Archilla et al., 2020). Thus, it is expected that based on resilience theory, the perceived supporting environment of work life can encourage and discourage the intrinsic motivational factors produced in an individual due to antecedents of resilience. This comprehend to prove it as a potential moderator between antecedents and resilience. Hence, following hypotheses are suggested;

H5: Perceived supportiveness of work-life culture moderates the relationship between religious beliefs & practices, family support & relationship**, the** financial status of parents, parents' education, and resilience. In the case of higher perceptions of supportiveness of work-life culture, the existing relationship between antecedents and resilience will be stronger.

2.7 Conceptual Framework

Figure 1: Conceptual Framework
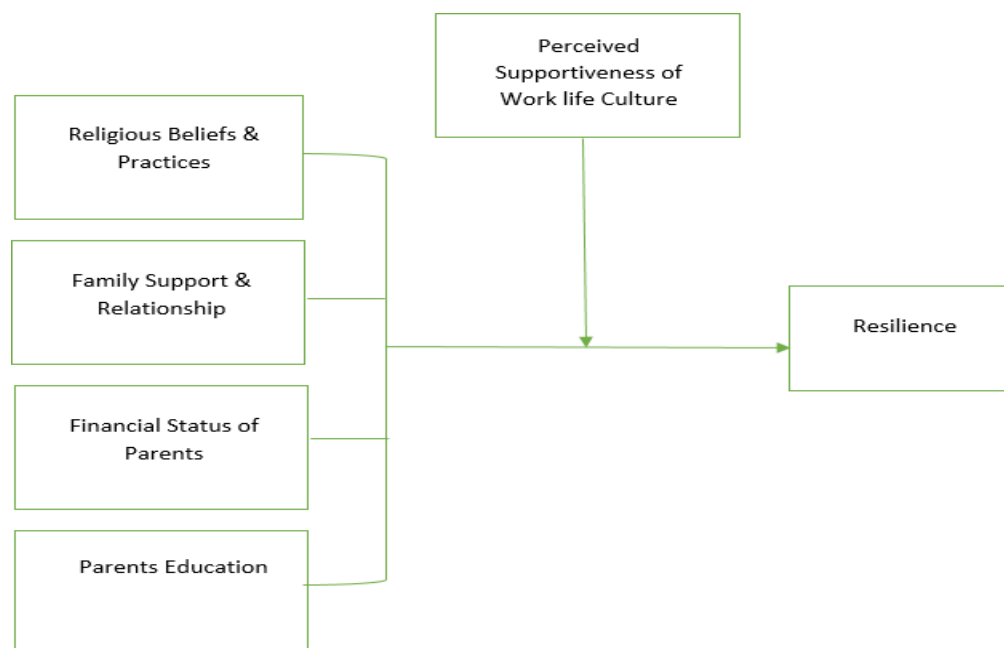
3. Methodology

The theoretical framework for the study was developed, and hypotheses were put forth based on a thorough analysis of the literature and resilience theory. The current research was conducted with determinants of resilience among university students and the moderating role of perceived supportiveness of work-life culture. To further examine the link between variables of the study, the participants' demographic items are included in the major scale: age, gender, financial status, qualification, and age. Some of the previous research in similar study contexts also adopted the research method applied in the current study (Tahir et al., 2021).

3.1 Participants and Procedure

University students from Pakistan are the targeted population in this study. Following the convenience sampling technique, the author used their university as a sampling place to collect data from 04 different departments. The letter was written to university management explaining the purpose of the study to seek permission to collect data from students. It was ensured that neither university departments nor students would be identified with any given responses, and strict anonymity would be exercised. Only aggregate responses will be presented for publication purposes. After permission from university management, each department head was contacted to provide the email addresses of all students. An email containing information about study objectives and requests for voluntary participation was sent to 900 students. Out of these authors received, 550 students consented to participate in this research. As the instruction of medium in Pakistani universities is English, all students can understand English well.

Thus survey language was English as per the adopted scale original language for better reliability and validity. The 26 items survey link was sent by email to all 550 students, who were requested to fill out the questionnaire in one

week. The survey was sent on January 10, 2021, and the reminder email was sent to those not responding timely every week. This process continued for 6 weeks till February 20, 2021, when the authors received 400 meaningful responses and decided to stop the data collection phase. After scrutiny, the author found some unengaged and partially filled responses which were excluded from the analysis, and the study left with 390 final responses with an active response rate of 71%.

3.2 Measures of the Study

A 26-item questionnaire was devised to analyze the determinants of resilience among university students and the moderating role of perceived supportiveness of work-life culture among university students in Pakistan. The following measures were used in this study.

1. A 4-item scale of religious beliefs & practices was adopted by (Fernández-Archilla et al., 2020). Items included in this scale are "You are an equal part of the school whatever your religion or if you have no religion and people do not look down on children because of what they wear." The responses were collected by a "7-point Likert scale ranging from 1= strongly disagree to 7 = strongly agree".

2. A 5-item scale of family support & relationship was adopted by (Lee et al., 2013). Items included in this scale are "My family members do their fair share of household chores, and members of my family are happy for me when I am successful at work." The responses were collected by a "7-point Likert scale ranging from 1= strongly disagree to 7 = strongly agree".

3. A 5-item scale of parents' financial status was adopted by (Shim et al., 2010). This scale includes "Investing for long-term financial goals regularly and tracking monthly expenses." The responses were collected by a "7-point Likert scale ranging from 1= Strongly Disagree to 7 = strongly agree".

4. A 3-item scale of parents' education was adopted by (Dubow et al., 2009). Items included in this scale are "What kind of work do you expect to do 10 years from now? And if anyone bullied my child, I know I would get help from the school." The responses were collected by a "7-point Likert scale ranging from 1= strongly disagree to 7 = strongly agree".

5. A 3-item scale of perceived supportiveness of work-life culture was adopted by (Shim et al., 2010). Items included in this scale are "At my place of employment, employees who put their family or personal needs ahead of their jobs are not looked on favorably." The responses were collected by a "7-point Likert scale ranging from 1= strongly disagree to 7 = strongly agree".

6. A 6-item scale of resilience was adopted (Shim et al., 2010). Items included in this scale are "I have a hard time making it through stressful events, and It does not take me long to recover from a stressful event." The responses were collected by a "7-point Likert scale ranging from 1= strongly disagree to 7 = strongly agree".

4. Result

Based on the initial analysis of respondent data, demographic features and descriptive statistics of the current study's sample (N= 390) are shown in Table 1. The measurement and structural models were evaluated using SmartPLS3. According to the model assessment, students' gender, age, family income, qualification, and marital status significantly impacted resilience. Thus, they were controlled during further analysis.

Table 1: Demographic profile

Demography	Description	No. of Responses	%
Gender	Male	220	56
	Female	170	44
Age	20-35	210	54
	Above 35	180	46
Qualification	Bachelors	250	64
	Master	140	36
Family Income	30000-50000	215	55
	Above 50000	175	45
Material Status	Married	150	38
	Unmarried	240	62

In the above table, the gender of respondents was 56% male and 44% female. Age 20-35 of respondents was 54% and above 35 was 46%. Qualification of bachelor's respondents was 64%, and master's was 36%. Family income 30-50k was 55% and above 50k was 45%. The material status of unmarried students was 62%, and married was 45%.

Table 2: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
RBP	390	1	6	3.64	0.97
FSR	390	1	6	3.01	1.29
FSP	390	1	6	3.26	0.85
PE	390	1	6	3.54	0.83
PSWC	390	1	6	3.61	0.95
R	390	1	6	3.45	0.93

In table 2 above, descriptive analysis refers to "the type of analysis of data that helps describe, show or summarize data points in a constructive way such that patterns might emerge that fulfill every condition of the data." Descriptive analysis shows the current study's mean, standard deviation, maximum and minimum values of 6 variables.

4.1 Measurement model

The factor loadings, reliability, and validity of data collected from 390 university students were initially examined using PLS-SEM. Table 3 below shows the outcome of validity, reliability, and factor loading of items measured in the PLS measurement model. As a rule of thumb, the value of Cronbach's alpha test must be equal to or greater than 0.70 to reflect the internal consistency of items (Fornell & Larcker, 1981). The value of Cronbach's Alpha and CR were greater than 0.70 for the selected variables. As the values of the average variance extracted (AVE) for discriminant validity were higher than 0.50,

this showed convergent validity and demonstrated good reliability (Fornell & Larcker, 1981). The values of CR were from 0.807 to 0.878, which are greater than the cutoff value, i.e., 0.70 (Shim et al., 2010).

Table3: Composite reliability, Cronbach's Alpha, and AVE values

Constructs/Items	CA	Rho-A	CR	AVE
Family Support & Relationship	0.826	0.831	0.878	0.592
Financial Status of Parents	0.703	0.828	0.826	0.615
Parents Education	0.707	0.707	0.837	0.631
Perceived supportiveness of work-life culture	0.825	0.849	0.894	0.738
Religious Beliefs & Practices	0.795	0.749	0.807	0.519
Resilience	0.803	0.813	0.864	0.560

"Note: CR=composite reliability; AVE=average variance extracted; CA= Cronbach's Alpha"

Moreover, all study methods' discriminant validity must be proven. Fornell and Larcker (1981) described discriminant validity as "the extent to which a particular latent variable differs from other latent variables." As we determined that the criterion for the reliability and validity of all variables had been met, further analysis for structural path analysis was conducted. Moreover, the values of HTMT were less than 1, which confirms the discriminant validity (Raz et al., 2015; Zaman et al., 2021). Table 4 demonstrates the value of HTMT.

Table 4: Discriminant validity

	SC	SIC			TAET	TRDI
Family Support & Relationship	0.769					
Financial Status of Parents	0.461	0.784				
Parents Education	0.395	0.472	0.794			
Perceived supportiveness of work-life culture	0.523	0.793	0.487	0.859		
Religious Beliefs & Practices	0.327	0.264	0.208	0.185	0.720	
Resilience	0.349	0.461	0.393	0.493	0.205	0.748

"FSR= Family Support & Relationship; FSP= Financial Status of Parents; PE= Parents Education; PSWC= Perceived supportiveness of work life culture; RBP= Religious Beliefs & Practices; R= Resilience".

The value of the R^2 square ranges from zero to one. Moreover, Chin (1998) recommended that the R^2 of "0.13 is considered weak", "0.33 is moderate", and "0.67 is considered as strong". The coefficient of determination for endogenous constructs is given in the table. In the below table, the perceived supportiveness of work-life culture R square value of 0.674 shows strong relation, and resilience R^2 value of 0.291 shows weak relation.

Figure 2: Assessment of PLS Algorithm
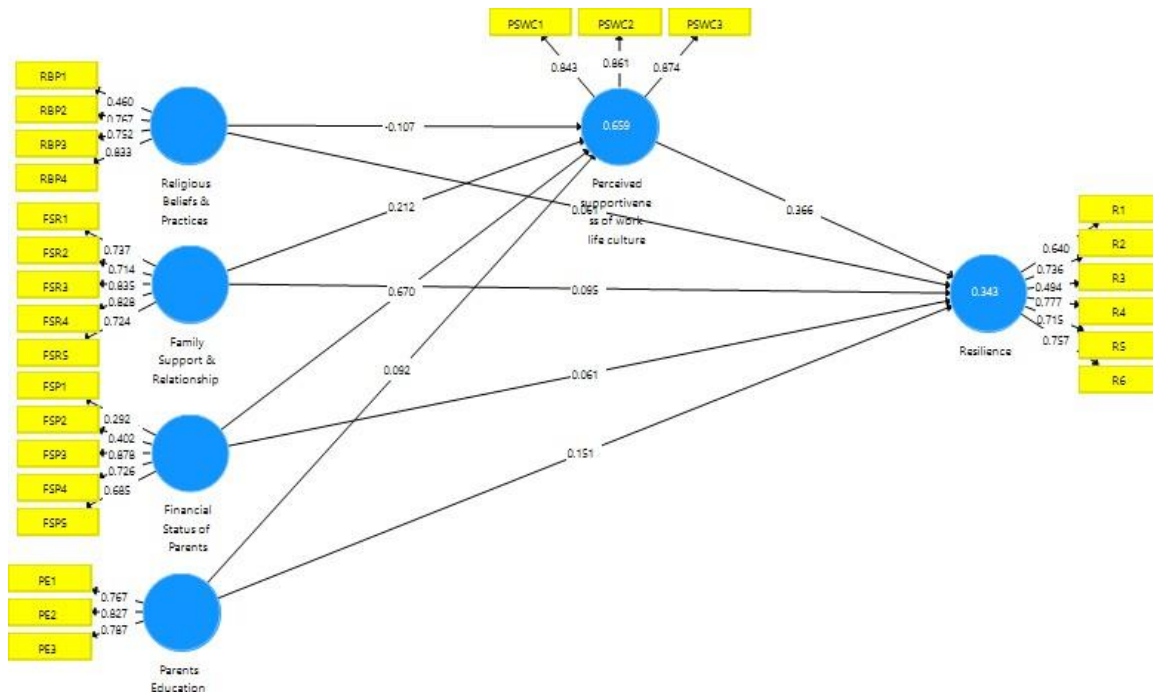
Table 5: Assessment of R square

	R^2
Perceived supportiveness of work-life culture	0.674
Resilience	0.291

4.2 Structural Equation Model

The structural model path coefficients indicating the hypothesized relationships were statistically determined using the PLS-SEM bootstrapping technique, which depicts the path relationships and testing decisions for hypotheses. The PLS-SEM assessment for family support & relationship, parents' financial status, parents' education, and religious beliefs & practices proved that it is a significant predictor of resilience. The results show that the relationship between family support & relationship and the perceived supportiveness of work-life culture is significant ($\beta = 0.212$, t = 3.783, p < 0.000). Hence H1 is accepted.

According to the results of PLS-SEM, there is a significant relationship between family support & relationship and resilience ($\beta = 0.295$, t = 2.105, p < 0.002); hence the study's second hypothesis is statistically proved. The third hypothesis of the study stated that the relationships between parents' financial status and resilience are

significant. The findings of the PLS-SEM proved it (β = 0. 670, t = 15.858, p < 0.000); thus, the third hypothesis is also accepted. Similarly, hypothesis four, which tested the relationship between the parents' education and resilience, is also accepted (β = 0.161, t = 2.718, p < 0.003).

Table 6: Direct Relation

	Original Sample	T Statistics	P Values	Decision
Parents Education -> Resilience	0.151	2.224	**0.027**	Supported
Perceived supportiveness of work-life culture -> Resilience	0.366	4.016	**0.000**	Supported
Religious Beliefs & Practices -> Perceived supportiveness of work-life culture	-0.107	2.248	**0.025**	Supported
Religious Beliefs & Practices -> Resilience	0.161	2.984	**0.006**	Supported

4.3 Moderating Effect

After introducing perceived supportiveness of work-life culture as moderating variables, the relationship between family support & relationship and resilience remained significant (β = 0. 077, t = 2.996, p < 0.003), respectively. Perceived supportiveness of work-life culture as moderating variables, the relationship between parents' financial status and resilience remained significant (β = 0. 245, t = 3.707, p < 0.000) respectively. Perceived supportiveness of work-life culture as moderator variables, the relationship between parents' financial status and resilience remained significant (β = 0. 234, t = 2.903, p < 0.008), respectively. Perceived supportiveness of work-life culture as moderator variables, the relationship between parents' financial status and resilience remained significant (β = 0. 239, t = 2.958, p < 0.001), respectively. As a result, as shown in Table 7, all moderating hypotheses were accepted. The assessment of PLS bootstrapping effects is presented in figure 3 below.

Table 7: Moderating Effect

	Original Sample (O)	T Statistics	P Values
Family Support & Relationship -> Perceived supportiveness of work-life culture -> Resilience	0.077	2.996	**0.003**
Financial Status of Parents -> Perceived supportiveness of work-life culture -> Resilience	0.245	3.707	**0.000**
Parents Education -> Perceived supportiveness of work-life culture -> Resilience	0.234	2.903	**0.008**

| Religious Beliefs & Practices -> Perceived supportiveness of work-life culture -> Resilience | 0.239 | 2.958 | **0.001** |
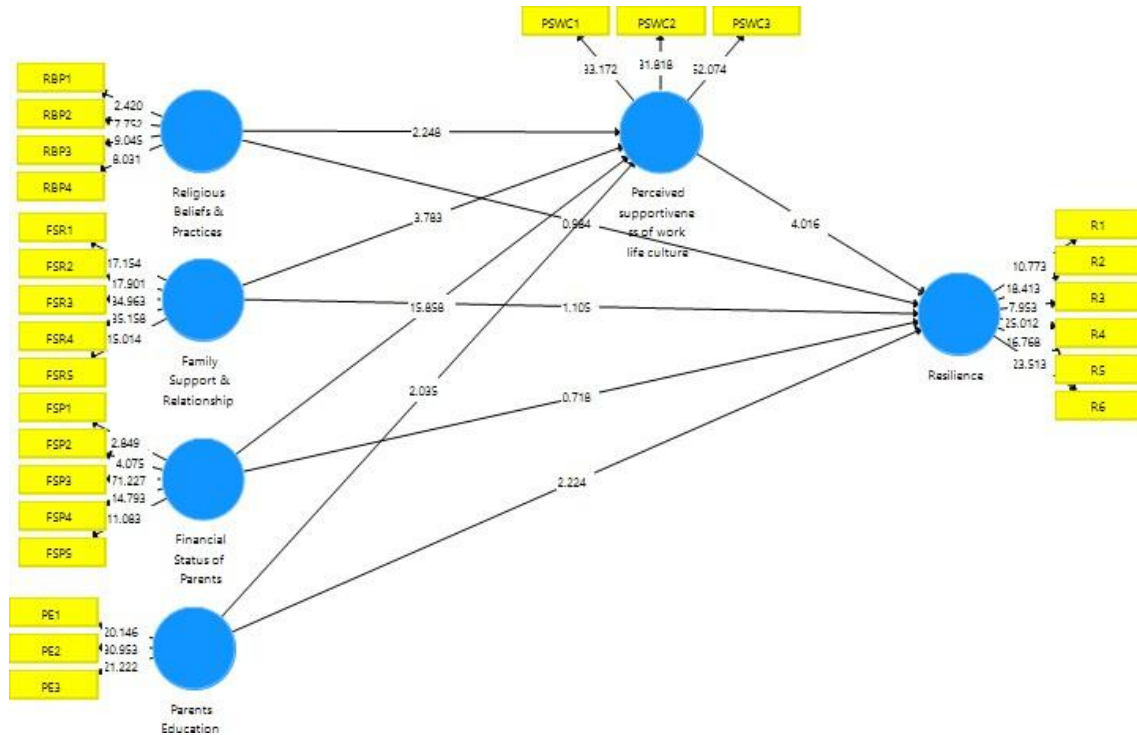
Figure 3:

Assessment of PLS Bootstrapping

5.   Discussion

The current study's findings indicate that the direct association proposed between antecedents and resilience was confirmed, and the moderating role of perceived supportiveness of work-life culture was held. The study's first hypothesis reported that religious beliefs and practices were positively related to resilience. This shows that young university students with a strong faith in God get intrinsic motivation and spiritual powers to become more resilient toward stressful and challenging situations during their academic programs. These findings are unique in resilience literature; however still provide indirect support for previous research work in this domain (Blanc et al., 2016; Roberto et al., 2020). The second hypothesis of this study rendered significant support for the direct association between family support & relationship with resilience. Thus these results are in line with previous findings of (Shim et al., 2010). According to the study's third hypothesis, a substantial correlation exists between parents' perceived financial position and resilience among young university students. This hypothesis was also true and rendered significant support consistent with previous studies (Blanc et al., 2016). The fourth hypothesis of this research proved a significant positive association between parents' level of education and its association with resilience among university students. These findings follow the findings reported by a recent study (Roberto et al., 2020).

The last hypothesis of this research proposed and tested the extended moderation results of perceived supportiveness of work-life culture between antecedents and resilience. This is a unique advance made by this research to the literature related to resilience. Previous studies highlighted this moderation as a research gap (Blanc et al., 2016). The controversy among scholars about resilience definitions, capacities, and behavioral inconsistencies among individuals necessitated the proposal and testing of the potential moderators. Current research bridged this gap by theorizing and testing it in a diverse cultural setting of Pakistani academics.

5.1 Practical Implications

This study's goal was to broaden people's practical understanding of the usage of resilience in students and academic settings. Additionally, this study provides administrators, practitioners, and education policymakers with crucial information in various ways. This study identified barriers to resilience integration; these problems can be fixed by modifying legislation and developing long-term plans for university students' support against environmental stressors within the academic institution, as well as social support for outside issues like low-income family support and financial issues by many students. Many students also belong to the underprivileged class and need affirmative actions by university management to cope with the challenging stressors in their academic careers. Based on this research into the crucial role that parents hold, the study brings insights for parents that they need to be aware of the dimensions and issues associated with their child academic growth and level of resilience towards challenging environmental conditions.

Furthermore, this study unambiguously shows that university students' resilience may be more dependent on rules and regulations, as well as on their ability to be creative in the workplace and

surroundings when there is a high level of acceptance of the supportiveness of work-life culture. By highlighting the role of students, this study advances the body of literature on university students from a scholarly perspective by studying the factors that influence determinants of resilience among university students and moderating the role of perceived supportiveness of work-life culture. Managers and business leaders may borrow from our study that students who manage to succeed despite their challenges are more resilient to stressful conditions. Those with higher levels of resilience may be successful future leaders for institutions and businesses. Another major insight is to manage the perceived supportiveness in work-life culture because it may also have a significant moderating influence on the resilience of young graduates.

5.2 Theoretical Implication

The results of this study have many implications for university administration and policymakers that change the current study to include religious views and practices, family support and relationships, parental financial situation, parental education, and resilience. Finally, the current study established the resilience theory. Professionals should also be aware of whatever implications the developing country academic institution students face. Regarding effective adaptation, resilience was often characterized as a procedure or a result. Numerous treatments and recommendations were provided, but it was difficult to make any implications on how to improve the resilience of university students due to technical problems with the studies. The university education aim would be considerably enhanced by a unified understanding of resilience within the university setting and high-quality study into resilience. The research expands views relating to religious beliefs & practices, family support & relationship, parents' financial status, parents' education, and resilience. The study advanced by applying resilience theory to

university students sample, and applying this theory in the Pakistani collectivist cultural context is incremental. Current research unfolded the many conflicting questions related to resilience construct by significantly predicting it through parental education level, religious beliefs and practice, the financial condition of parents, and support by family and friends. Thus opening several new avenues of theoretical explorations for future scholars.

5.3 Limitations and Future Research

The study has many limitations. Even though the study achieves its goals, many limitations should be recognized before extrapolating the results. The current study included university students from Pakistan and one university. Therefore, extending study results to several universities may bring better generalizable results. The study population comprises Pakistani students, and the data were collected from various departments in the same university. Future research can assess the study's theoretical foundations in many countries, allowing for a wider application of its conclusions by comparative research with countries of diverse cultural backgrounds. Although the researchers may use a longitudinal study design in the future to more clearly evaluate cause and effect, the data were collected using a cross-sectional technique. A longitudinal study is required to understand how parents' financial situations affect their children's resilience. More study is needed to test the idea in other countries, both developed and developing. Future studies should assess if the advantages of supportiveness of work-life culture have altered. Triangulation studies and mixed method approaches with parents' interviews, focus group discussions by teachers and university administrations, and student surveys could help bring more insightful findings in the future.

5.4 Conclusion

The study's conclusions might be useful to Pakistan administrators, university professors,

parents, and policymakers. The study's objective was to identify factors that determine resilience among university students and the moderating role of perceived supportiveness of work-life culture. The findings of this study imply that parental education has good benefits for university students that go beyond academic success up until graduation and have long-term impacts on successful semester results. The researcher assumes that our analytical strategy can enhance current quantitative techniques, including indications of approximation resilience. The researcher urges creating concepts for resilience to relate those concepts to resilience theory and compare outcomes across situations. The researcher hopes that resilience experts will be inspired to test and refine our classification estimate in future investigations by presenting our work. The study also opened avenues for future explorations of this framework in an organizational context, and the employee's performance can also be taped for high resilient and low resilient employees. Trainers and human development sectors may also benefit from this research's findings for further capacity-building initiatives. Conclusively, the study contributed by making a theoretical, contextual, and practical advance by proposing and testing a novel framework in a Pakistani setting.

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Questioner

Variables	Items	Source

Religious Beliefs & Practices	1. You are an equal part of the school whatever your religion or if you have no religion. 2. People do not look down on children because of what they wear. 3. You are respected irrespective of the colour of your skin. 4. Every child is treated with respect.	(Fernández-Archilla et al., 2020)
Family Support & Relationship	1. My family members do their fair share of household chores. 2. Members of my family are happy for me when I am successful at work. 3. Someone in my family helps me out by running errands when necessary. 4. Members of my family are willing to straighten up the house when it needs it. 5. Members of my family cooperate with me to get things done around the house.	(Lee et al., 2013)
Financial Status of Parents	1. Investing for long-term financial goals regularly. 2. Tracking monthly expenses. 3. Spending within the budget. 4. Paying credit card balances in full each month. 5. Saving money each month for the future.	(Shim et al., 2010)
Parents Education	1. If anyone bullied my child I know that I would get help from the school. 2. What is the greatest amount of education you expect to have during your life? 3. What kind of work do you expect to be doing 10 years from now?	(Dubow et al., 2009)
Perceived Supportiveness of Work life Culture	1. At my place of employment, employees who put their family or personal needs ahead of their jobs are not looked on favorably. 2. At my place of employment, employees have to choose between advancing in their jobs or devoting attention to their family or personal lives. 3. There is an unwritten rule at my place of employment that you cannot take care of family needs on company time	(Schieman et al., 2022)
Resilience	1. I usually come through difficult times with little trouble. 2. I tend to take a long time to get over set-backs in my life.	(Smith et al., 2008)

| | 3. It is hard for me to snap back when something bad happens.
4. It does not take me long to recover from a stressful event.
5. I have a hard time making it through stressful events.
6. I tend to bounce back quickly after hard times. | |