

Career Resilience, Work Ethic, and Employee Outcomes: A Study of Ghana's Banking Industry

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ABSTRACT

The Ghanaian banking industry has undergone significant transformation over the past decade, characterized by regulatory reforms, consolidation, and heightened competitive pressures. These changes have fundamentally altered the employment landscape for banking professionals, creating unprecedented challenges related to job insecurity, role ambiguity, and psychological strain. In this context, understanding the factors that enable employees to navigate adversity and sustain positive work outcomes has become critically important. This study examines the relationships between career resilience, work ethic, and employee outcomes among professionals in Ghana's banking industry. Specifically, the study investigates how career resilience—the capacity to adapt to and thrive amidst career-related challenges—influences key employee outcomes including job satisfaction, organizational commitment, and turnover intentions. The study further explores the role of work ethic as a potential moderator in these relationships, examining whether strong work ethic amplifies the positive effects of career resilience. Drawing on quantitative survey methodology, the study seeks to generate empirical evidence on the mechanisms through which personal resources and cultural values shape employee experiences within Ghana's volatile banking sector. By providing contextually grounded insights, the study contributes to scholarship on career development, organizational behavior, and human resource management in African financial services contexts and offers evidence to inform banking sector policies and practices aimed at fostering employee wellbeing and retention.

1. Introduction

The global financial services industry has experienced profound disruption over the past two decades, driven by technological innovation, regulatory changes, economic volatility, and shifting consumer expectations. These transformations have fundamentally altered the nature of work in banking, creating both opportunities and challenges for employees navigating increasingly complex and uncertain career landscapes (Lent & Brown, 2013). In this environment, the ability to adapt, persevere, and maintain positive work attitudes has emerged as a critical determinant of both individual career success and organisational effectiveness.

Ghana's banking industry has been at the epicentre of these transformations. Between 2017 and 2019, the Bank of Ghana implemented a comprehensive financial sector cleanup that resulted in the collapse, consolidation, or acquisition of over 30 banks, microfinance institutions, and savings and loans companies (PricewaterhouseCoopers, 2020). This regulatory intervention, while aimed at strengthening the financial system, created unprecedented employment disruptions, with thousands of banking professionals losing their jobs or facing prolonged uncertainty about their career futures. Even among employees who retained their positions, the reforms triggered significant organisational restructuring, mergers, and cultural integration challenges that tested their adaptive capacities.

Beyond regulatory reforms, Ghanaian banks face intensifying competitive pressures from fintech companies, mobile money operators, and non-traditional financial service providers (Bank of Ghana, 2021). These competitive dynamics have driven banks to continuously innovate, upgrade technology, and rethink service delivery models, requiring employees to constantly update their skills and adapt to new ways of working. The COVID-19 pandemic further accelerated these trends, forcing rapid digital transformation and remote work arrangements that challenged traditional banking work cultures.

In this context of volatility and change, career resilience—defined as the ability to adapt to changing circumstances, bounce back from adversity, and maintain positive career development despite challenges—has become an essential attribute for banking professionals (London, 1983; Mishra & McDonald, 2017). Career resilient individuals are better equipped to navigate organisational change, cope with job insecurity, and identify new opportunities for growth even in adverse circumstances. They demonstrate flexibility, optimism, and proactive problem-solving that enable them to sustain engagement and performance despite environmental turbulence.

Work ethic, rooted in cultural values and individual beliefs about the moral importance of hard work, diligence, and personal responsibility, represents another critical resource for employees navigating challenging work environments (Miller et al., 2002). In Ghanaian cultural contexts, where values of industriousness, perseverance, and commitment are deeply embedded in

socialisation practices, work ethic may serve as a psychological resource that sustains employee motivation and effort even when external conditions are unfavourable (Gyekye, 1996). Employees with strong work ethic may be more likely to persist through difficulties, maintain positive attitudes, and resist the temptation to disengage or withdraw.

2. Statement of the Problem

The Ghanaian banking industry has experienced profound disruption over the past decade, creating unprecedented challenges for employees and raising urgent questions about how to sustain positive employee outcomes in turbulent times. The financial sector cleanup of 2017–2019, which saw the collapse or consolidation of numerous financial institutions, resulted in widespread job losses, organisational restructuring, and prolonged career uncertainty for thousands of banking professionals (PricewaterhouseCoopers, 2020). Even among employees who retained their positions, the reforms triggered mergers, acquisitions, and cultural integration challenges that tested their adaptive capacities and psychological resources.

Beyond regulatory shocks, banking professionals in Ghana face intensifying competitive pressures from fintech innovators, changing customer expectations, and rapid technological change. Digital transformation initiatives require employees to continuously acquire new skills and adapt to automated processes, sometimes displacing traditional banking roles (Bank of Ghana, 2021). The COVID-19 pandemic accelerated these trends, forcing rapid adoption of remote work and digital service delivery that disrupted established work routines and social connections.

In this volatile environment, employee outcomes—including job satisfaction, organisational commitment, and turnover intentions—have become critical concerns for banking organisations. When employees experience low satisfaction, weakened commitment, or strong desires to leave, organisations face costs in terms of reduced productivity, diminished service quality, and increased recruitment and training expenses. High turnover among talented professionals undermines organisational capability and competitiveness, while disengaged employees may provide poor customer service that damages institutional reputation.

Yet not all employees respond to workplace adversity in the same way. Some demonstrate remarkable resilience, maintaining positive attitudes and performance despite challenges, while others become disengaged, dissatisfied, and intent on leaving. Understanding the factors that explain these differential responses is essential for developing interventions that support employee wellbeing and organisational effectiveness.

Career resilience—the capacity to adapt to changing circumstances, bounce back from setbacks, and maintain positive career development—has been identified in international research as a critical personal resource for navigating career challenges (London, 1983; Mishra & McDonald, 2017). Resilient individuals are better able to cope with job insecurity, organisational change, and role ambiguity. However, limited research has examined career resilience within African banking contexts, where cultural values, economic conditions, and organisational dynamics may shape resilience in distinctive ways.

Work ethic, rooted in cultural values about the importance of hard work, diligence, and personal responsibility, represents another potential resource for employees navigating adversity (Miller et al., 2002). In Ghanaian cultural contexts, where values of industriousness and perseverance are emphasised, employees with strong work ethic may be more likely to persist through difficulties and maintain positive attitudes. However, the interplay between work ethic and career resilience in shaping employee outcomes has received minimal empirical attention.

3. Purpose of the Study

The purpose of this study is to examine the relationships between career resilience, work ethic, and employee outcomes among professionals in Ghana's banking industry, with the aim of understanding how personal resources and cultural values shape job satisfaction, organisational commitment, and turnover intentions in a context of industry transformation.

4. Objectives of the Study

4.1 General Objective

The general objective of the study is to investigate the relationships between career resilience, work ethic, and employee outcomes among professionals in Ghana's banking industry.

4.2 Specific Objectives

The specific objectives of the study are to:

- Assess the level of career resilience among banking professionals in Ghana.
- Examine the influence of career resilience on job satisfaction among banking professionals.
- Investigate the influence of career resilience on organisational commitment among banking professionals.
- Determine the influence of career resilience on turnover intentions among banking professionals.
- Assess the level of work ethic among banking professionals in Ghana.
- Examine the moderating role of work ethic in the relationship between career resilience and job satisfaction.

5. Theoretical Literature

Theoretical perspectives provide an essential framework for understanding the relationships between career resilience, work ethic, and employee outcomes among professionals in Ghana's banking industry. Given the study's focus on personal resources, cultural values, and workplace attitudes, this analysis draws on Conservation of Resources Theory, Social Cognitive Career Theory, and the Theory of Planned Behaviour. These frameworks collectively illuminate how individuals navigate career challenges, sustain motivation, and form attitudes toward their work and organisations.

5.1 Conservation of Resources Theory

Conservation of Resources (COR) Theory, developed by Hobfoll (1989, 2001), provides a comprehensive framework for understanding how individuals acquire, protect, and utilise resources to cope with stress and adversity. The theory's central tenet is that individuals strive to obtain, retain, foster, and protect resources that they value. Resources may include objects (material possessions), conditions (marriage, tenure), personal characteristics (self-esteem, optimism), and energies (time, knowledge). Stress occurs when resources are threatened, lost, or when individuals fail to gain resources after significant investment.

COR Theory posits several key principles relevant to career resilience and employee outcomes. First, resource loss is disproportionately more salient than resource gain—meaning that losses have greater psychological impact than equivalent gains. In the context of Ghana's banking industry, employees facing job insecurity, organisational restructuring, or role changes experience resource loss that may trigger stress responses and negative outcomes.

Second, individuals must invest resources to protect against resource loss, recover from losses, and gain new resources. Career resilience can be understood as a personal resource that enables individuals to invest other resources effectively. Resilient individuals are better able to mobilise coping strategies, seek social support, and identify opportunities for resource gain even in challenging circumstances.

Third, resource caravans refer to the tendency for resources to accumulate and travel together. Individuals with strong personal resources, such as career resilience, are better positioned to acquire additional resources, creating upward spirals of positive adaptation. Conversely, those with limited resources may experience loss spirals, where initial losses lead to further depletion.

Applying COR Theory to this study, career resilience represents a key personal resource that enables banking professionals to navigate industry turbulence. Employees with high career resilience should be better equipped to cope with job insecurity, organisational change, and role ambiguity, thereby protecting against resource loss and maintaining positive outcomes. Career resilience may facilitate investment of effort, engagement, and positive attitudes that lead to job satisfaction and organisational commitment while reducing turnover intentions.

5.2 Social Cognitive Career Theory

Social Cognitive Career Theory (SCCT), developed by Lent, Brown, and Hackett (1994, 2002), extends Bandura's (1986) social cognitive theory to the domain of career development. SCCT emphasises the interplay between person variables (including cognitive-person factors), environmental factors, and behavioural factors in shaping career-related choices, performance, and wellbeing. Three core cognitive-person variables are central to SCCT: self-efficacy beliefs, outcome expectations, and personal goals. Self-efficacy refers to individuals' beliefs about their capabilities to organise and execute courses of action required to attain designated outcomes. Outcome expectations are beliefs about the consequences or outcomes of performing particular behaviours. Personal goals refer to intentions to engage in particular activities or to attain certain levels of performance.

SCCT proposes that these cognitive-person variables interact with environmental factors (supports, barriers, opportunities) to shape career outcomes. When individuals encounter barriers or challenges, those with strong self-efficacy and positive outcome expectations are more likely to persist, adapt, and maintain progress toward their goals.

Career resilience aligns closely with SCCT's emphasis on adaptive career behaviours. Resilient individuals are likely to possess strong self-efficacy beliefs about their ability to navigate career challenges. They maintain positive outcome expectations, believing that their efforts will lead to desirable outcomes even in difficult circumstances. They set and pursue personal goals that sustain motivation and direction.

6. Empirical Literature

Empirical research on career resilience, work ethic, and employee outcomes has evolved significantly over recent decades, with studies examining these constructs across various occupational and cultural contexts. This section reviews empirical literature on career resilience, work ethic, and their relationships with job satisfaction, organisational commitment, and turnover intentions, with attention to global research and the limited African and Ghanaian scholarship.

6.1 Career Resilience: Conceptualisation and Measurement

The concept of career resilience originated in London's (1983) work on career motivation, which identified career resilience as one of three domains of career motivation alongside career identity and career insight. London defined career resilience as the ability to adapt to changing circumstances and bounce back from problems and setbacks in one's career. Resilient individuals demonstrate willingness to take risks, seek feedback, and persist despite obstacles.

Subsequent research has refined and expanded the conceptualisation of career resilience. Noe et al. (1990) developed a measure of career resilience that included dimensions such as belief in oneself, need for achievement, and willingness to take risks. Fogarty et al. (1999) conceptualised career resilience as comprising adaptability, self-confidence, and willingness to relocate or retrain.

More recent scholarship has positioned career resilience within broader frameworks of career adaptability and employability. Savickas (2005) identified adaptability—concern, control, curiosity, and confidence—as central to career construction in contemporary labour markets. Fugate et al. (2004) conceptualised employability as a psycho-social construct encompassing career identity, personal adaptability, and social and human capital. Career resilience is understood as a key component of adaptability, enabling individuals to navigate career transitions and uncertainties.

Research has consistently demonstrated that career resilience is associated with positive career outcomes. Studies have found that resilient individuals report higher career satisfaction, greater career success, and better psychological wellbeing (Lyons et al., 2015; Mishra & McDonald, 2017). Resilience has been shown to buffer the negative effects of job insecurity, organisational change, and career shocks.

In African contexts, research on career resilience remains limited. Coetzee et al. (2020) studied career resilience among South African employees, finding that resilience was positively associated with employability and career wellbeing. Studies in Nigeria have examined resilience among bank employees, linking it to reduced stress and better coping with organisational change (Adebayo & Ogunleye, 2019). However, no known studies have systematically examined career resilience among banking professionals in Ghana.

6.2 Work Ethic: Conceptualisation and Measurement

Work ethic refers to a set of beliefs and attitudes reflecting the moral importance of work, including values such as hard work, diligence, perseverance, and personal responsibility (Miller et al., 2002). The concept has deep historical roots, often associated with Weber's (1905/1958) analysis of the Protestant work ethic and its role in capitalist development. However, work ethic is not unique to Western religious traditions; diverse cultures emphasise values of industriousness and commitment to work.

The Multidimensional Work Ethic Profile (MWEP) developed by Miller et al. (2002) identifies seven dimensions of work ethic: self-reliance, morality/ethics, leisure, hard work, centrality of work, wasted time, and delay of gratification. Research using the MWEP has demonstrated that work ethic varies across cultures and predicts work-related attitudes and behaviours.

6.3 Career Resilience and Job Satisfaction

Job satisfaction, defined as a pleasurable or positive emotional state resulting from appraisal of one's job or job experiences (Locke, 1976), has been extensively studied as an outcome of personal and organisational factors. Research examining the relationship between career resilience and job satisfaction has generally found positive associations.

Lyons et al. (2015) studied career resilience among Canadian workers and found that resilient individuals reported higher job satisfaction, even when controlling for demographic and organisational factors. The authors suggested that resilient employees are better able to find meaning and satisfaction in their work despite challenges, and they may proactively shape their jobs to enhance satisfaction.

Mishra and McDonald (2017) examined career resilience among mid-career professionals, finding that resilience predicted job satisfaction through enhanced coping with career barriers. Resilient individuals were more likely to view obstacles as surmountable and to maintain positive attitudes toward their work.

In banking contexts, studies have found that resilient employees report higher satisfaction despite industry pressures. A study of Indian bank employees found that resilience moderated the relationship between role stress and job satisfaction, such that resilient employees maintained satisfaction even under high stress (Sharma & Sharma, 2017).

In African banking contexts, Adebayo and Ogunleye (2019) found that resilience among Nigerian bank employees was positively associated with job satisfaction and negatively associated with turnover intentions. However, the authors noted that cultural factors, including collectivist values, may shape how resilience operates.

6.4 Career Resilience and Organisational Commitment

Organisational commitment, defined as the psychological bond linking employees to their organisations (Mowday et al., 1979), has been conceptualised as comprising affective commitment (emotional attachment), continuance commitment (perceived costs of leaving), and normative commitment (obligation to remain). Research has examined how personal resources, including resilience, influence these forms of commitment.

Studies have generally found positive associations between career resilience and affective commitment. Resilient employees, who are better able to adapt to organisational changes and cope with challenges, may develop stronger emotional attachment to organisations that support their development. Conversely, resilient individuals who perceive that their organisations do not value their contributions may be more likely to disengage.

Youssef and Luthans (2007) found that psychological capital, which includes resilience, predicted commitment among employees in various industries. The authors suggested that resilient employees invest more fully in their work and organisations because they have confidence in their ability to navigate challenges.

In banking contexts, research has shown that organisational change can threaten commitment, but resilient employees maintain attachment through adaptive coping. A study of Australian bank employees undergoing restructuring found that resilience predicted continued commitment despite uncertainty (Bardoel et al., 2014).

In Ghana, research on commitment in the banking sector has primarily focused on organisational factors such as leadership, rewards, and working conditions. Asiamah et al. (2019) found that perceived organisational support predicted commitment among Ghanaian bank employees. However, the role of personal resources like resilience in shaping commitment has received limited attention.

6.5 Career Resilience and Turnover Intentions

Turnover intentions, or employees' conscious desire to leave their organisations, represent a critical outcome for organisations due to their strong relationship with actual turnover and associated costs (Griffeth et al., 2000). Research has consistently found negative associations between career resilience and turnover intentions.

Resilient employees, who possess confidence in their ability to navigate career challenges, may be less likely to view organisational difficulties as reasons to leave. They may perceive greater options within their current organisations or believe they can weather difficult periods. However, resilience could also increase turnover if resilient individuals have strong confidence in their employability and perceive better opportunities elsewhere.

Avey et al. (2009) found that psychological capital, including resilience, predicted lower turnover intentions among employees across multiple samples. The authors suggested that resilient employees experience less stress and greater wellbeing, reducing the desire to escape through turnover.

In banking contexts, high turnover has been a persistent challenge, particularly during periods of industry transformation. Studies have found that job insecurity, role stress, and organisational change predict turnover intentions among bank employees (Chen et al., 2011). Resilience has been shown to buffer these effects, reducing the likelihood that employees will intend to leave.

In Ghana, turnover among banking professionals increased significantly during the financial sector cleanup, as employees faced uncertainty and opportunities in emerging fintech companies (PricewaterhouseCoopers, 2020). Understanding the factors that influence turnover intentions in this context is critically important for retention strategies.

7. Methodology

7.1 Research Design

This study adopted a quantitative cross-sectional survey design to examine the relationships between career resilience, work ethic, and employee outcomes among professionals in Ghana's banking industry. The quantitative approach was appropriate for this study because it enabled the measurement of variables, testing of hypothesized relationships, and statistical generalization of findings from the sample to the broader population of banking professionals (Creswell & Creswell, 2018). The cross-sectional design, in which data were collected at a single point in time, was suitable for examining the relationships between variables as they exist in the contemporary banking industry context. This design allowed for efficient data collection from a relatively large sample and provided a snapshot of the current state of career resilience, work ethic, and employee outcomes among Ghanaian banking professionals.

7.2 Research Approach

The study was guided by a positivist research philosophy, which assumes that social phenomena can be measured objectively and that relationships between variables can be identified through empirical investigation (Saunders et al., 2019). This approach was appropriate given the study's aim to test theoretical propositions derived from Conservation of Resources Theory, Social Cognitive Career Theory, and the Theory of Planned Behaviour. The study employed a deductive approach, moving from theoretical frameworks to hypothesis testing through statistical analysis of quantitative data.

7.3 Study Setting

The study was conducted in the Ghanaian banking industry, focusing on commercial banks operating within the Greater Accra Region and Ashanti Region. These regions were selected because they host the headquarters and major branches of the majority of commercial banks operating in Ghana. Accra, as the capital city, houses the corporate offices of most banks, while Kumasi, as the second-largest city, represents a significant banking hub with numerous branches and regional offices. The banking industry in Ghana comprises universal banks, savings and loans companies, and rural banks, but this study focused on employees of licensed commercial banks, which form the core of the formal banking sector.

The choice of the banking industry was informed by the significant transformation the sector has undergone in recent years, including the financial sector cleanup, regulatory reforms, mergers and acquisitions, and technological disruption. These changes have created an environment of heightened job insecurity, role ambiguity, and career uncertainty, making it an ideal context for studying career resilience and its effects on employee outcomes.

7.4 Study Population

The target population for this study comprised all employees of licensed commercial banks in Ghana. This included staff at various levels—junior staff, supervisory staff, and management—working in different functional areas such as retail banking, corporate banking, operations, risk management, finance, human resources, and information technology. Both permanent and contract staff were included, provided they had been employed by their current bank for at least six months, ensuring sufficient exposure to the organisational context.

According to the Bank of Ghana (2023), there were 23 licensed commercial banks operating in Ghana at the time of the study, employing approximately 25,000 people across the country. This population provided an adequate sampling frame from which to draw a representative sample for the study.

7.5 Sampling Technique

The study employed a multi-stage sampling technique to select participants. In the first stage, stratified sampling was used to select banks from the list of licensed commercial banks. Banks were stratified based on ownership structure (indigenous Ghanaian banks, foreign-owned banks, and pan-African banks) and size (large, medium, and small based on asset base and branch network). This stratification ensured that the sample included banks with diverse characteristics, enhancing the representativeness of the findings.

In the second stage, purposive sampling was used to select branches and departments within the selected banks. Branches were selected from both urban and peri-urban locations to capture geographic diversity. Within each selected bank and branch, departments were identified to ensure coverage of various functional areas.

In the third stage, convenience sampling was employed to select individual participants within the selected branches and departments. Human resource managers of the selected banks were contacted to facilitate access to employees. Questionnaires were distributed to employees who were available and willing to participate during the data collection period. This approach,

while not purely random, was practical given the challenges of accessing a comprehensive employee list and the busy schedules of banking professionals.

7.6 Sample Size and Justification

The sample size for this study was determined using guidelines for structural equation modelling and multiple regression analysis. Following recommendations by Hair et al. (2019), a minimum sample of 10 observations per indicator variable is generally acceptable, with 15–20 observations per indicator preferred for more robust analysis. Given that the study involved approximately 30 indicator variables across the measurement scales, a minimum sample of 300 respondents was targeted.

Additionally, the sample size was informed by Krejcie and Morgan's (1970) table for determining sample size from a given population. For a population of approximately 25,000 banking employees, a sample of 379 respondents would provide a 95% confidence level with a 5% margin of error. To account for potential non-response and incomplete questionnaires, the study targeted 450 respondents.

A total of 450 questionnaires were distributed across the selected banks. After data cleaning, 387 valid questionnaires were retained for analysis, representing a response rate of 86%. This sample size exceeded the minimum requirements for the planned statistical analyses.

7.7 Data Collection Method

Data were collected using a structured, self-administered questionnaire. The questionnaire method was appropriate for this study because it allowed for efficient collection of data from a large sample, ensured consistency in the questions asked, and facilitated quantitative analysis (Saunders et al., 2019). The questionnaire was designed to be completed in approximately 15–20 minutes, minimizing disruption to employees' work schedules.

Questionnaires were distributed in both hard copy and electronic formats. Hard copies were delivered to bank branches and collected at agreed-upon times, usually one to two weeks after distribution. Electronic versions were created using Google Forms and distributed via email and professional networking platforms such as LinkedIn, with links shared through banking industry professional groups. This mixed-mode approach enhanced response rates and accommodated participants' preferences.

Data collection was conducted over a period of eight weeks, from January to March 2024. This period avoided major holiday seasons and end-of-year reporting pressures, when banking employees are typically busier and less likely to participate in surveys.

7.8 Data Collection Instrument

The primary data collection instrument was a structured questionnaire comprising five sections, with items adapted from validated scales in the existing literature. The questionnaire employed a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) for all construct items, unless otherwise specified.

Section A: Demographic Information

This section collected demographic data including gender, age, educational level, marital status, job level, tenure in current organisation, and total years of banking experience. These variables were used for descriptive purposes and to examine demographic variations in the study constructs.

Section B: Career Resilience

Career resilience was measured using the Career Resilience Scale adapted from London (1983) and Noe et al. (1990), with modifications based on more recent research by Lyons et al. (2015). The scale consisted of 12 items measuring three dimensions: adaptability (4 items), self-confidence (4 items), and risk-taking orientation (4 items). Sample items included: "I am able to adapt to changing circumstances in my career," "I am confident in my ability to handle unexpected career challenges," and "I am willing to take calculated risks to advance my career."

Section C: Work Ethic

Work ethic was measured using an adapted version of the Multidimensional Work Ethic Profile (MWEP) developed by Miller et al. (2002). Given the Ghanaian cultural context, items were reviewed to ensure cultural appropriateness. The scale consisted of 15 items measuring five dimensions: hard work (3 items), centrality of work (3 items), wasted time (3 items), delay of gratification (3 items), and self-reliance (3 items). Sample items included: "I believe in working hard even when I don't feel like it," "Work should be a central part of life," and "I feel guilty when I waste time at work."

Section D: Employee Outcomes

Employee outcomes were measured using three separate scales:

Job Satisfaction was measured using the Minnesota Satisfaction Questionnaire (MSQ) short form (Weiss et al., 1967), adapted for the Ghanaian banking context. The scale consisted of 6 items measuring intrinsic and extrinsic satisfaction. Sample items included: "I am satisfied with my job overall" and "I am satisfied with the opportunities for advancement in this organisation."

Organisational Commitment was measured using the Affective Commitment Scale from Meyer and Allen's (1997) three-component model. The scale consisted of 6 items measuring emotional attachment to the organisation. Sample items included: "I would be very happy to spend the rest of my career with this organisation" and "I feel a strong sense of belonging to this organisation."

Turnover Intentions were measured using a 4-item scale adapted from Mobley et al. (1978). Sample items included: "I often think about leaving my current job" and "I will probably look for a new job in the next year."

Section E: Control Variables

Additional questions were included to measure potential control variables such as perceived job insecurity, organisational support, and work-life balance, which might influence employee outcomes independently of career resilience and work ethic.

7.9 Validity and Reliability of Instrument

Content Validity: To ensure content validity, the questionnaire items were reviewed by a panel of three experts: two academic researchers specialising in organisational behaviour and one human resource practitioner from the banking industry. The experts assessed the relevance, clarity, and comprehensiveness of the items in relation to the construct definitions. Based on their feedback, minor modifications were made to wording and item sequencing.

Construct Validity: Construct validity was assessed through confirmatory factor analysis (CFA) using AMOS software. The measurement model was tested to ensure that the items loaded significantly onto their intended latent constructs and that the constructs were distinct from one another. Model fit indices, including Chi-square/df ratio, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA), were examined to evaluate model fit.

Reliability: Internal consistency reliability was assessed using Cronbach's alpha coefficient. A minimum threshold of 0.70 was considered acceptable for each scale (Nunnally & Bernstein, 1994). The reliability coefficients for all scales exceeded this threshold, as shown in Table 1.

Table 1: Reliability Coefficients of Study Scales

Scale	Number of Items	Cronbach's Alpha
Career Resilience	12	0.87
Work Ethic	15	0.84
Job Satisfaction	6	0.82
Organisational Commitment	6	0.85
Turnover Intentions	4	0.88

7.10 Data Analysis Procedure

Data analysis was conducted using SPSS version 26 and AMOS version 26. The analysis proceeded in several stages:

Descriptive Statistics: Frequencies, percentages, means, and standard deviations were computed to describe the demographic characteristics of the sample and the levels of career resilience, work ethic, and employee outcomes among respondents.

Preliminary Analyses: Data were screened for missing values, outliers, and violations of normality assumptions. Missing data were handled using listwise deletion, as the proportion of missing data was minimal (<2%). Normality was assessed through skewness and kurtosis statistics, with values within ± 2 considered acceptable (George & Mallery, 2010).

Correlation Analysis: Pearson product-moment correlation coefficients were computed to examine the bivariate relationships between career resilience, work ethic, and employee outcomes.

Hypothesis Testing: Multiple regression analysis was used to test the direct relationships between career resilience and employee outcomes (job satisfaction, organisational commitment, turnover intentions). Hierarchical multiple regression was employed to test the moderating role of work ethic in these relationships. In the hierarchical regression, control variables were entered in Step 1, career resilience and work ethic were entered in Step 2, and the interaction term (career resilience \times work ethic) was entered in Step 3. Significant changes in R^2 and significant regression coefficients for the interaction term were interpreted as evidence of moderation (Aiken & West, 1991).

Demographic Differences: Independent samples t-tests and one-way ANOVA were used to examine differences in career resilience, work ethic, and employee outcomes based on demographic characteristics (gender, age, tenure, educational level).

Statistical Significance: All statistical tests were conducted at the 95% confidence level, with p-values < 0.05 considered statistically significant.

7.11 Ethical Considerations

Ethical approval for the study was obtained from the relevant institutional review board prior to data collection. Several ethical principles guided the conduct of the study:

Informed Consent: Participants were provided with detailed information about the purpose of the study, the voluntary nature of participation, and their right to withdraw at any time without penalty. Written informed consent was obtained from all participants before they completed the questionnaire.

Confidentiality and Anonymity: Participants were assured that their responses would be kept strictly confidential and that no identifying information would be included in the dataset or in any reports arising from the study. Questionnaires were completed anonymously, and data were reported in aggregate form only.

Voluntary Participation: Participation was entirely voluntary, and no coercion or undue influence was used to encourage participation. Participants were informed that their decision to participate or not would have no impact on their employment status or relationship with their organisation.

Organisational Consent: Permission was obtained from the human resource departments of participating banks before approaching their employees. Organisations were assured that the study was for academic purposes only and that individual employee responses would not be shared with management.

Data Security: All data were stored securely on password-protected computers accessible only to the researcher. Electronic data were encrypted, and hard copy questionnaires were kept in locked cabinets.

Debriefing: Participants who expressed interest were provided with a summary of the research findings upon completion of the study.

8. Results

This section presents the findings of the study based on data collected from 387 banking professionals in Ghana. The results are presented in four main subsections: demographic characteristics of respondents, descriptive statistics of study variables, correlation analysis, and hypothesis testing including regression analyses for direct effects and moderation effects.

The sample was relatively balanced in terms of gender, with 53.7% male and 46.3% female respondents. The majority of respondents (40.8%) were in the 30–39 years age bracket, followed by those aged 20–29 years (28.9%), indicating a relatively young workforce, which is characteristic of Ghana's banking industry. In terms of educational attainment, most respondents held a Bachelor's degree (56.3%), followed by Master's degree holders (25.1%), reflecting the industry's emphasis on tertiary education. Regarding job level, 40.3% were junior staff, 36.7% were supervisory staff, and 23.0% were in management positions. The tenure distribution showed that 36.7% had been with their current organisation for 2–5 years, while 22.5% had less than two years' tenure. Total banking experience was relatively evenly distributed, with the largest groups having 2–5 years (32.6%) and 6–10 years (34.1%) of experience.

8.2 Descriptive Statistics of Study Variables

Table 3 presents the means, standard deviations, and inter-correlations among the study variables.

Table 3: Descriptive Statistics and Correlations (N = 387)

Variable	Mean	SD	1	2	3	4	5
1. Career Resilience	3.82	0.61	1				
2. Work Ethic	4.21	0.48	0.42**	1			
3. Job Satisfaction	3.64	0.73	0.51**	0.38**	1		
4. Organisational Commitment	3.58	0.79	0.48**	0.44**	0.61**	1	
5. Turnover Intentions	2.61	0.92	-0.44**	-0.35**	-0.57**	-0.63**	1

Note: **p < 0.01 (2-tailed). All variables measured on a 5-point scale.*

The mean scores indicate that banking professionals in Ghana reported relatively high levels of career resilience (M = 3.82, SD = 0.61) and very high levels of work ethic (M = 4.21, SD = 0.48). Job satisfaction (M = 3.64, SD = 0.73) and organisational commitment (M = 3.58, SD = 0.79) were moderately high, while turnover intentions were relatively low (M = 2.61, SD = 0.92), suggesting that most employees intended to remain with their current organisations.

8.3 Correlation Analysis

The correlation matrix in Table 3 reveals several significant relationships. Career resilience was positively correlated with job satisfaction (r = 0.51, p < 0.01) and organisational commitment (r = 0.48, p < 0.01), and negatively correlated with turnover intentions (r = -0.44, p < 0.01). These correlations provide initial support for the hypothesized relationships between career resilience and employee outcomes.

Work ethic was also positively correlated with job satisfaction (r = 0.38, p < 0.01) and organisational commitment (r = 0.44, p < 0.01), and negatively correlated with turnover intentions (r = -0.35, p < 0.01). Additionally, career resilience and work ethic were positively correlated (r = 0.42, p < 0.01), indicating that employees with higher career resilience also tended to report stronger work ethic.

The correlations among the outcome variables were in the expected directions: job satisfaction was positively correlated with organisational commitment (r = 0.61, p < 0.01) and negatively correlated with turnover intentions (r = -0.57, p < 0.01). Organisational commitment was strongly negatively correlated with turnover intentions (r = -0.63, p < 0.01).

8.4 Test of Hypotheses: Direct Effects

Hierarchical multiple regression analysis was conducted to test the direct effects of career resilience on employee outcomes, after controlling for demographic variables. Table 4 presents the results of the regression analyses.

Table 4: Hierarchical Regression Results for Direct Effects of Career Resilience on Employee Outcomes

Variable	Job Satisfaction	Organisational Commitment	Turnover Intentions			
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Step 1: Controls						
Gender	0.04	0.03	-0.02	-0.03	0.06	0.05
Age	0.08	0.05	0.11*	0.08	-0.09	-0.06
Education	-0.03	-0.02	0.01	0.02	0.04	0.03
Tenure	0.12*	0.09	0.14*	0.11*	-0.13*	-0.10
Job Level	0.09	0.06	0.10	0.07	-0.08	-0.05
Step 2: Main Effect						
Career Resilience		0.48**		0.45**		-0.41**
Model Statistics						
R ²	0.06	0.29	0.07	0.27	0.05	0.22
Adjusted R ²	0.05	0.28	0.06	0.26	0.04	0.21
ΔR ²		0.23**		0.20**		0.17**
F	2.84*	24.16**	3.21**	21.83**	2.41*	16.94**

Note: *p < 0.05, **p < 0.01. Standardized regression coefficients (β) are reported.

Career Resilience and Job Satisfaction: After controlling for demographic variables, career resilience made a significant positive contribution to job satisfaction ($\beta = 0.48, p < 0.01$), explaining an additional 23% of the variance in job satisfaction ($\Delta R^2 = 0.23, p < 0.01$). The full model explained 29% of the variance in job satisfaction ($R^2 = 0.29, F = 24.16, p < 0.01$). These results support the hypothesis that career resilience positively influences job satisfaction.

Career Resilience and Organisational Commitment: Career resilience also significantly predicted organisational commitment ($\beta = 0.45, p < 0.01$), explaining an additional 20% of the variance beyond demographic controls ($\Delta R^2 = 0.20, p < 0.01$). The full model explained 27% of the variance in organisational commitment ($R^2 = 0.27, F = 21.83, p < 0.01$). These results support the hypothesis that career resilience positively influences organisational commitment.

Career Resilience and Turnover Intentions: Career resilience significantly negatively predicted turnover intentions ($\beta = -0.41, p < 0.01$), explaining an additional 17% of the variance ($\Delta R^2 = 0.17, p < 0.01$). The full model explained 22% of the variance in turnover intentions ($R^2 = 0.22, F = 16.94, p < 0.01$). These results support the hypothesis that career resilience negatively influences turnover intentions.

Among the control variables, tenure showed some significant effects in the initial models, but these effects were reduced when career resilience was entered, suggesting that career resilience partially mediates or accounts for some of the effects of tenure on outcomes.

8.5 Test of Hypotheses: Moderating Role of Work Ethic

Hierarchical multiple regression analysis was conducted to test the moderating role of work ethic in the relationships between career resilience and employee outcomes. Following Aiken and West's (1991) recommendations, career resilience and work ethic were mean-centred before creating the interaction terms to reduce multicollinearity. Table 5 presents the results.

Table 5: Hierarchical Regression Results for the Moderating Role of Work Ethic

Variable	Job Satisfaction			Organisational Commitment			Turnover Intentions		
	Step 1	Step 2	Step 3	Step 1	Step 2	Step 3	Step 1	Step 2	Step 3
Step 1: Controls									
Gender	0.04	0.03	0.03	-0.02	-0.03	-0.03	0.06	0.05	0.05
Age	0.08	0.04	0.04	0.11*	0.07	0.07	-0.09	-0.05	-0.05
Education	-0.03	-0.02	-0.02	0.01	0.02	0.02	0.04	0.03	0.03
Tenure	0.12*	0.08	0.08	0.14*	0.10	0.10	-0.13*	-0.09	-0.09
Job Level	0.09	0.05	0.05	0.10	0.06	0.06	-0.08	-0.04	-0.04
Step 2: Main Effects									
Career Resilience (CR)		0.42**	0.41**		0.38**	0.37**		-0.36**	-0.35**
Work Ethic (WE)		0.22**	0.21**		0.28**	0.27**		-0.19**	-0.18**
Step 3: Interaction									
CR × WE			0.15**			0.13*			-0.12*
Model Statistics									
R ²	0.06	0.34	0.36	0.07	0.33	0.35	0.05	0.26	0.27
Adjusted R ²	0.05	0.33	0.35	0.06	0.32	0.34	0.04	0.25	0.26
ΔR ²		0.28**	0.02**		0.26**	0.02*		0.21**	0.01*
F	2.84*	25.67**	24.18**	3.21**	23.94**	22.56**	2.41*	17.83**	16.71**

Note: *p < 0.05, **p < 0.01. Standardized regression coefficients (β) are reported.

Moderation of Job Satisfaction: In Step 2, both career resilience ($\beta = 0.42, p < 0.01$) and work ethic ($\beta = 0.22, p < 0.01$) significantly predicted job satisfaction. In Step 3, the interaction term (CR × WE) was significant ($\beta = 0.15, p < 0.01$) and explained an additional 2% of the variance in job satisfaction ($\Delta R^2 = 0.02, p < 0.01$). This indicates that work ethic moderates the relationship between career resilience and job satisfaction.

To interpret the nature of the moderation, simple slopes analysis was conducted at high (+1 SD) and low (-1 SD) levels of work ethic. The analysis revealed that the positive relationship between career resilience and job satisfaction was stronger for employees with high work ethic ($\beta = 0.56, p < 0.01$) compared to those with low work ethic ($\beta = 0.26, p < 0.05$). This suggests that work ethic amplifies the beneficial effects of career resilience on job satisfaction.

Moderation of Organisational Commitment: For organisational commitment, both career resilience ($\beta = 0.38, p < 0.01$) and work ethic ($\beta = 0.28, p < 0.01$) were significant predictors in Step 2. The interaction term was significant in Step 3 ($\beta = 0.13, p < 0.05$), explaining an additional 2% of the variance ($\Delta R^2 = 0.02, p < 0.05$). Simple slopes analysis showed that the relationship between career resilience and organisational commitment was stronger for employees with high work ethic ($\beta = 0.51, p < 0.01$) than for those with low work ethic ($\beta = 0.23, p < 0.05$). Thus, work ethic moderates the relationship between career resilience and organisational commitment, with the positive effect amplified for those with stronger work ethic.

Moderation of Turnover Intentions: For turnover intentions, both career resilience ($\beta = -0.36, p < 0.01$) and work ethic ($\beta = -0.19, p < 0.01$) significantly predicted the outcome in Step 2. The interaction term was significant in Step 3 ($\beta = -0.12, p < 0.05$), explaining an additional 1% of the variance ($\Delta R^2 = 0.01, p < 0.05$). Simple slopes analysis revealed that the negative relationship between career resilience and turnover intentions was stronger for employees with high work ethic ($\beta = -0.48, p < 0.01$) than for those with low work ethic ($\beta = -0.24, p < 0.05$). This indicates that work ethic strengthens the protective effect of career resilience against turnover intentions.

8.6 Demographic Differences

Independent samples t-tests and one-way ANOVA were conducted to examine demographic differences in career resilience, work ethic, and employee outcomes.

Gender Differences: Independent samples t-tests revealed no significant gender differences in career resilience ($t = 1.24, p > 0.05$), work ethic ($t = 0.98, p > 0.05$), job satisfaction ($t = 0.76, p > 0.05$), organisational commitment ($t = 1.08, p > 0.05$), or turnover intentions ($t = -1.32, p > 0.05$). Male and female banking professionals reported similar levels on all study variables.

Age Differences: One-way ANOVA revealed significant age differences in career resilience ($F = 4.28, p < 0.01$) and work ethic ($F = 3.76, p < 0.05$). Post-hoc tests using Tukey's HSD indicated that employees aged 40 years and above reported significantly higher career resilience than those aged 20–29 years. For work ethic, employees aged 50 years and above scored higher than those in the youngest age group. No significant age differences were found for job satisfaction, organisational commitment, or turnover intentions.

Tenure Differences: Significant differences were found based on organisational tenure for career resilience ($F = 5.12, p < 0.01$) and organisational commitment ($F = 4.63, p < 0.01$). Employees with more than 10 years of tenure reported higher career resilience and organisational commitment than those with less than 2 years of tenure. No significant tenure differences were found for work ethic, job satisfaction, or turnover intentions.

Educational Level Differences: No significant differences were found based on educational level for any of the study variables ($p > 0.05$). Banking professionals with Diploma/HND, Bachelor's degrees, and Master's degrees reported similar levels of career resilience, work ethic, and employee outcomes.

Job Level Differences: Significant differences were found for career resilience ($F = 6.84, p < 0.001$) and organisational commitment ($F = 4.92, p < 0.01$). Management-level employees reported higher career resilience than junior staff, and also higher organisational commitment. No significant differences were found for work ethic, job satisfaction, or turnover intentions across job levels.

9.4 Career Resilience and Turnover Intentions

The negative relationship between career resilience and turnover intentions ($\beta = -0.41, p < 0.01$) demonstrates that resilient employees are less likely to consider leaving their organisations. This finding aligns with research showing that psychological capital reduces turnover intentions (Avey et al., 2009).

From a TPB perspective (Ajzen, 2005), career resilience influences turnover intentions through multiple pathways. Resilient employees may hold more positive attitudes toward their current work, perceiving fewer reasons to leave. Their subjective norms may be shaped by resilient role models who demonstrate persistence through challenges. Their perceived behavioural control over career options may be higher, but rather than translating into turnover intentions, this perceived control may enable them to proactively improve their current situations, reducing the desire to leave.

The finding is particularly important in the context of Ghana's banking industry, which experienced significant employee displacement during the financial sector cleanup. Employees who remained may have heightened sensitivity to job insecurity and turnover considerations. Career resilience appears to buffer against these concerns, enabling employees to maintain commitment to their current organisations despite awareness of industry volatility.

9.5 Level of Work Ethic among Banking Professionals

The very high level of work ethic reported by banking professionals ($M = 4.21$ on a 5-point scale) reflects the cultural values of industriousness, diligence, and personal responsibility that characterise Ghanaian society. This finding aligns with Gyekye's (1996) analysis of Akan cultural values, which emphasises the moral significance of work and contribution to community wellbeing.

The high work ethic scores may also reflect the professional norms of the banking industry, which demands reliability, attention to detail, and customer focus. Banks' recruitment processes may select for individuals with strong work ethic, and organisational socialisation reinforces these values. Additionally, in a context of job insecurity following industry reforms, employees may consciously demonstrate strong work ethic as a form of job preservation strategy.

The finding that work ethic was higher among older employees aligns with research suggesting that work-related values strengthen with age and experience (Miller et al., 2002). Older workers have been socialised into work values over longer periods

and may have experienced the consequences of both strong and weak work ethic, reinforcing their commitment to diligence and perseverance.

9.6 Moderating Role of Work Ethic

The significant interaction effects found for all three employee outcomes provide strong evidence that work ethic moderates the relationships between career resilience and employee outcomes. The positive relationships between career resilience and job satisfaction and organisational commitment were stronger for employees with high work ethic, and the negative relationship between career resilience and turnover intentions was also stronger for those with high work ethic.

These findings make an important theoretical contribution by demonstrating that personal resources (career resilience) and cultural values (work ethic) interact to shape outcomes. From a COR Theory perspective, work ethic functions as an additional personal resource that amplifies the effects of resilience. Employees with strong work ethic are more likely to deploy their resilience in service of positive work attitudes and behaviours. Their internalised commitment to hard work and perseverance aligns with and reinforces the adaptive tendencies associated with resilience.

SCCT provides a complementary explanation: work ethic shapes the goals and values that direct the application of self-efficacy. Employees with strong work ethic set higher performance goals, persist longer in pursuing them, and derive greater satisfaction from goal attainment. When combined with the confidence and adaptability of career resilience, this goal-directed persistence produces particularly positive outcomes.

The practical significance of these findings is substantial. They suggest that interventions designed to enhance career resilience may be more effective for employees who already possess strong work ethic, or that work ethic development should accompany resilience training. Organisations may benefit from understanding the cultural values that employees bring to the workplace and leveraging these values in human resource development initiatives.

9.7 Demographic Variations

The demographic findings provide nuanced insights into the distribution of career resilience and work ethic across the banking workforce. The age and tenure differences in career resilience suggest that resilience develops through experience—employees accumulate adaptive capabilities over time as they successfully navigate workplace challenges. This supports SCCT's emphasis on mastery experiences as sources of self-efficacy (Lent et al., 2002).

The job level differences in career resilience and organisational commitment may reflect both selection and socialisation effects. Employees who are promoted to management positions may have demonstrated higher resilience in their careers, and the responsibilities and resources of management roles may further enhance resilience. Higher commitment among managers is consistent with research showing that those in higher positions have greater investment in their organisations.

The absence of educational differences suggests that within the banking industry, where all employees have at least tertiary education, additional qualifications do not confer advantages in terms of resilience or work ethic. This finding may reflect the professional nature of banking work, where on-the-job experience and performance matter more than formal educational credentials beyond a baseline level.

10. Conclusion

This study examined the relationships between career resilience, work ethic, and employee outcomes—specifically job satisfaction, organisational commitment, and turnover intentions—among professionals in Ghana's banking industry. The findings provide robust evidence that career resilience is a significant predictor of positive employee outcomes, and that work ethic moderates these relationships, amplifying the beneficial effects of resilience.

The study demonstrates that banking professionals in Ghana possess relatively high levels of career resilience, which enables them to navigate the significant challenges and transformations characterising the industry. Employees with higher career resilience report greater job satisfaction, stronger organisational commitment, and lower turnover intentions. These relationships hold even after controlling for demographic variables, confirming the independent contribution of career resilience to employee outcomes.

Work ethic emerged as both a direct predictor of positive outcomes and a significant moderator of resilience-outcome relationships. Employees with strong work ethic—who value hard work, diligence, and personal responsibility—not only report better outcomes themselves but also benefit more from career resilience. The interaction effects reveal that resilience and work ethic combine synergistically, with high work ethic amplifying the positive effects of resilience on job satisfaction and organisational commitment, and strengthening its protective effect against turnover intentions.

The study contributes to theoretical understanding by integrating Conservation of Resources Theory, Social Cognitive Career Theory, and the Theory of Planned Behaviour within the Ghanaian banking context. It demonstrates that these Western-developed theories have applicability in African settings while also revealing culturally specific dynamics—particularly the high levels of work ethic rooted in Ghanaian cultural values and their role in shaping workplace attitudes.

11. Recommendations

Based on the findings of this study, the following recommendations are proposed for banking organisations, human resource practitioners, policymakers, and future researchers:

Develop Resilience Training Programmes: Banking organisations should invest in developing and implementing resilience training programmes for employees at all levels. These programmes should focus on enhancing adaptive capabilities, coping strategies, and cognitive flexibility. Training content could include stress management techniques, problem-solving skills,

optimistic thinking patterns, and strategies for navigating organisational change. Given that resilience was lower among younger and less tenured employees, targeted interventions for new and junior staff would be particularly beneficial.

Integrate Resilience into Leadership Development: The finding that management-level employees reported higher resilience suggests that resilience is developed through experience and may be enhanced through leadership development initiatives. Organisations should integrate resilience-building components into their leadership development programmes, preparing future managers to navigate the inevitable challenges of banking industry careers.

Leverage Work Ethic in Organisational Culture: The very high levels of work ethic among banking professionals represent a significant organisational asset. Banks should actively acknowledge, celebrate, and leverage this cultural value in organisational communications, performance management, and reward systems. Recognising employees who exemplify strong work ethic reinforces these values and encourages their continuation.

Create Supportive Work Environments: While personal resources like resilience and work ethic are important, they must be supported by organisational conditions that enable positive outcomes. Banks should ensure that workloads are manageable, that employees have access to necessary resources, and that supportive supervision is provided. Job design should incorporate autonomy, variety, and feedback to enhance satisfaction and commitment.

Enhance Career Development Opportunities: The relationships between resilience and positive outcomes suggest that employees who see pathways for growth within their organisations develop stronger attachment. Banks should provide clear career development frameworks, mentoring programmes, and opportunities for skill development that enable employees to envision and pursue meaningful careers within the organisation.

Address Turnover Risk Factors: While turnover intentions were relatively low overall, the significant variance explained by career resilience indicates that employees with lower resilience are at greater risk of considering leaving. Banks should identify employees with lower resilience through assessments or manager observations and provide additional support, coaching, or development opportunities to address their needs.

Incorporate Resilience Assessment in Recruitment: Given the importance of career resilience for positive employee outcomes, organisations should consider including resilience assessment in their recruitment and selection processes. Structured interviews, situational judgement tests, or validated psychometric instruments could help identify candidates with adaptive capabilities suited to the demanding banking environment.

Design Work Ethic-Conscious Performance Management: Performance management systems should recognise and reward not only outcomes but also the demonstration of work ethic values such as diligence, reliability, and commitment. However, care should be taken to ensure that recognition of work ethic does not inadvertently encourage unhealthy overwork or presenteeism.

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