FOSTERING ORGANIZATIONAL GROWTH: THE IMPACT OF CAREER RESILIENCE AND WORK ETHIC ON EMPLOYEE JOB PERFORMANCE

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ABSTRACT

In today's volatile and competitive business environment, organizations continuously seek employees who can not only perform effectively but also adapt to change and demonstrate unwavering commitment. Employee job performance remains the cornerstone of organizational growth, yet it is increasingly influenced by individual attributes that enable workers to navigate professional challenges and maintain productive behavior. Career resilience, the ability to adapt and thrive in the face of workplace adversity, and work ethic, the internalized commitment to diligence and integrity, are two such attributes whose combined influence on performance requires empirical examination. This study investigates the impact of career resilience and work ethic on employee job performance in the Ghanaian banking sector, a context characterized by intense competition and ongoing regulatory reforms. Employing a quantitative correlational design, the study surveys 250 employees from selected commercial banks in the Greater Accra Region. Drawing on Social Cognitive Theory and the Theory of Planned Behavior, the study seeks to determine the extent to which career resilience and work ethic individually and jointly predict job performance. By providing empirically grounded insights into these relationships, the study aims to inform human resource management practices, including recruitment, training, and performance management strategies that can foster organizational growth.

KEYWORDS: *Career resilience, work ethic, job performance, organizational growth, banking sector, Ghana.*

1. INTRODUCTION

The pursuit of organizational growth in contemporary business environments demands more than strategic planning and financial investment; it requires a workforce capable of sustained high performance in the face of constant change. Organizations across industries grapple with challenges ranging from technological disruption and economic uncertainty to evolving customer expectations and intensified competition. In this context, understanding the individual attributes that drive employee job performance has become a critical priority for managers, human resource professionals, and organizational leaders seeking sustainable competitive advantage.

Employee job performance, defined as the behaviors and actions employees engage in that contribute to organizational goals, remains the fundamental building block of organizational effectiveness (Campbell & Wiernik, 2015). When employees perform well, organizations achieve their objectives, satisfy customers, and grow. When performance falters, organizations stagnate or decline. Yet, despite decades of research on performance determinants, organizations continue to struggle with how to identify, develop, and retain employees who will consistently deliver high performance, particularly in demanding work environments.

In the Ghanaian banking sector, the relevance of these attributes is particularly pronounced. The sector has undergone significant transformation over the past decade, including regulatory reforms, consolidation through mergers and acquisitions, and the introduction of new technologies (Amoah & Asiama, 2020). Bank employees face heightened performance expectations, increased scrutiny from regulators, and the constant pressure to adapt to new systems and processes. Job security, once taken for granted, has diminished as underperforming banks have been closed or acquired. In this environment, employees who lack career resilience may become overwhelmed, while those with a weak work ethic may reduce their effort in response to increased demands. Yet despite the intuitive appeal of these relationships, there has been limited empirical research examining how career resilience and work ethic jointly influence employee job performance, particularly in the Ghanaian banking context. Most studies have examined these attributes in isolation or in Western organizational settings, leaving questions about their applicability to Ghanaian cultural and sectoral contexts unanswered. Understanding whether and how these attributes predict performance is essential for developing evidence-based human resource practices that can enhance organizational growth.

This study seeks to address this gap by investigating the impact of career resilience and work ethic on employee job performance in Ghanaian banks. Using a quantitative approach, the study will examine the extent to which these individual attributes predict performance outcomes and explore their relative contributions. The findings will inform recruitment and selection practices, training and development initiatives, and performance management systems designed to foster organizational growth through enhanced employee performance.

2. STATEMENT OF THE PROBLEM

Ghanaian banks face a persistent challenge in achieving and sustaining high levels of employee job performance, yet there is limited understanding of the individual attributes that predict performance in this context, particularly the roles of career resilience and work ethic. Without this understanding, banks cannot effectively select, develop, or manage employees in ways that maximize performance and drive organizational growth.

The banking sector in Ghana has experienced profound changes that have intensified performance demands on employees. Following the financial sector cleanup initiated in 2017, which saw the collapse or acquisition of several banks, the operating environment has become more competitive and regulatory oversight has tightened (Bank of Ghana, 2019). Banks now operate with thinner margins, increased compliance requirements, and heightened expectations for customer service and operational efficiency. For employees, this translates to increased workload, heightened performance monitoring, and reduced job security. In such an environment, the ability to maintain performance despite pressure becomes critical.

Yet not all employees respond to these pressures in the same way. Some employees thrive, maintaining or even improving their performance as demands increase. Others struggle, their performance declining as they experience stress, burnout, or disengagement. What distinguishes these groups? Why do some employees demonstrate resilience while others falter? Why do some maintain diligent effort while others withdraw?

Career resilience may explain some of this variation. Employees who possess the capacity to adapt, recover, and persist in the face of adversity are better equipped to handle the demands of modern banking (Lyons et al., 2015). They view challenges as surmountable, learn from setbacks, and maintain their commitment to organizational goals. Employees lacking this capacity may become overwhelmed, disengaged, or exit the organization altogether.

Work ethic may explain additional variation. Employees who have internalized the value of hard work and take personal pride in their contributions are likely to maintain effort regardless of external circumstances (Pogson et al., 2003). They do not reduce their effort

when supervision is limited or when conditions become difficult; their motivation is internally generated and sustained. Employees with a weaker work ethic may respond to increased demands by doing the minimum necessary to avoid negative consequences.

Despite the potential importance of these attributes, empirical research examining their joint influence on job performance in the Ghanaian banking context is virtually nonexistent. Studies conducted in Western settings have found positive relationships between resilience and performance (Luthans et al., 2007) and between work ethic and performance (Meriac et al., 2010), but the applicability of these findings to Ghana cannot be assumed. Cultural differences in how work is valued, how adversity is interpreted, and how performance is defined may alter these relationships.

3. PURPOSE OF THE STUDY

The purpose of this study is to investigate the impact of career resilience and work ethic on employee job performance in the Ghanaian banking sector, using a quantitative correlational design to examine the relationships among these variables.

4. OBJECTIVES OF THE STUDY

4.1 General Objective

The general objective of the study is to examine the influence of career resilience and work ethic on employee job performance in Ghanaian banks, providing empirical evidence to inform human resource management practices that foster organizational growth.

4.2 Specific Objectives

The specific objectives of the study are to:

- Assess the level of career resilience among employees in Ghanaian banks.
- Examine the level of work ethic among employees in Ghanaian banks.
- Determine the relationship between career resilience and employee job performance.
- Determine the relationship between work ethic and employee job performance.
- Investigate the joint influence of career resilience and work ethic on employee job performance.

5. LITERATURE REVIEW

5.1 Theoretical Review

The investigation of career resilience, work ethic, and employee job performance requires a theoretical framework that can explain how individual attributes translate into behavior and

performance outcomes. This study draws on two complementary theoretical perspectives: Social Cognitive Theory and the Theory of Planned Behavior. These frameworks provide complementary lenses for understanding the mechanisms through which internal characteristics influence workplace performance.

5.1.1 Social Cognitive Theory

Social Cognitive Theory, developed by Bandura (1986, 1997), provides a comprehensive framework for understanding human behavior as a product of the reciprocal interaction between personal factors, environmental influences, and behavioral patterns. At the heart of this theory lies the concept of self-efficacy, an individual's belief in their capacity to execute behaviors necessary to produce specific performance attainments. Self-efficacy influences how people think, feel, motivate themselves, and act.

Bandura (1997) posited that self-efficacy beliefs determine whether individuals will attempt specific tasks, how much effort they will expend, how long they will persist in the face of obstacles, and how resilient they will be to adversity. Individuals with strong self-efficacy approach difficult tasks as challenges to be mastered rather than threats to be avoided. They set challenging goals, maintain strong commitment to those goals, and recover quickly from setbacks. When they encounter difficulties, they intensify their efforts rather than withdrawing.

The concept of resilience in Social Cognitive Theory is closely linked to efficacy beliefs. Resilient individuals are those who maintain a sense of efficacy even when faced with repeated failures or obstacles. They do not interpret setbacks as evidence of personal inadequacy but as learning opportunities. This self-efficacy enables them to persist and ultimately succeed in contexts where others would give up.

Applying Social Cognitive Theory to this study, career resilience can be understood as a manifestation of domain-specific self-efficacy. Employees with strong career resilience believe in their capacity to navigate workplace challenges, adapt to changing demands, and recover from professional setbacks. These efficacy beliefs influence their approach to work tasks, their persistence when facing difficulties, and ultimately their job performance. Employees who believe they can handle challenges are more likely to attempt difficult assignments, persist through obstacles, and maintain performance under pressure.

5.1.2 Theory of Planned Behavior

The Theory of Planned Behavior, developed by Ajzen (1991), provides a complementary framework for understanding how attitudes and beliefs translate into intentional behavior. The theory posits that behavioral intention, the immediate antecedent of behavior, is determined by three conceptually independent factors: attitude toward the behavior, subjective norm, and perceived behavioral control.

Attitude toward the behavior refers to the degree to which an individual has a favorable or unfavorable evaluation of the behavior in question. It reflects the individual's beliefs about the likely outcomes of performing the behavior and their evaluation of those outcomes. Subjective norm refers to perceived social pressure to perform or not perform the behavior, reflecting the individual's beliefs about whether significant others think they should engage in the behavior. Perceived behavioral control refers to the perceived ease or difficulty of performing the behavior, reflecting past experiences and anticipated obstacles.

Ajzen (1991) argued that, as a general rule, the more favorable the attitude and subjective norm, and the greater the perceived behavioral control, the stronger the individual's intention to perform the behavior. Given sufficient actual control over the behavior, individuals are expected to carry out their intentions when the opportunity arises. Perceived behavioral control can also directly influence behavior when it reflects actual control.

5.2 Conceptual Review

5.2.1 The Concept of Career Resilience

Career resilience, as a construct, emerged from the broader literature on career development and adult development. London (1983) first introduced the concept as part of his career motivation theory, defining it as the ability to adapt to changing circumstances, even when the circumstances are discouraging or disruptive. He conceptualized career resilience as encompassing several dimensions: belief in oneself, willingness to take risks, and ability to work independently and cooperatively.

Subsequent research has elaborated on this conceptualization. Noe, Noe, and Bachhuber (1990) described career resilience as resistance to career disruption in the face of negative work conditions. They argued that resilient employees maintain their career commitment and continue to pursue career goals even when facing obstacles such as poor supervision, limited advancement opportunities, or organizational instability.

Fourie and Van Vuuren (1998) extended the concept by identifying three dimensions of career resilience: adaptability, which reflects the ability to adjust to changing work demands

and environments; willingness to take risks, which involves embracing new challenges despite potential for failure; and self-confidence, which encompasses belief in one's ability to perform successfully in various work situations.

More recently, resilience has been examined within the positive organizational behavior framework. Luthans (2002) identified resilience as one of four positive psychological capacities (along with hope, efficacy, and optimism) that can be developed and managed for performance improvement. In this conceptualization, resilience is defined as the positive psychological capacity to rebound, to bounce back from adversity, uncertainty, conflict, failure, or even positive change, progress, and increased responsibility.

In the workplace context, career resilience manifests in observable behaviors and attitudes. Resilient employees respond to setbacks by analyzing what went wrong and adjusting their approach rather than becoming discouraged. They adapt to organizational changes, such as restructuring or new technology, by learning new skills rather than resisting change. They maintain their performance and commitment even when facing difficult circumstances, such as demanding workloads or challenging interpersonal dynamics.

5.2.2 The Concept of Work Ethic

Work ethic is a cultural construct with deep historical roots, yet it continues to have powerful contemporary relevance for understanding employee behavior. The concept originated in the Protestant Reformation and was most famously articulated by Weber (1905/1958) in his analysis of the Protestant work ethic, which he argued provided the cultural foundation for capitalism. Weber described the Protestant work ethic as a set of values emphasizing hard work, frugality, and diligence as signs of personal virtue and divine favor.

Contemporary conceptualizations have moved beyond the religious origins while retaining the core emphasis on work as a moral value. Miller, Woehr, and Hudspeth (2002) defined work ethic as a multidimensional construct consisting of seven dimensions: centrality of work, self-reliance, hard work, leisure, morality/ethics, delay of gratification, and wasted time. Their multidimensional conceptualization recognizes that work ethic is not a single attitude but a constellation of beliefs about the value and meaning of work.

Centrality of work refers to the belief that work is important in its own right and should occupy a central place in one's life. Self-reliance reflects the belief that individuals should be independent and responsible for their own lives through their own efforts. Hard work captures the belief that effort leads to positive outcomes and that individuals should work hard regardless of the task. Leisure represents attitudes toward non-work activities, with

strong work ethic associated with the belief that leisure should be limited and earned through work.

Morality/ethics reflects the belief that work is a moral activity and that individuals have an ethical obligation to work diligently. Delay of gratification captures the willingness to postpone immediate rewards for future benefits, including career advancement. Wasted time represents the belief that time is a valuable resource that should not be squandered but used productively.

5.2.3 The Concept of Employee Job Performance

Employee job performance is one of the most widely studied constructs in organizational research, yet its conceptualization continues to evolve. At its most basic level, job performance refers to the behaviors and actions employees engage in that contribute to organizational goals (Campbell & Wiernik, 2015). This definition emphasizes that performance is about behavior, not outcomes, though behaviors are typically evaluated based on their contribution to desired outcomes.

Campbell (1990) proposed one of the most influential models of job performance, identifying eight higher-order performance dimensions: job-specific task proficiency, non-job-specific task proficiency, written and oral communication, demonstrating effort, maintaining personal discipline, facilitating peer and team performance, supervision and leadership, and management and administration. This multidimensional model recognizes that performance is not a single thing but a constellation of behaviors that vary in their relevance across different jobs and contexts.

More recent conceptualizations have distinguished between task performance and contextual performance. Task performance refers to the core technical activities that employees are expected to perform as part of their formal job descriptions (Borman & Motowidlo, 1993). For a bank teller, task performance includes accurately processing transactions, balancing the cash drawer, and following security procedures. Contextual performance refers to behaviors that support the organizational, social, and psychological environment in which technical tasks are performed. This includes cooperating with colleagues, maintaining enthusiasm, volunteering for additional duties, and representing the organization positively.

Contextual performance has also been conceptualized as organizational citizenship behavior, discretionary behaviors that are not formally rewarded but that promote organizational effectiveness (Organ, 1988). These behaviors include helping coworkers, speaking favorably about the organization, and participating in organizational activities beyond formal

requirements. Research has consistently shown that contextual performance contributes to organizational effectiveness and is valued by supervisors.

5.3 Empirical Review

Empirical research on the relationship between career resilience and job performance has produced generally positive findings, though the body of evidence remains limited, particularly in African contexts. Luthans, Avolio, Avey, and Norman (2007) conducted one of the most influential studies, examining the relationship between positive psychological capital, which includes resilience, and performance among employees in a variety of organizations. Across multiple samples, they found that psychological capital was positively related to performance and that the relationship was stronger than for any of the individual components alone.

Avey, Luthans, and Jensen (2009) extended this research, finding that employees with higher psychological capital, including resilience, reported lower stress and higher well-being, which in turn related to higher performance. Their research suggested that resilience influences performance partly through its effects on how employees experience and respond to workplace demands.

In the banking sector specifically, research has supported the resilience-performance relationship. Siu, Cheung, and Lui (2015) studied bank employees in Hong Kong and found that resilience was positively associated with job performance and negatively associated with turnover intentions. Resilient employees were better able to handle the demands of customer service and regulatory compliance without becoming overwhelmed.

Research has also examined mechanisms through which resilience influences performance. Shin, Taylor, and Seo (2012) found that resilient employees engaged in more proactive coping behaviors when facing difficulties, actively seeking solutions rather than avoiding problems. This proactive approach led to better performance outcomes and greater satisfaction.

In the African context, research is more limited but emerging. Ugwu, Onyishi, and Rodriguez-Sanchez (2013) studied Nigerian bank employees and found that resilience moderated the relationship between work demands and burnout. Employees with higher resilience experienced less burnout when demands were high, suggesting that resilience protects against the negative effects of demanding work environments.

Despite these positive findings, gaps remain in understanding how career resilience operates in the Ghanaian banking context specifically. Cultural factors may influence both how

resilience is expressed and how it relates to performance. The collectivist orientation of Ghanaian culture may shape how employees draw on social resources to build resilience, while the specific demands of the reformed banking sector may create unique challenges that require particular forms of resilience.

7. METHODOLOGY

7.1 Research Design

This study adopted a quantitative correlational design to examine the impact of career resilience and work ethic on employee job performance in Ghanaian banks. The correlational design was appropriate for this study because it enabled the examination of relationships between variables as they occur naturally, without manipulation (Creswell & Creswell, 2018). This design allowed for the assessment of both the individual and joint predictive power of career resilience and work ethic on job performance, addressing the study's objectives of determining relationships rather than establishing causation. The quantitative approach was suitable given the study's aim to measure variables systematically and test hypothesized relationships using statistical techniques.

7.2 Research Approach

The study was guided by a positivist research philosophy, which assumes that social reality is objective and can be measured through systematic, structured methods (Saunders et al., 2019). This approach was appropriate given the study's aim to examine relationships between clearly defined variables using standardized instruments and statistical analysis. The focus was on producing findings that could be generalized to the broader population of bank employees in Ghana, consistent with the positivist emphasis on objectivity and replicability.

7.3 Study Setting

The study was conducted in Ghana, focusing on the Greater Accra Region. This region was selected because it hosts the headquarters and major branches of all commercial banks operating in Ghana, providing access to a diverse sample of employees across different banks and job functions. Greater Accra also has the highest concentration of banking sector employment in the country, making it the most appropriate location for accessing the target population. The region's urban character and economic centrality mean that employees face the full range of demands characteristic of the modern banking sector, including intense competition, regulatory scrutiny, and technological change.

7.4 Study Population

The study population comprised employees of commercial banks operating in the Greater Accra Region of Ghana. This included both front-line staff such as tellers and customer service representatives, and back-office personnel in functions such as operations, credit, marketing, and human resources. The population encompassed employees at various hierarchical levels, from junior staff to middle managers, providing diversity in job roles and responsibilities. According to the Ghana Association of Bankers (2023), there are approximately 25,000 bank employees in the Greater Accra Region across 23 commercial banks.

7.5 Sampling Technique

A multi-stage sampling technique was employed to select participants for the study. In the first stage, stratified sampling was used to select banks from the three categories recognized by the Bank of Ghana: indigenous Ghanaian banks, foreign-owned banks, and banks with mixed ownership. This stratification ensured representation across different bank types, which may have varying organizational cultures and performance expectations.

In the second stage, purposive sampling was used to select branches of each selected bank. Branches were selected based on size (large, medium, and small) and location (central business district and residential areas) to ensure diversity in work environments and customer bases.

In the third stage, simple random sampling was employed to select individual employees from staff lists provided by the selected branches. This random selection minimized selection bias and enhanced the representativeness of the sample. Employees were eligible to participate if they had been employed by their current bank for at least six months, ensuring adequate experience to assess their own career resilience and work ethic and for supervisors to evaluate their performance.

7.6 Sample Size and Justification

The sample size was determined using Krejcie and Morgan's (1970) formula for sample size determination. Based on an estimated population of 25,000 bank employees in the Greater Accra Region, a 95% confidence level, and a 5% margin of error, the formula yielded a minimum required sample of 378 employees. To account for potential non-response and incomplete questionnaires, the sample size was increased by 10%, resulting in a target of 416 employees.

Questionnaires were distributed to 416 employees across the selected banks. After data cleaning, 378 completed questionnaires were deemed usable for analysis, representing a

response rate of 90.9%, which exceeded the minimum required sample and was considered adequate for the planned statistical analyses (Tabachnick & Fidell, 2019).

7.7 Data Collection Method

Data were collected through a structured questionnaire administered to employees of the selected banks. The questionnaire method was appropriate for this study because it allowed for efficient data collection from a large sample, ensured standardization across participants, and facilitated statistical analysis of the relationships between variables (Saunders et al., 2019).

The questionnaire was divided into four sections. Section A captured demographic information including gender, age, educational level, years of experience, and job grade. Section B contained items measuring career resilience. Section C contained items measuring work ethic. Section D contained items measuring employee job performance, which was assessed through self-report.

Questionnaires were distributed in person to selected employees at their workplaces during times arranged with branch managers to minimize disruption. Participants were provided with information sheets explaining the purpose of the study, assuring confidentiality, and emphasizing that participation was voluntary. Those who agreed to participate signed consent forms before completing the questionnaires. Completed questionnaires were collected in sealed envelopes to ensure privacy. Data collection took place over a period of eight weeks.

7.8 Data Collection Instruments

Three standardized instruments were adapted for use in this study, each selected based on its established psychometric properties and relevance to the Ghanaian banking context.

Career Resilience Scale: Career resilience was measured using an adapted version of the Career Resilience Scale developed by London (1993) and subsequently refined by Noe et al. (1990). The scale consisted of 14 items measuring three dimensions: belief in oneself (5 items), willingness to take risks (4 items), and adaptability (5 items). Sample items included "I am confident in my ability to handle unexpected job challenges" and "I adapt easily to changes in my work environment." Items were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Work Ethic Scale: Work ethic was measured using the Multidimensional Work Ethic Profile (MWEP) developed by Miller et al. (2002). The MWEP has been widely used and validated across cultural contexts. For this study, a shortened version comprising 25 items was used, measuring five dimensions: centrality of work (5 items), self-reliance (5 items), hard work (5 items), morality/ethics (5 items), and wasted time (5 items). Sample items included "Working

hard is the key to success" and "I feel guilty when I waste time." Items were rated on a five-point Likert scale.

Job Performance Scale: Employee job performance was measured using an adapted version of the Individual Work Performance Questionnaire (IWPQ) developed by Koopmans et al. (2013). The scale consisted of 18 items measuring three dimensions: task performance (6 items), contextual performance (6 items), and counterproductive work behavior (6 items, reverse-scored). Sample items included "I was able to plan my work so that I finished it on time" (task performance) and "I started new tasks myself when my old ones were finished" (contextual performance). Items were rated on a five-point scale reflecting frequency of behavior, ranging from 1 (never) to 5 (always).

All instruments were reviewed by experts in organizational behavior and human resource management to assess content validity and cultural appropriateness for the Ghanaian context. Minor wording adjustments were made to ensure clarity and relevance.

7.9 Validity and Reliability

Validity: Content validity was established through comprehensive review of the literature and expert judgment. Three experts in organizational behavior and research methods reviewed the questionnaire items to assess whether they adequately covered the constructs of interest. Based on their feedback, minor revisions were made to improve clarity and relevance.

Construct validity was assessed through confirmatory factor analysis (CFA) using AMOS software. The CFA results confirmed the factor structures of all three scales, with all factor loadings exceeding the recommended threshold of 0.50 and model fit indices meeting acceptable criteria (CFI > 0.90, RMSEA < 0.08). These results provided evidence that the scales measured the intended constructs.

acceptable criteria (CFI > 0.90, RMSEA < 0.08). These results provided evidence that the scales measured the intended constructs.

Reliability: Internal consistency reliability was assessed using Cronbach's alpha coefficient. Table 1 presents the reliability coefficients for all scales and sub-scales.

Table 1: Reliability Coefficients for Study Instruments.

Scale/Dimension	Number of Items	Cronbach's Alpha
Career Resilience (Overall)	14	0.89
- Belief in oneself	5	0.84
- Willingness to take risks	4	0.81
- Adaptability	5	0.86
Work Ethic (Overall)	25	0.91
- Centrality of work	5	0.83
- Self-reliance	5	0.79
- Hard work	5	0.85
- Morality/ethics	5	0.82
- Wasted time	5	0.80
Job Performance (Overall)	18	0.90
- Task performance	6	0.87
- Contextual performance	6	0.84
- Counterproductive behavior	6	0.88

All Cronbach's alpha values exceeded the recommended threshold of 0.70 (Nunnally & Bernstein, 1994), indicating satisfactory internal consistency reliability for all scales. The overall scales demonstrated excellent reliability, with coefficients ranging from 0.89 to 0.91.

7.10 Data Analysis Procedure

Data were analyzed using the Statistical Package for Social Sciences (SPSS) version 26. Analysis proceeded through several stages corresponding to the study's objectives.

First, data were screened for errors, missing values, and outliers. Missing data were minimal (less than 2%) and were handled using mean substitution. Normality assumptions were assessed through skewness and kurtosis statistics, which fell within acceptable ranges (between -2 and +2), indicating that parametric tests were appropriate.

Second, descriptive statistics, including means, standard deviations, frequencies, and percentages, were computed to summarize the demographic characteristics of the sample and to address objectives one and two (assessing levels of career resilience and work ethic).

Third, Pearson product-moment correlation coefficients were computed to examine the bivariate relationships between career resilience and job performance (objective three) and between work ethic and job performance (objective four). Correlation coefficients were

interpreted using Cohen's (1988) guidelines: $r = 0.10$ to 0.29 (small), $r = 0.30$ to 0.49 (medium), and $r = 0.50$ to 1.00 (large).

Fourth, standard multiple regression analysis was conducted to examine the joint influence of career resilience and work ethic on job performance (objective five). Career resilience and work ethic were entered simultaneously as independent variables, with job performance as the dependent variable. The regression analysis provided information about the overall predictive power of the model (R^2) and the unique contribution of each independent variable (beta weights).

All statistical tests were two-tailed and significance was evaluated at the conventional alpha level of 0.05.

8. RESULTS

8.2 Descriptive Statistics for Study Variables

Objective one sought to assess the level of career resilience among employees in Ghanaian banks, while objective two sought to examine the level of work ethic. Table 3 presents the descriptive statistics for the main study variables and their dimensions.

Table 3: Descriptive Statistics for Study Variables.

Variable/Dimension	Mean	Standard Deviation	Interpretation
Career Resilience (Overall)	3.89	0.62	High
- Belief in oneself	4.02	0.58	Very High
- Willingness to take risks	3.71	0.71	High
- Adaptability	3.88	0.65	High
Work Ethic (Overall)	4.12	0.54	Very High
- Centrality of work	4.08	0.59	High
- Self-reliance	3.95	0.63	High
- Hard work	4.28	0.51	Very High
- Morality/ethics	4.31	0.49	Very High
- Wasted time	3.98	0.61	High
Job Performance (Overall)	4.05	0.58	High
- Task performance	4.15	0.54	High
- Contextual performance	4.01	0.62	High
- Counterproductive behavior	3.98	0.67	High

Note: Counterproductive behavior is reverse-scored, so higher scores indicate lower engagement in counterproductive behaviors (i.e., better performance). Mean scores interpreted using the following scale: 1.00-1.80 (Very Low), 1.81-2.60 (Low), 2.61-3.40 (Moderate), 3.41-4.20 (High), 4.21-5.00 (Very High).

The results in Table 3 indicate that overall career resilience among bank employees was high (mean = 3.89, SD = 0.62). Among the dimensions of career resilience, belief in oneself recorded the highest mean score (4.02, SD = 0.58), falling within the very high range. This suggests that employees are confident in their abilities to handle job challenges. Willingness to take risks recorded the lowest mean among the dimensions (3.71, SD = 0.71), though still within the high range, indicating that while employees are generally willing to take professional risks, there is some caution in this area.

Overall work ethic among respondents was very high (mean = 4.12, SD = 0.54). Two dimensions, morality/ethics (mean = 4.31, SD = 0.49) and hard work (mean = 4.28, SD = 0.51), fell within the very high range, indicating that employees strongly endorse the moral importance of work and believe in the value of sustained effort. Centrality of work (mean = 4.08, SD = 0.59) and self-reliance (mean = 3.95, SD = 0.63) were both in the high range, suggesting that work occupies an important place in employees' lives and that they value personal responsibility.

Overall job performance was high (mean = 4.05, SD = 0.58). Task performance (mean = 4.15, SD = 0.54) and contextual performance (mean = 4.01, SD = 0.62) were both in the high range, indicating that employees generally fulfill their core job responsibilities and engage in supportive organizational behaviors. The counterproductive behavior dimension (mean = 3.98, SD = 0.67) was also in the high range, indicating low engagement in behaviors that detract from organizational effectiveness.

8.3 Correlation Analysis: Career Resilience and Job Performance

Objective three sought to determine the relationship between career resilience and employee job performance. Pearson product-moment correlation coefficients were computed to examine this relationship, both at the overall level and between dimensions. Table 4 presents the correlation matrix.

Table 4: Correlation Matrix for Career Resilience and Job Performance.

Variable	1	2	3	4	5	6	7
1. Career Resilience (Overall)	1						
2. Belief in oneself	0.86	1					
3. Willingness to take risks	0.84	0.62	1				
4. Adaptability	0.88	0.65	0.63	1			
5. Job Performance (Overall)	0.52	0.48	0.41	0.46	1		
6. Task performance	0.48	0.45	0.37	0.43	0.87	1	
7. Contextual performance	0.49	0.44	0.39	0.44	0.85	0.64	1
8. Counterproductive behavior	0.38	0.35	0.31	0.34	0.81	0.58	0.56

Correlation is significant at the 0.01 level (2-tailed).

The results in Table 4 reveal a significant positive relationship between overall career resilience and overall job performance (r = 0.52, p < 0.01). According to Cohen's (1988) guidelines, this represents a large effect size, indicating that employees with higher career resilience tend to exhibit higher job performance.

Examining the relationships between career resilience dimensions and job performance, belief in oneself showed a moderate positive correlation with overall job performance (r = 0.48, p < 0.01), as did adaptability (r = 0.46, p < 0.01). Willingness to take risks showed a moderate positive correlation (r = 0.41, p < 0.01), though slightly lower than the other dimensions.

Regarding the performance dimensions, career resilience correlated more strongly with task performance (r = 0.48, p < 0.01) and contextual performance (r = 0.49, p < 0.01) than with counterproductive behavior (r = 0.38, p < 0.01). This pattern suggests that career resilience is more strongly associated with positive performance behaviors than with the absence of negative behaviors.

8.4 Correlation Analysis: Work Ethic and Job Performance

Objective four sought to determine the relationship between work ethic and employee job performance. Table 5 presents the correlation matrix for work ethic dimensions and job performance.

Table 5: Correlation Matrix for Work Ethic and Job Performance.

Variable	1	2	3	4	5	6	7	8
1. Work Ethic (Overall)	1							
2. Centrality of work	0.82	1						
3. Self-reliance	0.79	0.58	1					
4. Hard work	0.85	0.63	0.59	1				
5. Morality/ethics	0.81	0.55	0.52	0.64	1			
6. Wasted time	0.77	0.54	0.56	0.58	0.51	1		
7. Job Performance (Overall)	0.58	0.49	0.44	0.53	0.51	0.42	1	
8. Task performance	0.54	0.46	0.40	0.50	0.47	0.39	0.87	1
9. Contextual performance	0.52	0.45	0.39	0.48	0.46	0.38	0.85	0.64
10. Counterproductive behavior	0.45	0.38	0.36	0.41	0.40	0.35	0.81	0.58

Correlation is significant at the 0.01 level (2-tailed).

The results in Table 5 reveal a significant positive relationship between overall work ethic and overall job performance (r = 0.58, p < 0.01). According to Cohen's (1988) guidelines, this

represents a large effect size, indicating that employees with stronger work ethic tend to exhibit higher job performance.

Examining the relationships between specific work ethic dimensions and job performance, hard work showed the strongest correlation (r = 0.53, p < 0.01), followed by morality/ethics (r = 0.51, p < 0.01). Both of these correlations are considered large. Centrality of work (r = 0.49, p < 0.01) and self-reliance (r = 0.44, p < 0.01) showed moderate to large correlations, while wasted time showed a moderate correlation (r = 0.42, p < 0.01).

Regarding performance dimensions, work ethic correlated most strongly with task performance (r = 0.54, p < 0.01) and contextual performance (r = 0.52, p < 0.01), and somewhat less strongly with counterproductive behavior (r = 0.45, p < 0.01). This pattern is similar to that observed for career resilience, suggesting that both attributes are more strongly associated with positive performance behaviors.

8.5 Regression Analysis: Joint Influence of Career Resilience and Work Ethic on Job Performance

Objective five sought to investigate the joint influence of career resilience and work ethic on employee job performance. Standard multiple regression analysis was conducted with career resilience and work ethic as independent variables and job performance as the dependent variable. Table 6 presents the regression results.

Table 6: Multiple Regression Analysis for Career Resilience and Work Ethic Predicting Job Performance.

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.124	0.187		6.01	0.000		
Career Resilience	0.268	0.058	0.286	4.62	0.000	0.542	1.845
Work Ethic	0.412	0.062	0.384	6.65	0.000	0.542	1.845

R = 0.642, R² = 0.412, Adjusted R² = 0.409, F(2, 375) = 131.42, p < 0.001

The regression results in Table 6 show that the combination of career resilience and work ethic significantly predicted employee job performance, F(2, 375) = 131.42, p < 0.001. The

model explained 41.2% of the variance in job performance ($R^2 = 0.412$), indicating a substantial combined effect. The adjusted R^2 value of 0.409 suggests that the model would explain approximately 40.9% of the variance in the population, confirming the robustness of the findings.

Both independent variables made statistically significant unique contributions to the prediction of job performance. Work ethic ($\beta = 0.384$, $p < 0.001$) made a slightly larger contribution than career resilience ($\beta = 0.286$, $p < 0.001$), though both were substantial. The positive beta coefficients indicate that higher levels of both career resilience and work ethic are associated with higher job performance.

The tolerance values (0.542) and Variance Inflation Factor (VIF) values (1.845) were within acceptable ranges (tolerance > 0.20, VIF < 5), indicating that multicollinearity was not a problem despite the moderate correlation between the independent variables.

To provide a more comprehensive picture, Table 7 presents the regression results for the dimensions of both independent variables.

Table 7: Multiple Regression Analysis for Career Resilience and Work Ethic Dimensions Predicting Job Performance.

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta		
(Constant)	0.987	0.165		5.98	0.000
Career Resilience Dimensions					
Belief in oneself	0.124	0.048	0.124	2.58	0.010
Willingness to take risks	0.068	0.042	0.073	1.62	0.106
Adaptability	0.102	0.046	0.108	2.22	0.027
Work Ethic Dimensions					
Centrality of work	0.112	0.051	0.108	2.20	0.029
Self-reliance	0.058	0.047	0.061	1.23	0.218
Hard work	0.158	0.058	0.148	2.72	0.007
Morality/ethics	0.138	0.054	0.126	2.56	0.011
Wasted time	0.062	0.044	0.067	1.41	0.160

R = 0.681, R^2 = 0.464, Adjusted R^2 = 0.452, $F(8, 369)$ = 39.87, $p < 0.001$

The dimension-level analysis in Table 7 shows that the eight dimensions collectively explained 46.4% of the variance in job performance ($R^2 = 0.464$), slightly higher than the overall variable model. Among career resilience dimensions, belief in oneself ($\beta = 0.124$, p =

0.010) and adaptability (β = 0.108, p = 0.027) made significant unique contributions, while willingness to take risks did not (β = 0.073, p = 0.106).

Among work ethic dimensions, hard work (β = 0.148, p = 0.007), morality/ethics (β = 0.126, p = 0.011), and centrality of work (β = 0.108, p = 0.029) made significant unique contributions. Self-reliance and wasted time did not reach statistical significance in the full model.

10. CONCLUSION

This study examined the impact of career resilience and work ethic on employee job performance in Ghanaian banks, revealing that both attributes are significant predictors and together explain substantial variance in performance outcomes.

The study found that bank employees in Ghana demonstrate high levels of both career resilience and work ethic. Employees are confident in their abilities to handle job challenges, adaptable to change, and strongly committed to hard work and ethical conduct. These positive attributes provide a foundation for individual and organizational effectiveness.

Career resilience showed a significant positive relationship with job performance, with a large effect size. Employees who believe in themselves, adapt readily to change, and maintain functioning under pressure perform better across multiple performance dimensions. Belief in oneself and adaptability emerged as particularly important aspects of resilience in the banking context.

Work ethic showed an even stronger relationship with job performance, also with a large effect size. Employees who value hard work, internalize ethical standards, and view work as central to their lives perform better. Hard work, morality/ethics, and centrality of work emerged as particularly important dimensions.

Together, career resilience and work ethic explained 41.2% of the variance in job performance, a substantial combined effect. Both attributes made significant unique contributions, with work ethic contributing slightly more than career resilience. The attributes operate additively, with employees benefiting from both motivational and adaptive capacities.

11. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are proposed for banks, human resource practitioners, and future researchers.

Integrate Resilience and Work Ethic Assessment into Recruitment: Banks should incorporate assessments of both career resilience and work ethic into their employee selection

processes. Structured interviews or validated psychometric instruments can help identify candidates with the confidence, adaptability, commitment to hard work, and ethical orientation associated with higher performance. Given that both attributes contribute independently to performance, assessing both will provide a more complete picture of candidate potential than assessing either alone.

Develop Resilience-Building Training Programs: Banks should invest in training programs designed to enhance employee career resilience. Such programs can build self-efficacy through mastery experiences, teach coping strategies for managing workplace stress, and provide opportunities to practice adapting to change. Given the demanding nature of banking work and the ongoing changes in the sector, employees who are better able to navigate challenges will maintain higher performance and experience less burnout.

Reinforce Work Ethic Through Organizational Culture: Banks should intentionally cultivate organizational cultures that reinforce work ethic. This includes recognizing and rewarding employees who demonstrate diligence, integrity, and commitment. It also means ensuring that performance management systems evaluate not just outcomes but also the effort and ethical conduct that contribute to those outcomes. When employees see that hard work and integrity are valued, these behaviors are reinforced.

Provide Differentiated Support Based on Employee Profiles: Banks should recognize that employees vary in their levels of career resilience and work ethic and may require different types of support. Employees with high resilience but lower work ethic may benefit from motivational coaching and clear connections between effort and outcomes. Employees with high work ethic but lower resilience may benefit from stress management training and support in developing adaptive capacity. Tailoring support to individual needs can maximize the effectiveness of development investments.

Include Both Attributes in Performance Management Discussions: Managers should be trained to recognize the importance of both career resilience and work ethic in employee performance. Performance discussions should explore not just whether employees met targets but also how they approached challenges and whether they demonstrated the effort and integrity associated with strong work ethic. This broader perspective on performance can help employees understand the full range of behaviors that contribute to organizational success.

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