

## DEMOGRAPHICS AS KEY MODERATING FACTORS IN CAREER RESILIENCE, WORK ETHIC, AND JOB SATISFACTION IN ORGANIZATIONS

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### ABSTRACT

In the contemporary organizational landscape, characterized by relentless change, technological disruption, and evolving workforce expectations, understanding the drivers of employee well-being and positive work attitudes has become a central concern for management scholars and practitioners. Job satisfaction, as a critical indicator of employee well-being and a key predictor of performance and retention, is influenced by a complex interplay of personal dispositions and contextual factors. Among these dispositions, career resilience—the capacity to adapt to and thrive amidst career adversity—and work ethic—a culturally ingrained value system emphasizing hard work and diligence—have emerged as significant antecedents. However, the extent to which these relationships are consistent across diverse employee groups remains underexplored. This study examines the relationships between career resilience, work ethic, and job satisfaction among employees in Ghanaian organizations, with a specific focus on the moderating role of demographic factors, including age, gender, tenure, and educational level. Drawing on quantitative survey methodology, the study seeks to determine whether the strength of the associations between these personal resources and job satisfaction varies significantly across different demographic cohorts. By providing contextually grounded insights into the boundary conditions of these relationships, the study contributes to the scholarship on organizational behaviour and human resource management in African contexts and offers evidence-based guidance for designing targeted interventions to enhance employee satisfaction and retention.

**KEYWORDS:** Career resilience, work ethic, job satisfaction, demographics, moderation, age, tenure, Ghana.

## 1. INTRODUCTION

The pursuit of a satisfied and committed workforce remains a perennial objective for organizations operating in the dynamic and often turbulent global economy. Job satisfaction, defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences, is not merely a desirable affective state but a critical driver of organizational effectiveness (Locke, 1976). Extensive research has demonstrated that satisfied employees exhibit higher levels of job performance, demonstrate greater organizational citizenship behaviours, display stronger commitment to their employers, and are significantly less likely to terminate their employment (Judge et al., 2017). In an era where talent is increasingly recognized as a primary source of competitive advantage, understanding the factors that cultivate and sustain job satisfaction has become an imperative for organizations seeking to thrive in complex and competitive markets.

The landscape of work has undergone profound transformations over recent decades, driven by globalization, rapid technological advancements, changing demographic profiles of the workforce, and shifting societal expectations regarding the role of work in life (Baruch, 2014). These transformations have rendered traditional career paths less predictable and have placed greater demands on employees to manage their own career development, adapt to changing role requirements, and navigate periods of uncertainty and organizational change. In this context, personal resources that enable individuals to cope with adversity and maintain positive orientations toward their work have gained heightened significance (Hobfoll, 2002). Career resilience, conceptualized as the ability to adapt to changing circumstances, bounce back from career setbacks, and maintain a positive trajectory despite challenges, has emerged as a critical personal resource for contemporary workers (London, 1983; Mishra & McDonald, 2017). Resilient individuals demonstrate flexibility, maintain optimism in the face of difficulties, and proactively engage in problem-solving behaviors that enable them to sustain engagement and satisfaction even when environmental conditions are unfavorable. Research has consistently linked career resilience to positive work outcomes, including enhanced job satisfaction, greater career success, and reduced psychological strain (Lyons et al., 2015).

Alongside resilience, work ethic represents another fundamental disposition shaping employees' experiences of work. Rooted in cultural and moral values regarding the

importance of hard work, diligence, and personal responsibility, work ethic influences how individuals approach their tasks, persist through difficulties, and derive meaning from their labor (Miller et al., 2002). In the Ghanaian context, where communal values and the moral significance of industriousness are deeply embedded in cultural socialization practices, work ethic may serve as a particularly salient psychological resource that sustains positive work attitudes (Gyekye, 1996; Asiedu et al., 2018). Employees who internalize a strong work ethic are more likely to invest effort in their roles, maintain commitment despite challenges, and derive satisfaction from the fulfilment of work-related responsibilities.

## **2. STATEMENT OF THE PROBLEM**

Despite the extensive body of research examining the antecedents of job satisfaction, significant gaps remain in understanding the boundary conditions under which personal resources such as career resilience and work ethic exert their influence. Organizations invest considerable resources in interventions aimed at enhancing employee well-being and retention, yet the effectiveness of these interventions may vary substantially across different segments of the workforce. If the relationships between career resilience, work ethic, and job satisfaction are not uniform across demographic groups, then generic, one-size-fits-all approaches to human resource management may fail to address the specific needs and circumstances of diverse employees (Nishii & Wright, 2008).

The existing literature has established that career resilience positively predicts job satisfaction (Luthans et al., 2007; Youssef & Luthans, 2007). Resilient employees, equipped with adaptive capabilities and confidence in their ability to navigate challenges, are better positioned to maintain positive attitudes toward their work. Similarly, research has documented positive associations between work ethic and job satisfaction, suggesting that individuals who value hard work and derive moral significance from their labor experience greater fulfilment in their roles (Miller et al., 2002; Christopher et al., 2008). However, the question of whether these relationships hold with equal strength for younger versus older workers, for men versus women, for newly hired versus long-tenured employees, or for those with different educational backgrounds remains largely unanswered.

Demographic characteristics are not merely descriptive categories but reflect fundamental differences in life stage, socialization experiences, access to resources, and psychological orientations toward work (Kooij et al., 2011). Age, for example, is associated with changes in motivational priorities, with older workers often placing greater emphasis on intrinsic rewards and meaningful work, while younger workers may prioritize extrinsic rewards and

advancement opportunities (Kooij et al., 2011). These motivational differences could influence how resilience and work ethic translate into satisfaction. Gender differences in workplace experiences, including differential exposure to discrimination, work-family conflict, and career barriers, may shape the extent to which personal resources buffer against dissatisfaction (Eagly & Wood, 2012). Tenure reflects accumulated organizational experience and socialization, potentially strengthening or weakening the impact of dispositional factors on attitudes (Ng & Feldman, 2010). Educational level may influence job expectations, perceived alternatives, and the types of roles individuals occupy, all of which could moderate the relationships of interest.

In the Ghanaian context, these demographic considerations take on particular significance. The country's workforce is undergoing rapid demographic transition, with a growing proportion of young, educated workers entering formal employment, while older workers remain in the labour force longer due to economic pressures and changes in pension systems (Baah-Boateng, 2016). Gender dynamics in the Ghanaian workplace are evolving, with increasing female educational attainment and labor force participation, yet persistent cultural expectations regarding family responsibilities continue to shape women's work experiences (Aryee, 2005). Organizational tenure in Ghanaian firms varies widely, with some sectors experiencing high turnover while others retain employees for decades, creating diverse experiences of organizational commitment and identification.

### **3. PURPOSE OF THE STUDY**

The purpose of this study is to examine the relationships between career resilience, work ethic, and job satisfaction among employees in Ghanaian organizations, with a specific focus on investigating the moderating role of demographic factors—including age, gender, organizational tenure, and educational level—in these relationships.

### **4. OBJECTIVES OF THE STUDY**

#### **4.1 General Objective**

The general objective of the study is to investigate the moderating role of demographic factors in the relationships between career resilience, work ethic, and job satisfaction among employees in Ghanaian organizations.

#### **4.2 Specific Objectives**

The specific objectives of the study are to:

- Assess the level of career resilience among employees in Ghanaian organizations.

- Assess the level of work ethic among employees in Ghanaian organizations.
- Examine the influence of career resilience on job satisfaction among employees.
- Examine the influence of work ethic on job satisfaction among employees.
- Determine the moderating role of age in the relationships between career resilience, work ethic, and job satisfaction.

## **5. THEORETICAL LITERATURE**

The investigation of demographic factors as moderators in the relationships between career resilience, work ethic, and job satisfaction requires a robust theoretical foundation that can account for both the main effects of personal resources on attitudes and the mechanisms through which demographic characteristics may condition these effects. This study draws on three complementary theoretical frameworks: Conservation of Resources Theory, Social Cognitive Career Theory, and the Life Span Theory of Motivational Development. These perspectives collectively illuminate how individuals acquire and deploy personal resources, how cognitive and social factors shape career-related attitudes, and how motivational priorities evolve across the life course.

### **5.1 Conservation of Resources Theory**

Conservation of Resources (COR) Theory, originally developed by Hobfoll (1989, 2001), provides a comprehensive framework for understanding how individuals acquire, protect, and utilize resources to manage stress and maintain well-being. The theory's fundamental premise is that individuals are motivated to obtain, retain, foster, and protect resources that they value. Resources may include objects (material possessions), conditions (marriage, secure employment), personal characteristics (self-efficacy, optimism), and energies (time, knowledge, social support). Stress, according to COR Theory, arises when resources are threatened with loss, when resources are actually lost, or when individuals fail to gain resources following significant investment.

COR Theory articulates several key principles that are directly relevant to understanding the relationships between career resilience, work ethic, and job satisfaction. First, the primacy of resource loss principle posits that loss is disproportionately more salient than gain. In organizational contexts, employees who experience job insecurity, role ambiguity, or interpersonal conflict are likely to experience resource loss that threatens their well-being and diminishes job satisfaction. Second, resource investment is necessary to protect against loss,

recover from losses, and gain new resources. Individuals must invest resources they possess in order to prevent further loss or achieve gain.

Career resilience can be conceptualized, within the COR framework, as a key personal resource that enables effective resource investment and protects against resource depletion. Resilient employees possess adaptive capabilities that allow them to navigate workplace challenges with greater efficiency and less psychological cost (Hobfoll, 2002). They are better able to mobilize coping strategies, seek social support when needed, and identify opportunities for resource gain even in adverse circumstances. This resource richness positions resilient individuals to maintain positive attitudes toward their work, as they experience fewer stress-related decrements in satisfaction and are better able to find meaning and fulfilment in their roles.

Work ethic, from a COR perspective, can be understood as a deeply internalized value resource that shapes how individuals invest their energies and interpret their work experiences. Employees with strong work ethic are more likely to invest effort consistently, persist through difficulties, and derive satisfaction from the fulfilment of work-related responsibilities (Miller et al., 2002). This value-based resource may also protect against resource loss by providing a stable framework for interpreting workplace events and maintaining motivation even when immediate rewards are not forthcoming.

The relevance of COR Theory to the moderating role of demographics lies in the recognition that resource endowments, resource investment strategies, and vulnerability to resource loss may vary systematically across demographic groups. Older workers, for example, may have accumulated greater resource reservoirs through years of experience, potentially enhancing their ability to deploy resilience effectively (Hobfoll, 2001). Women may face different patterns of resource threat due to workplace discrimination or work-family conflict, potentially altering how resilience and work ethic function to protect satisfaction (Grandey & Cropanzano, 1999). Employees with longer tenure may have developed richer organizational resource networks, while newcomers may be more vulnerable to resource loss due to unfamiliarity with organizational systems. Educational level may confer access to different types of job resources, including autonomy, variety, and social status, which could interact with personal resources in shaping satisfaction.

## **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,

emphasizing the interplay between person variables, environmental factors, and behavioural factors in shaping career-related interests, choices, performance, and satisfaction. SCCT has been specifically extended to address job satisfaction through the social cognitive model of work satisfaction, which proposes that satisfaction is influenced by personality and affective dispositions, goals and goal-directed activity, self-efficacy beliefs, outcome expectations, and environmental conditions and supports (Lent & Brown, 2006).

Three core cognitive-person variables are central to SCCT. Self-efficacy beliefs refer to individuals' judgments of their capabilities to organize and execute courses of action required to attain designated types of performances. Outcome expectations are beliefs about the consequences or outcomes of performing particular behaviours. Personal goals refer to the intention to engage in particular activities or to attain certain levels of performance. SCCT proposes that these cognitive variables interact with environmental factors, including supports, barriers, and 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 and the self-efficacy beliefs that enable them. Resilient individuals are characterized by robust self-efficacy regarding their ability to navigate career challenges, maintain positive outcome expectations even in difficult circumstances, and set and pursue personal goals that sustain motivation and direction (Lent et al., 2002). These cognitive resources enable resilient employees to maintain satisfaction despite workplace difficulties by fostering proactive problem-solving, adaptive coping, and sustained effort toward valued goals.

Work ethic, within the SCCT framework, can be understood as shaping the goals and values that direct the application of self-efficacy and influence outcome expectations. Employees with strong work ethic may set higher performance goals for themselves, persist longer in pursuing them, and derive greater satisfaction from goal attainment because they value hard work and achievement intrinsically (Lent & Brown, 2006). Work ethic may also shape outcome expectations, leading individuals to believe that sustained effort will ultimately produce positive results, thereby maintaining motivation and satisfaction even when immediate outcomes are not forthcoming.

## **6. EMPIRICAL LITERATURE**

The empirical literature on career resilience, work ethic, and job satisfaction has expanded considerably over recent decades, with studies examining these constructs across diverse

occupational, cultural, and national contexts. This section reviews empirical research on these relationships, with particular attention to studies that have examined demographic variations and studies conducted in African contexts. The review is organized thematically, addressing the conceptualization and measurement of the key constructs, evidence for the direct relationships between career resilience and job satisfaction and between work ethic and job satisfaction, and existing evidence regarding demographic differences in these relationships.

The concept of career resilience was introduced by London (1983) as one of three dimensions 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, according to this formulation, demonstrate willingness to take risks, seek feedback, and persist despite obstacles. This foundational conceptualization emphasized resilience as a stable disposition that enables adaptive responses to career challenges.

Subsequent research has refined and elaborated the conceptualization of career resilience. Noe, Noe, and Bachhuber (1990) developed a measure of career resilience that included dimensions such as belief in oneself, need for achievement, and willingness to take risks, providing empirical tools for investigating the construct. Fogarty and colleagues (1999) conceptualized career resilience as comprising adaptability, self-confidence, and willingness to relocate or retrain, emphasizing the behavioral manifestations of resilient dispositions. These early measurement efforts established career resilience as a multidimensional construct with relevance for understanding career development and workplace adaptation.

More recent scholarship has positioned career resilience within broader frameworks of career adaptability and employability. Savickas (2005), in his career construction theory, identified adaptability—comprising concern, control, curiosity, and confidence—as central to career development in contemporary labour markets characterized by uncertainty and change. Fugate, Kinicki, and Ashforth (2004) conceptualized employability as a psycho-social construct encompassing career identity, personal adaptability, and social and human capital, with career resilience understood as a key component of adaptability. This integration of resilience into broader frameworks reflects recognition that contemporary careers require continuous adaptation and that resilience is fundamental to navigating career transitions and uncertainties.

Research employing these conceptualizations has consistently demonstrated that career resilience is associated with positive career outcomes. Lyons, Schweitzer, and Ng (2015), studying Canadian workers across multiple occupations, found that resilient individuals

reported higher career satisfaction, greater perceived career success, and better psychological well-being. Mishra and McDonald (2017), in an integrated review of the career resilience literature, concluded that resilience buffers the negative effects of job insecurity, organizational change, and career shocks, enabling individuals to maintain positive trajectories despite difficulties. Studies in specific occupational contexts have reinforced these findings, with research on healthcare workers, educators, and business professionals all documenting positive associations between resilience and work-related well-being (Gillespie et al., 2007; Gu & Day, 2007).

In African contexts, research on career resilience remains relatively limited but is growing. Coetzee, Ferreira, and Potgieter (2020) studied career resilience among South African employees, finding that resilience was positively associated with employability and career well-being, with cultural factors shaping the expression and consequences of resilience. Adebayo and Ogunleye (2019) examined resilience among Nigerian bank employees, linking it to reduced stress, better coping with organizational change, and enhanced job satisfaction. In the Ghanaian context, Lomotey (2024) found that career resilience significantly predicted job satisfaction, organizational commitment, and turnover intentions among banking professionals, providing evidence of the construct's relevance in this setting. However, studies examining how demographic factors may condition these relationships remain scarce, representing an important gap in the literature.

Work ethic refers to a constellation of beliefs and attitudes reflecting the moral importance of work, encompassing values such as hard work, diligence, perseverance, delayed gratification, and personal responsibility (Miller et al., 2002). The concept has deep historical roots, famously articulated in Weber's (1905/1958) analysis of the Protestant work ethic and its role in the development of capitalist economic systems. Weber argued that the religious values of ascetic Protestantism, particularly the notion that diligent work in a calling was a sign of divine favour, fostered the disciplined, rational pursuit of economic gain that underpinned capitalist development.

Contemporary scholarship has moved beyond the specifically Protestant origins of the concept to recognize that work ethic values exist across diverse cultural and religious traditions. Furnham (1990), in a comprehensive review of research on the work ethic, noted that values emphasizing hard work, personal responsibility, and the moral significance of labor appear in various forms across cultures. In the African context, Gyekye (1996) articulated the communitarian values embedded in Akan philosophy, including the moral significance of work as contribution to community well-being. These cultural foundations

suggest that work ethic may be particularly salient in Ghanaian organizational contexts, where values of industriousness and communal contribution are deeply ingrained.

The Multidimensional Work Ethic Profile (MWEPE), developed by Miller, Woehr, and Hudspeth (2002), represents the most comprehensive and psychometrically sound approach to measuring work ethic. The MWEPE 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 MWEPE has demonstrated that work ethic varies across cultures and predicts work-related attitudes and behaviours, including job satisfaction, organizational commitment, and job performance (Christopher et al., 2008; Miller et al., 2002).

Studies examining work ethic in African contexts have generally found high levels of work ethic values and documented their relevance for workplace outcomes. Asiedu, Agyapong, and Mensah (2018) studied work ethic among Ghanaian employees across multiple sectors, finding that work ethic positively predicted job satisfaction and organizational commitment, with these relationships moderated by leadership style. Adeyemi-Bello (2001) examined work ethic among Nigerian managers, finding that work ethic values were strongly endorsed and correlated with positive work attitudes. These studies suggest that work ethic is a salient and consequential construct in Ghanaian organizational contexts, though research examining how its effects may vary across demographic groups remains limited.

## **7. METHODOLOGY**

### **7.1 Research Design**

This study adopted a quantitative cross-sectional survey design to examine the moderating role of demographic factors in the relationships between career resilience, work ethic, and job satisfaction among employees in Ghanaian organizations. 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 employees in Ghanaian organizations (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 organizational context and for testing moderation effects involving stable demographic characteristics. 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 job satisfaction among Ghanaian employees.

## 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 Life Span Theory of Motivational Development. The study employed a deductive approach, moving from theoretical frameworks to hypothesis testing through statistical analysis of quantitative data. The focus on moderation effects required sophisticated analytical techniques, including hierarchical multiple regression with interaction terms, which are well-suited to the positivist tradition.

## 7.3 Study Setting

The study was conducted in Ghana, focusing on employees working in formal sector organizations within the Greater Accra Region and Ashanti Region. These regions were selected because they host the headquarters and major operations of the majority of Ghanaian organizations across various sectors, including financial services, telecommunications, manufacturing, retail, and public administration. Accra, as the capital city, represents the primary commercial and administrative hub of the country, while Kumasi, as the second-largest city, serves as a significant commercial centre with diverse employment opportunities. The focus on formal sector employees ensured that respondents were engaged in stable employment relationships with established organizations, providing an appropriate context for examining job satisfaction and its antecedents.

The choice of Ghana as the study setting was informed by the country's dynamic economic transformation, its diverse workforce demographics, and the cultural salience of work ethic values within Ghanaian society (Gyekye, 1996; Baah-Boateng, 2016). The Ghanaian context provides an ideal setting for examining demographic moderation effects due to the significant demographic diversity of the workforce and the ongoing transformations in employment relations and organizational practices.

## 7.4 Study Population

The target population for this study comprised all employees working in formal sector organizations in Ghana. This included staff at various levels—junior staff, supervisory staff, and management—working in different functional areas such as operations, administration, finance, human resources, marketing, and information technology across public and private

sector organizations. Both permanent and contract staff were included, provided they had been employed by their current organization for at least six months, ensuring sufficient exposure to the organizational context to form stable attitudes about their jobs.

According to the Ghana Statistical Service (2023), the formal sector workforce in Ghana comprises approximately 3.5 million employees across various industries and regions. This population provided an adequate sampling frame from which to draw a representative sample for the study, with the sampling strategy designed to capture diversity across demographic categories of interest, including age, gender, tenure, and educational level.

### **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 organizations from the formal sector. Organizations were stratified based on sector (public vs. private) and industry (financial services, telecommunications, manufacturing, retail, and public administration). This stratification ensured that the sample included organizations with diverse characteristics, enhancing the representativeness of the findings and enabling examination of potential sectoral differences.

In the second stage, purposive sampling was used to select departments and units within the selected organizations. Departments were identified to ensure coverage of various functional areas, including both core operational functions and support functions. Within each selected organization, human resource managers were contacted to facilitate access to employees across different departments and job levels.

In the third stage, convenience sampling was employed to select individual participants within the selected departments. With the assistance of human resource managers, 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 comprehensive employee lists across multiple organizations and the need to accommodate the busy schedules of employees.

### **7.6 Sample Size and Justification**

The sample size for this study was determined using guidelines for multiple regression analysis with moderation effects. Following recommendations by Hair, Black, Babin, and Anderson (2019), a minimum sample of 15 observations per predictor variable is generally acceptable for regression analysis, with larger samples preferred when testing interaction effects due to the reduced power associated with moderated multiple regression (Aiken &

West, 1991). Given that the study involved testing main effects and interaction terms for multiple demographic moderators, a minimum sample of 375 respondents was targeted.

Additionally, the sample size was informed by power analysis using G\*Power software (Faul et al., 2009). For multiple regression analysis with up to 10 predictors, assuming a medium effect size ( $f^2 = 0.15$ ), power of 0.80, and alpha of 0.05, the required sample size was calculated as 118 respondents. However, to account for the reduced power in detecting interaction effects and to enable subgroup analyses across demographic categories, a larger sample was targeted.

A total of 500 questionnaires were distributed across the selected organizations. After data cleaning and removal of incomplete responses, 412 valid questionnaires were retained for analysis, representing a response rate of 82.4%. This sample size exceeded the minimum requirements for the planned statistical analyses and provided adequate power for detecting moderation effects.

### **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 across all respondents, 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 and encouraging participation.

Questionnaires were distributed in both hard copy and electronic formats to maximize response rates and accommodate participant preferences. Hard copies were delivered to participating organizations and distributed through human resource departments, with completed questionnaires collected at agreed-upon times, usually one to two weeks after distribution. Electronic versions were created using Google Forms and distributed via email to employees in organizations where this mode was preferred or where geographic location necessitated remote data collection. The electronic version included the same questions and response formats as the hard copy version to ensure consistency across modes.

Data collection was conducted over a period of ten weeks, from September to November 2024. This period avoided major holiday seasons and end-of-year reporting pressures, when employees are typically busier and less likely to participate in surveys. Regular follow-up with human resource contacts helped maintain momentum and encourage timely response.

### 7.8 Data Collection Instrument

The primary data collection instrument was a structured questionnaire comprising four 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.

### 7.10 Data Analysis Procedure

Data analysis was conducted using SPSS version 26 and AMOS version 26. The analysis proceeded in several stages, following established procedures for testing moderation effects.

**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 job satisfaction among respondents. These statistics provided an overview of the sample composition and the distribution of the key study variables.

**Preliminary Analyses:** Data were screened for missing values, outliers, and violations of normality assumptions. Missing data were minimal (<2%) and were handled using listwise deletion, as recommended when the proportion of missing data is low (Hair et al., 2019). Normality was assessed through skewness and kurtosis statistics, with values within  $\pm 2$  considered acceptable (George & Mallery, 2010). All variables met these criteria, supporting the use of parametric statistical tests.

**Correlation Analysis:** Pearson product-moment correlation coefficients were computed to examine the bivariate relationships between career resilience, work ethic, job satisfaction, and demographic variables. This analysis provided an initial understanding of the associations among variables and helped identify potential multicollinearity issues.

**Hypothesis Testing: Direct Effects:** Multiple regression analysis was used to test the direct relationships between career resilience and job satisfaction and between work ethic and job satisfaction, after controlling for demographic variables. Standardized regression coefficients ( $\beta$ ) were examined to assess the strength and significance of these relationships.

**Hypothesis Testing: Moderation Effects:** Hierarchical multiple regression analysis was employed to test the moderating role of demographic factors (age, gender, tenure, educational level) in the relationships between career resilience, work ethic, and job satisfaction. Following Aiken and West's (1991) recommendations, career resilience and work ethic were mean-centred before creating interaction terms to reduce multicollinearity and enhance interpretability. For each demographic moderator, separate hierarchical regressions were conducted.

The hierarchical regression procedure involved three steps:

- **Step 1:** Control variables (other demographics not serving as the moderator in that analysis) were entered to account for their potential effects on job satisfaction.
- **Step 2:** Career resilience and work ethic were entered to assess their main effects.
- **Step 3:** The interaction term(s) (e.g., Career Resilience  $\times$  Age, Work Ethic  $\times$  Age) were entered to test for moderation.

Significant changes in  $R^2$  ( $\Delta R^2$ ) from Step 2 to Step 3 and significant regression coefficients for the interaction terms were interpreted as evidence of moderation. For significant interactions, simple slopes analysis was conducted to probe the nature of the moderation, examining the relationship between the predictor (career resilience or work ethic) and job satisfaction at high (+1 SD) and low (-1 SD) levels of the moderator (for continuous moderators like age and tenure) or for each category (for categorical moderators like gender).

**Demographic Differences:** Independent samples t-tests and one-way ANOVA were used to examine differences in career resilience, work ethic, and job satisfaction based on demographic characteristics. These analyses provided insights into how the key constructs varied across demographic groups.

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

## 8. RESULTS

This section presents the findings of the study based on data collected from 412 employees in Ghanaian organizations. The results are presented in five main subsections: demographic characteristics of respondents, descriptive statistics of study variables, correlation analysis, hypothesis testing for direct effects, and hypothesis testing for moderation effects of demographic factors.

### 8.3 Test of Hypotheses: Direct Effects

Hierarchical multiple regression analysis was conducted to test the direct effects of career resilience and work ethic on job satisfaction, after controlling for demographic variables. Table 4 presents the results of this analysis.

**Table 4: Hierarchical Regression Results for Direct Effects on Job Satisfaction.**

Variable	Model 1	Model 2
<b>Step 1: Controls</b>	$\beta$	$\beta$
Gender	0.03	0.02

Age	0.11*	0.06
Educational Level	0.04	0.03
Organizational Tenure	0.13*	0.08
Job Level	0.09	0.05
Industry Sector	0.02	0.01
<b>Step 2: Main Effects</b>		
Career Resilience		0.42**
Work Ethic		0.33**
<b>Model Statistics</b>		
R <sup>2</sup>	0.07	0.38
Adjusted R <sup>2</sup>	0.06	0.37
ΔR <sup>2</sup>		0.31**
F	3.12**	28.46**

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

In Model 1, the control variables (gender, age, educational level, organizational tenure, job level, and industry sector) were entered. This model explained 7% of the variance in job satisfaction ( $R^2 = 0.07$ ,  $F = 3.12$ ,  $p < 0.01$ ). Among the control variables, age ( $\beta = 0.11$ ,  $p < 0.05$ ) and organizational tenure ( $\beta = 0.13$ ,  $p < 0.05$ ) were significant positive predictors of job satisfaction, indicating that older employees and those with longer tenure reported higher satisfaction.

In Model 2, career resilience and work ethic were added. This model explained 38% of the variance in job satisfaction ( $R^2 = 0.38$ ,  $F = 28.46$ ,  $p < 0.01$ ), representing a significant increase of 31% over Model 1 ( $\Delta R^2 = 0.31$ ,  $p < 0.01$ ). Career resilience was a significant positive predictor of job satisfaction ( $\beta = 0.42$ ,  $p < 0.01$ ), supporting the hypothesis that career resilience positively influences job satisfaction. Work ethic was also a significant positive predictor ( $\beta = 0.33$ ,  $p < 0.01$ ), supporting the hypothesis that work ethic positively influences job satisfaction. With the inclusion of these personal resources, the effects of age and tenure became non-significant, suggesting that career resilience and work ethic may account for some of the variance previously attributed to these demographic characteristics.

#### 8.4 Test of Hypotheses: Moderating Role of Demographics

Hierarchical multiple regression analysis was conducted to test the moderating role of each demographic factor (age, gender, organizational tenure, educational level) in the relationships between career resilience, work ethic, and job satisfaction. Following Aiken and West's (1991) recommendations, career resilience and work ethic were mean-centred before creating the interaction terms. Separate analyses were conducted for each demographic moderator.

### 8.4.1 Moderating Role of Age

Table 5 presents the results of the hierarchical regression analysis testing the moderating role of age in the relationships between career resilience, work ethic, and job satisfaction. Age was treated as a continuous variable and mean-centred for the analysis.

**Table 5: Hierarchical Regression Results for Moderating Role of Age.**

Variable	Step 1	Step 2	Step 3
<b>Step 1: Controls</b>	$\beta$	$\beta$	$\beta$
Gender	0.03	0.02	0.02
Educational Level	0.04	0.03	0.03
Organizational Tenure	0.13*	0.08	0.07
Job Level	0.09	0.05	0.05
Industry Sector	0.02	0.01	0.01
<b>Step 2: Main Effects</b>			
Career Resilience (CR)		0.41**	0.40**
Work Ethic (WE)		0.32**	0.31**
Age		0.04	0.03
<b>Step 3: Interactions</b>			
CR $\times$ Age			0.14*
WE $\times$ Age			0.11*
<b>Model Statistics</b>			
R <sup>2</sup>	0.07	0.39	0.42
Adjusted R <sup>2</sup>	0.06	0.38	0.41
$\Delta R^2$		0.32**	0.03**
F	3.12**	26.84**	24.17**

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

In Step 1, the control variables (gender, educational level, organizational tenure, job level, industry sector) were entered. In Step 2, career resilience, work ethic, and age were added. The main effects of career resilience ( $\beta = 0.41$ ,  $p < 0.01$ ) and work ethic ( $\beta = 0.32$ ,  $p < 0.01$ ) remained significant, while age was not significant ( $\beta = 0.04$ ,  $p > 0.05$ ). Step 2 explained 39% of the variance in job satisfaction ( $R^2 = 0.39$ ).

In Step 3, the interaction terms (CR  $\times$  Age and WE  $\times$  Age) were entered. Both interaction terms were significant: CR  $\times$  Age ( $\beta = 0.14$ ,  $p < 0.05$ ) and WE  $\times$  Age ( $\beta = 0.11$ ,  $p < 0.05$ ). The addition of the interaction terms explained an additional 3% of the variance in job satisfaction ( $\Delta R^2 = 0.03$ ,  $p < 0.01$ ), indicating that age moderates the relationships between both career resilience and job satisfaction and between work ethic 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 age. For the relationship between career resilience and job satisfaction, the positive relationship was stronger for older employees ( $\beta = 0.54$ ,  $p < 0.01$ )

than for younger employees ( $\beta = 0.26, p < 0.05$ ). This suggests that career resilience has a more pronounced positive effect on job satisfaction for older workers. For the relationship between work ethic and job satisfaction, the positive relationship was also stronger for older employees ( $\beta = 0.42, p < 0.01$ ) than for younger employees ( $\beta = 0.20, p < 0.05$ ), indicating that work ethic contributes more to satisfaction as employees age.

#### 8.4.2 Moderating Role of Gender

Table 6 presents the results of the hierarchical regression analysis testing the moderating role of gender in the relationships between career resilience, work ethic, and job satisfaction. Gender was coded as a dummy variable (0 = Male, 1 = Female).

**Table 6: Hierarchical Regression Results for Moderating Role of Gender.**

Variable	Step 1	Step 2	Step 3
<b>Step 1: Controls</b>	$\beta$	$\beta$	$\beta$
Age	0.11*	0.06	0.06
Educational Level	0.04	0.03	0.03
Organizational Tenure	0.13*	0.08	0.08
Job Level	0.09	0.05	0.05
Industry Sector	0.02	0.01	0.01
<b>Step 2: Main Effects</b>			
Career Resilience (CR)		0.41**	0.40**
Work Ethic (WE)		0.32**	0.31**
Gender		0.03	0.02
<b>Step 3: Interactions</b>			
CR $\times$ Gender			0.08
WE $\times$ Gender			0.05
<b>Model Statistics</b>			
R <sup>2</sup>	0.07	0.38	0.39
Adjusted R <sup>2</sup>	0.06	0.37	0.38
$\Delta R^2$		0.31**	0.01
F	3.12**	26.51**	22.84**

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

In Step 1, the control variables (age, educational level, organizational tenure, job level, industry sector) were entered. In Step 2, career resilience, work ethic, and gender were added. The main effects of career resilience ( $\beta = 0.41, p < 0.01$ ) and work ethic ( $\beta = 0.32, p < 0.01$ ) remained significant, while gender was not significant ( $\beta = 0.03, p > 0.05$ ). Step 2 explained 38% of the variance in job satisfaction ( $R^2 = 0.38$ ).

In Step 3, the interaction terms (CR  $\times$  Gender and WE  $\times$  Gender) were entered. Neither interaction term was significant: CR  $\times$  Gender ( $\beta = 0.08, p > 0.05$ ) and WE  $\times$  Gender ( $\beta =$

0.05,  $p > 0.05$ ). The addition of the interaction terms did not result in a significant increase in explained variance ( $\Delta R^2 = 0.01$ ,  $p > 0.05$ ). These results indicate that gender does not moderate the relationships between career resilience and job satisfaction or between work ethic and job satisfaction. The effects of these personal resources on satisfaction appear to be similar for male and female employees.

## 10. CONCLUSION AND RECOMMENDATION

This study examined the relationships between career resilience, work ethic, and job satisfaction among employees in Ghanaian organizations, with a specific focus on the moderating role of demographic factors including age, gender, organizational tenure, and educational level. The findings provide robust evidence that both career resilience and work ethic are significant positive predictors of job satisfaction, and that these relationships are moderated by age and organizational tenure but not by gender or educational level.

The study demonstrates that employees in Ghanaian organizations possess moderately high levels of career resilience and very high levels of work ethic, reflecting both the adaptive demands of the organizational environment and the cultural values that characterize Ghanaian society. Employees with higher career resilience report greater job satisfaction, as do those with stronger work ethic values. These relationships hold even after controlling for demographic characteristics, confirming the independent contribution of these personal resources to employee well-being.

Based on the findings of this study, the following recommendations are proposed for organizations, human resource practitioners, and policymakers seeking to enhance employee job satisfaction and well-being.

**Develop and Implement Resilience Training Programmes:** Organizations should invest in developing and implementing resilience training programmes for employees at all levels. The significant positive relationship between career resilience and job satisfaction suggests that enhancing employee resilience can yield substantial benefits for well-being and retention. Training content could include stress management techniques, cognitive reframing skills, problem-solving strategies, and approaches for navigating organizational change. Given that resilience effects were stronger for older and longer-tenured employees, such programmes may be particularly beneficial when tailored to different career stages.

**Recognize and Leverage Work Ethic as an Organizational Asset:** The very high levels of work ethic among Ghanaian employees represent a significant organizational resource. Organizations should actively acknowledge, celebrate, and leverage this cultural value in

organizational communications, performance management, and reward systems. Recognizing employees who exemplify strong work ethic reinforces these values and encourages their continuation. However, care should be taken to ensure that recognition of work ethic does not inadvertently encourage unhealthy overwork or presenteeism, and that work ethic is balanced with attention to work-life balance and employee well-being.

**Provide Targeted Support for Younger and Newer Employees:** The finding that younger employees and those with shorter tenure benefit less from their personal resources suggests that these groups may need additional support in translating resilience and work ethic into satisfaction. Organizations should consider targeted interventions for these employees, including enhanced mentoring, more frequent feedback, structured socialization programmes, and opportunities to build organization-specific knowledge and networks. Helping newer employees understand organizational systems and build relationships may enable them to deploy their personal resources more effectively.

**Design Age-Inclusive Human Resource Practices:** The stronger effects of personal resources for older workers suggest that organizations should ensure their human resource practices are inclusive of and responsive to the needs of older employees. This includes providing opportunities for continued growth and contribution, recognizing the value of accumulated experience, and designing roles that leverage the enhanced capabilities of older workers to derive satisfaction from their resilience and work ethic. Age-diverse workforce planning should recognize that different mechanisms may sustain satisfaction at different career stages.

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