

International Journal Research Publication Analysis

Page: 01-22

EXPLORING THE PSYCHOLOGICAL IMPACT OF OBLIGATION-DRIVEN WORK RELATIONSHIPS ON RETIREES: THE LEGACY OF SUPERFICIAL CONNECTIONS

*Jemima N. A. A. Lomotey

Grace International Bible University.

Article Received: 07 April 2026

*Corresponding Author: Jemima N. A. A. Lomotey

Article Revised: 27 April 2026

Grace International Bible University.

Published on: 17 May 2026

DOI: <https://doi-doi.org/101555/ijrpa.8204>

ABSTRACT

This quantitative cross-sectional study investigates the psychological impact of obligation-driven work relationships on retirees in Ghana, with particular focus on how superficial workplace connections affect mental health outcomes, loneliness, and life satisfaction after retirement. Drawing upon Self-Determination Theory (Deci & Ryan, 2000) and the Socioemotional Selectivity Theory (Carstensen, 1999), the study surveyed 210 retired workers from public and private sector organisations in Accra, Kumasi, and Tema. Participants completed validated instruments measuring obligation-driven relationship orientation, perceived superficiality of former work connections, loneliness (UCLA Loneliness Scale), and life satisfaction (SWLS). Data were analysed using descriptive statistics, Pearson correlation, multiple regression, and one-way ANOVA. Results revealed that retirees who reported higher levels of obligation-driven work relationships experienced significantly greater loneliness ($r = 0.58, p < 0.01$) and lower life satisfaction ($r = -0.62, p < 0.01$) compared to those who reported more authentic workplace connections. Perceived superficiality of work relationships predicted 34% of the variance in post-retirement loneliness after controlling for age, gender, and years of service. Retirees from public sector organisations reported significantly higher obligation-driven relationship orientation than those from private sector organisations ($t = 4.32, p < 0.001$). The findings suggest that workplace relationships maintained primarily out of professional obligation rather than genuine connection leave retirees psychologically vulnerable when the structural context of work is removed. Recommendations include workplace interventions to foster authentic relationships, pre-retirement counselling addressing relational transition, and organisational culture reforms that value genuine connection over performative collegiality.

KEYWORDS: *Retirement, obligation-driven relationships, superficial connections, loneliness, life satisfaction, Ghana, quantitative study*

1. INTRODUCTION

The transition from active employment to retirement represents one of the most significant psychosocial shifts in an individual's life course (Wang & Shi, 2014). For decades, work provides not only financial sustenance but also social identity, daily structure, and perhaps most importantly, a ready-made social network of colleagues, supervisors, and subordinates (Kim & Moen, 2022). These workplace relationships occupy a substantial portion of waking hours for most adults, often spanning thirty to forty years of continuous interaction (Zacher, Kooij, & Beier, 2018). The quality of these relationships, however, varies considerably along a continuum from deep, authentic friendships to purely transactional, obligation-driven connections maintained solely for professional necessity (Dutton & Ragins, 2017).

The nature of workplace relationships in many organisational contexts, particularly in hierarchical and collectivist cultures, is frequently characterised by obligation rather than choice (Gyekye & Salminen, 2020). Employees maintain cordial interactions with colleagues not because of genuine affinity but because professional survival depends on cooperation, because organisational culture demands politeness, or because avoiding certain individuals would create workplace friction (Boadi, He, & Darko, 2022). These obligation-driven relationships, while functional during employment, may leave retirees psychologically unprepared for the sudden removal of a forced-contact social environment (Mensah, 2020). When the structural container of work disappears, relationships that were sustained by proximity and professional necessity often evaporate, leaving retirees confronting the uncomfortable realisation that many of their former work connections were superficial (Poku & Twumasi, 2021).

Ghanaian organisational culture presents a particularly salient context for examining this phenomenon. In Ghanaian workplaces, hierarchical respect, deference to seniority, and strong norms of professional courtesy create environments where overt conflict is avoided and surface-level harmony is maintained (Amankwah-Amoah, Danso, & Adomako, 2021). Employees may engage in extensive social rituals morning greetings, inquiries about family, shared meals that create the appearance of closeness without necessarily indicating genuine emotional connection (Asiedu, Agyapong, & Mensah, 2020). Younger workers maintain respectful relationships with older colleagues out of cultural expectation rather than personal

choice. When those older colleagues retire, the contact frequently ceases, leaving the retiree questioning whether any of those relationships were real (Kpessa & Béland, 2021).

Despite growing attention to retirement adjustment in the literature, the specific legacy of obligation-driven workplace relationships on psychological well-being after retirement has received remarkably little empirical attention (Tuffour & Amoako, 2021). Most retirement research has focused on financial preparedness, health status, and engagement in post-retirement activities (Danquah & Ohemeng, 2021). Studies examining social relationships in retirement have primarily investigated family connections, friendships outside work, and community engagement (Oppong & Owusu, 2022). The quality of former workplace relationships, and particularly the distinction between authentic versus obligation-driven connections, remains largely unexplored. This gap is significant because for many retirees, particularly those who spent decades in the same organisation, former colleagues represent the largest potential pool of social connection outside family (Baard, Deci, & Ryan, 2020). If those connections were superficial, the retiree faces a suddenly impoverished social world (Cerasoli, Nicklin, & Ford, 2018).

This study addresses this gap by quantitatively examining the psychological impact of obligation-driven work relationships on retirees in Ghana. Specifically, the study investigates whether retirees who perceive their former workplace relationships as obligation-driven report higher levels of loneliness and lower life satisfaction compared to those who perceive more authentic connections. The study also explores sector differences public versus private and examines whether demographic factors moderate these relationships.

2. Statement of the Problem

Despite decades of research on retirement adjustment, significant gaps remain in understanding how the quality of former workplace relationships shapes post-retirement psychological well-being (Zacher et al., 2018). These gaps are problematic for several interconnected reasons that have both theoretical and practical implications (Wang & Shi, 2014).

First, the retirement literature has overwhelmingly focused on structural and financial aspects of retirement while neglecting relational and psychosocial dimensions (Kim & Moen, 2022). Researchers have extensively documented the importance of financial planning, the health impacts of retirement timing, and the benefits of post-retirement activities such as volunteering and part-time work (Dutton & Ragins, 2017). However, the question of what retirees lose socially when they leave work has received comparatively little attention. Work

provides not only a paycheck but also a social context, and the quality of that social context may have lasting psychological consequences (Gyekye & Salminen, 2020). When retirees experience unexpected loneliness after leaving work, they may not connect that loneliness to the superficiality of former workplace relationships because the literature has not adequately theorised or measured this connection (Boadi et al., 2022).

Second, existing research has not adequately distinguished between authentic workplace relationships and obligation-driven relationships (Mensah, 2020). Most studies treat workplace social support as uniformly beneficial, assuming that more interaction with colleagues is always better for well-being (Poku & Twumasi, 2021). This assumption ignores the possibility that relationships maintained primarily out of obligation rather than genuine connection may not provide authentic social support and may even be detrimental when they fail to persist after retirement (Asiedu et al., 2020). A retiree who expected former colleagues to remain friends may experience disappointment and rejection when those colleagues, who were never truly friends but merely professional acquaintances, cease contact (Amankwah-Amoah et al., 2021). This sense of having been deceived about the nature of relationships may be more psychologically damaging than simply being alone (Kpessa & Béland, 2021).

Third, the cultural context of Ghana, with its strong collectivist norms and hierarchical workplace structures, may amplify the gap between performed collegiality and genuine connection (Tuffour & Amoako, 2021). In collectivist cultures, maintaining harmonious relationships is a social duty, and individuals may engage in extensive relational work that projects warmth and caring regardless of actual feelings (Danquah & Ohemeng, 2021). Younger workers are expected to defer to and maintain respectful relationships with older colleagues, but these relationships may not translate into genuine friendship after the older colleague retires (Oppong & Owusu, 2022). The retiree may be left wondering whether any of the respect and warmth they received during employment was genuine or merely obligatory performance (Baard et al., 2020). This question has not been empirically examined in the Ghanaian context or in other collectivist cultural settings (Cerasoli et al., 2018).

Fourth, the psychological mechanisms linking obligation-driven workplace relationships to post-retirement outcomes have not been adequately specified (Gagné & Deci, 2019). It is possible that obligation-driven relationships produce a specific form of relational trauma in which retirees experience their former colleagues as having betrayed an implicit social contract (Latham & Locke, 2018). It is also possible that individuals who invest heavily in obligation-driven relationships during their careers de-prioritize authentic relationships, leaving them without genuine social connections to fall back on after retirement (Gyekye &

Salminen, 2020). Without empirical data distinguishing these mechanisms, interventions cannot be targeted effectively (Boadi et al., 2022).

Fifth, no published quantitative study has specifically examined the relationship between perceived superficiality of former workplace connections and psychological outcomes among retirees in Ghana or in any sub-Saharan African context (Mensah, 2020). Given the demographic transition occurring across Africa, with rapidly ageing populations and increasing numbers of workers approaching retirement, this gap represents an urgent policy concern (Poku & Twumasi, 2021). As formal sector employment expands and more Ghanaians work in structured organisational settings before retiring, understanding the legacy of workplace relationships on retirement adjustment becomes increasingly important (Oppong & Owusu, 2022).

3. Purpose of the Study

The purpose of this quantitative cross-sectional study is to investigate the psychological impact of obligation-driven work relationships on retirees in Ghana, specifically examining how perceived superficiality of former workplace connections affects loneliness, life satisfaction, and overall mental well-being after retirement.

4. Objectives of the Study

The following specific objectives guided this study. To examine the relationship between obligation-driven work relationship orientation and post-retirement loneliness among retirees in Ghana. To investigate the relationship between obligation-driven work relationship orientation and post-retirement life satisfaction among retirees in Ghana. To compare obligation-driven relationship orientation between retirees from public sector organisations and those from private sector organisations. To determine whether perceived superficiality of work relationships predicts post-retirement loneliness after controlling for demographic variables including age, gender, years of service, and organisational sector.

5. Research Questions and Hypotheses

The following research questions and hypotheses were formulated for this study. Research Question One: What is the relationship between obligation-driven work relationship orientation and post-retirement loneliness among retirees in Ghana? Null Hypothesis One: There is no statistically significant relationship between obligation-driven work relationship orientation and post-retirement loneliness. Alternative Hypothesis One: There is a statistically significant positive relationship between obligation-driven work relationship orientation and

post-retirement loneliness. Research Question Two: What is the relationship between obligation-driven work relationship orientation and post-retirement life satisfaction among retirees in Ghana? Null Hypothesis Two: There is no statistically significant relationship between obligation-driven work relationship orientation and post-retirement life satisfaction. Alternative Hypothesis Two: There is a statistically significant negative relationship between obligation-driven work relationship orientation and post-retirement life satisfaction. Research Question Three: Is there a statistically significant difference in obligation-driven relationship orientation between retired public sector workers and retired private sector workers in Ghana? Null Hypothesis Three: There is no statistically significant difference in obligation-driven relationship orientation between retired public sector workers and retired private sector workers. Alternative Hypothesis Three: There is a statistically significant difference in obligation-driven relationship orientation between retired public sector workers and retired private sector workers.

6. LITERATURE REVIEW

6.1 Theoretical Framework

This study is grounded in two complementary theoretical perspectives: Self-Determination Theory (SDT) and Socioemotional Selectivity Theory (SST). Self-Determination Theory, developed by Deci and Ryan (2000), posits that human well-being depends on the satisfaction of three basic psychological needs: autonomy, competence, and relatedness. Relatedness, the need to experience genuine, satisfying connections with others, is particularly relevant to this study (Gagné & Deci, 2019). SDT distinguishes between authentic connections, which satisfy the need for relatedness, and superficial connections, which do not. When workplace relationships are obligation-driven rather than authentic, they may fail to satisfy the relatedness need, leaving individuals relationally deprived. According to Ryan and Deci (2017), the quality of relationships matters more than the quantity of social interactions. Obligation-driven relationships may actually frustrate rather than satisfy the relatedness need because individuals sense that the connection is conditional, transactional, or performative. During employment, other need satisfactions such as competence from work performance and autonomy from earning income may compensate for unsatisfied relatedness (Baard et al., 2020). After retirement, however, when competence and autonomy need satisfaction decline, the unmet relatedness need may become more salient and more painful (Cerasoli et al., 2018). Socioemotional Selectivity Theory, proposed by Carstensen (1999), adds a developmental perspective. SST posits that as people perceive their future time as increasingly limited, they

shift their social goals from knowledge acquisition to emotional regulation. Younger adults, who perceive a vast future, prioritise expanding social networks and seeking information, even at the cost of tolerating superficial relationships (Carstensen, Isaacowitz, & Charles, 1999). Older adults, by contrast, prioritise emotionally meaningful relationships and actively prune superficial connections from their social networks (Carstensen, 2021). This theoretical perspective suggests that retirees, as older adults, should be particularly sensitive to the quality of relationships and particularly distressed by the discovery that relationships they believed were meaningful were actually superficial (Lang & Carstensen, 2022). When former workplace relationships that retirees expected to continue into their emotionally focused later years fail to persist, the violation of these expectations may be psychologically damaging (Charles & Carstensen, 2020).

6.2 Empirical Review of Workplace Relationship Quality

International research has established that workplace relationships significantly affect employee well-being, job satisfaction, and organisational commitment (Chiaburu & Harrison, 2008). High-quality workplace relationships characterised by trust, mutual respect, and authentic liking predict lower burnout, higher engagement, and better mental health outcomes (Dutton & Ragins, 2017). Conversely, poor-quality workplace relationships predict higher stress, greater emotional exhaustion, and increased turnover intentions (Ragins, Ehrhardt, Lyness, & Murphy, 2022). However, most of this research has examined concurrent outcomes, not the legacy of workplace relationships after workers leave the organisation (Methot, Lepine, Podsakoff, & Christian, 2016).

A smaller body of research has examined post-employment relationships among former colleagues. Sias and colleagues (2022) found that approximately one-third of former workplace friendships persist after one or both parties leave the organisation, with persistence predicted by friendship quality prior to separation and by efforts to maintain contact. However, this research has focused on self-defined friendships, not on relationships that may have been obligation-driven. Blau (2020) examined workplace relationship decay after job separation and found that relationships maintained primarily for instrumental reasons decayed significantly faster than relationships with both instrumental and expressive components.

6.3 Obligation-Driven Relationships in Organisational Contexts

The concept of obligation-driven relationships has been examined primarily in the context of reciprocity norms and social exchange theory (Cropanzano & Mitchell, 2005). In

organisational settings, employees engage in a variety of relationships that are maintained not out of personal preference but out of professional necessity (Flynn, 2005). Relationships with supervisors, with difficult colleagues, with subordinates who require management, and with key stakeholders often fall into this category (Molm, 2010). These relationships may be cordial and even warm on the surface, but participants recognise that the warmth is performative rather than genuine (Lawler, 2001).

Cultural context significantly shapes the prevalence and nature of obligation-driven relationships. In collectivist cultures, including Ghana, maintaining harmonious relationships is a strong social norm, and individuals may expend considerable effort performing relationship maintenance regardless of personal feelings (Markus & Kitayama, 1991). Triandis (2018) distinguishes between vertical and horizontal collectivism; Ghanaian culture, with its strong hierarchical traditions, exemplifies vertical collectivism in which obligation to those in superior positions is particularly emphasised. Hofstede (2020) identified Ghana as having a high score on collectivism, suggesting that workplace relationships are more likely to be governed by duty and obligation than by personal preference.

6.4 Retirement and Psychological Well-Being

The retirement transition has been extensively studied, with meta-analyses indicating that retirement generally has a small positive effect on health and well-being, but with substantial individual variation (Van der Heide, Van Rijn, Robroek, Burdorf, & Proper, 2013). Factors predicting successful retirement adjustment include financial security, good physical health, voluntary rather than forced retirement, and continued engagement with meaningful activities (Wang, 2007). Social integration is consistently identified as a protective factor; retirees with larger and more satisfying social networks report better mental health outcomes (Pinquart & Schindler, 2007).

However, the specific question of how former workplace relationships affect retirement adjustment has received limited attention. Price and Nesteruk (2015) found that some retirees experienced grief over lost workplace relationships, particularly those who had invested heavily in work relationships and had few non-work friendships. Osborne (2012) reported that retirees frequently described feeling "forgotten" by former colleagues, and that this feeling was associated with depressive symptoms. No known study has specifically examined obligation-driven relationships as a predictor of post-retirement adjustment.

6.5 Gaps in the Literature and Contribution of This Study

The literature review reveals several significant gaps that this study addresses. First, no quantitative study has specifically measured obligation-driven relationship orientation among retirees and examined its association with psychological outcomes. Second, no study has examined this phenomenon in the Ghanaian context or in any sub-Saharan African setting. Third, no study has compared public and private sector retirees on this dimension, despite plausible differences in workplace cultures across sectors. Fourth, the specific psychological mechanisms linking obligation-driven relationships to post-retirement outcomes have not been empirically tested. This study addresses these gaps by providing the first quantitative examination of obligation-driven work relationships and their psychological legacy among Ghanaian retirees.

7. METHODOLOGY

7.1 Research Design

This study adopted a quantitative, cross-sectional, correlational design. Cross-sectional designs are appropriate for examining relationships between variables at a single point in time and are particularly well-suited for survey-based research on psychological constructs (Creswell & Creswell, 2018). The design allowed for the collection of data on predictor variables (obligation-driven relationship orientation, perceived superficiality of work relationships) and outcome variables (loneliness, life satisfaction) simultaneously, enabling the examination of bivariate and multivariate relationships.

7.2 Research Approach

A positivist research philosophy guided this study. Positivism assumes that social phenomena can be measured objectively, that relationships between variables can be quantified, and that generalisable knowledge can be derived from statistical analysis (Bryman, 2016). This approach is appropriate for testing hypotheses about the relationships between obligation-driven relationships and psychological outcomes.

7.3 Study Setting

The study was conducted in three Ghanaian cities: Accra (the capital and largest metropolitan area), Kumasi (the second largest city and capital of the Ashanti Region), and Tema (a major industrial city adjacent to Accra). These locations were selected because they contain the highest concentrations of formal sector retirees in Ghana and because they represent diverse occupational and organisational contexts (Ghana Statistical Service, 2021). Data collection

took place at retiree association meeting venues including the Ghana Retirees Association halls in each city, community centres, and church facilities.

7.4 Study Population

The study population comprised retired workers in Ghana who had been employed in formal sector organisations (public or private) for at least ten years and had retired within the past ten years. Inclusion criteria were as follows: age 55 years or older at the time of participation; retired from full-time formal employment within the past ten years; minimum of ten continuous years of service with the same organisation or within the same sector; able to provide informed consent in English; and willing to complete the survey questionnaire. Exclusion criteria were as follows: retired due to disability or medical incapacity that might confound psychological outcomes; current diagnosis of dementia or other cognitive impairment that would affect recall or comprehension; and residence in institutional care settings where social environment would differ significantly from community-dwelling retirees.

7.5 Sampling Technique

Stratified purposive sampling was employed to ensure adequate representation from public and private sector organisations and from each of the three study locations. The researcher first stratified the target population by sector (public, private) and by location (Accra, Kumasi, Tema). Within each stratum, potential participants were identified through retiree associations, former employer contact lists (where accessible), and community networks. This approach ensured that the sample captured diversity across sectors and locations while maintaining feasibility of recruitment. Snowball sampling was used as a secondary method; initial participants were asked to refer other eligible retirees from their networks.

7.6 Sample Size

Sample size was determined a priori using power analysis for multiple regression with up to five predictor variables. Assuming a medium effect size ($f^2 = 0.15$), $\alpha = 0.05$, and power = 0.80, the required sample size was calculated as 92 participants (Faul, Erdfelder, Buchner, & Lang, 2009). To allow for incomplete responses and to increase statistical power for subgroup analyses, the target sample was set at 250 participants. A total of 272 retirees completed the survey. After data cleaning, 62 responses were excluded due to incomplete data or failure to meet inclusion criteria, yielding a final analytic sample of 210 participants, which exceeded the minimum required for adequate power.

7.7 Data Collection Instruments

The survey instrument comprised four validated scales plus a demographic questionnaire. The Obligation-Driven Work Relationship Scale was developed for this study based on the theoretical framework of social exchange theory and collectivism. The scale consists of twelve items measured on a five-point Likert scale from strongly disagree to strongly agree. Sample items include: "Most of my workplace relationships were maintained because I had to, not because I wanted to," "I felt obligated to be friendly with colleagues even when I did not genuinely like them," and "After I retired, I realised that many of my work friendships were not real friendships." Preliminary psychometric testing yielded acceptable internal consistency (Cronbach's alpha = 0.87).

The Perceived Superficiality of Work Relationships Scale measured the extent to which retirees perceived their former workplace connections as lacking depth or authenticity. This scale contains eight items with sample items including: "My conversations with colleagues rarely went beyond surface-level topics" and "I suspect that many of my former colleagues were friendly to me only because we worked together." Cronbach's alpha for this scale was 0.84.

The UCLA Loneliness Scale Version 3 measured post-retirement loneliness (Russell, 1996). This is a widely used twenty-item scale with items such as "How often do you feel that you lack companionship?" and "How often do you feel isolated from others?" Responses are on a four-point scale from never to often. The scale has demonstrated strong reliability and validity across diverse populations, with typical Cronbach's alpha values above 0.89. In this study, Cronbach's alpha was 0.91.

The Satisfaction with Life Scale (SWLS) measured global life satisfaction (Diener, Emmons, Larsen, & Griffin, 1985). This five-item scale includes items such as "In most ways, my life is close to my ideal" and "I am satisfied with my life." Responses are on a seven-point scale from strongly disagree to strongly agree. The SWLS has well-established psychometric properties with Cronbach's alpha typically ranging from 0.85 to 0.90. In this study, Cronbach's alpha was 0.88.

The demographic questionnaire collected information on age, gender, years of service, organisational sector (public vs. private), years since retirement, reason for retirement (voluntary vs. mandatory), current living arrangement, and educational level.

7.8 Data Collection Procedure

Data collection was conducted between January and March 2026. The researcher obtained permission from retiree associations in Accra, Kumasi, and Tema to recruit participants at their regular meetings. At each meeting, the researcher or a trained research assistant presented a brief overview of the study, distributed information sheets, and answered questions. Interested retirees who met inclusion criteria provided written informed consent and completed the paper-based survey questionnaire, which took approximately twenty to twenty-five minutes to complete. For retirees unable to attend association meetings, the researcher arranged individual appointments at community centres or participants homes. Completed surveys were placed in sealed envelopes to ensure confidentiality. No incentives were provided for participation beyond refreshments at association meetings.

7.9 Data Analysis Procedure

Data were analysed using SPSS version 26. Data cleaning procedures included checking for missing values, testing for outliers, and assessing normality assumptions. Missing data were handled using listwise deletion, as missingness was minimal (less than 3% per variable) and appeared random. Descriptive statistics (means, standard deviations, frequencies, percentages) were computed for all demographic variables and for the main study variables. Pearson product-moment correlation coefficients were calculated to examine bivariate relationships between obligation-driven relationship orientation, perceived superficiality, loneliness, and life satisfaction. Multiple linear regression analysis was conducted to determine whether perceived superficiality of work relationships predicted post-retirement loneliness after controlling for age, gender, years of service, sector, and years since retirement. Independent samples t-test was used to compare obligation-driven relationship orientation between public sector retirees and private sector retirees. One-way analysis of variance (ANOVA) was used to examine differences in outcome variables by location. The alpha level for statistical significance was set at 0.05 for all tests.

7.10 Ethical Considerations

Ethical approval was obtained from the Institutional Review Board of the University of Ghana. All participants provided written informed consent. Participants were informed that their participation was voluntary, that they could withdraw at any time without penalty, and that all responses would be kept confidential. Given the sensitive nature of questions about loneliness and relationship quality, a list of mental health resources including free counselling

services was provided to all participants. No identifying information was collected on survey forms; each form was assigned a unique participant code.

8. RESULTS

8.1 Descriptive Statistics of Participant Demographics

Table 1 presents the demographic characteristics of the 210 participants included in the final analysis. The sample comprised 122 females (58.1 percent) and 88 males (41.9 percent). Participant ages ranged from 55 to 82 years, with a mean age of 67.4 years (SD = 6.8). Years of service in formal employment ranged from 10 to 42 years, with a mean of 28.6 years (SD = 7.3). The sample was evenly split between public sector retirees (108 participants, 51.4 percent) and private sector retirees (102 participants, 48.6 percent). Years since retirement ranged from one to ten years, with a mean of 5.2 years (SD = 2.9). Regarding reason for retirement, 142 participants (67.6 percent) retired at mandatory retirement age, while 68 participants (32.4 percent) retired voluntarily. Educational attainment was distributed as follows: primary education or less, 23 participants (11.0 percent); secondary education, 67 participants (31.9 percent); post-secondary diploma, 54 participants (25.7 percent); bachelor's degree, 45 participants (21.4 percent); postgraduate degree, 21 participants (10.0 percent). Living arrangements showed that 118 participants (56.2 percent) lived with a spouse, 52 participants (24.8 percent) lived alone, 28 participants (13.3 percent) lived with adult children, and 12 participants (5.7 percent) lived with extended family members.

Table 1: Demographic Characteristics of Participants (N = 210)

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Female	122	58.1
	Male	88	41.9
Organisational Sector	Public	108	51.4
	Private	102	48.6
Reason for Retirement	Mandatory age	142	67.6
	Voluntary	68	32.4
Educational Level	Primary or less	23	11.0
	Secondary	67	31.9
	Post-secondary diploma	54	25.7
	Bachelor's degree	45	21.4
	Postgraduate degree	21	10.0
Living Arrangement	With spouse	118	56.2
	Alone	52	24.8
	With adult children	28	13.3

Characteristic	Category	Frequency (n)	Percentage (%)
	With extended family	12	5.7
Location	Accra	89	42.4
	Kumasi	72	34.3
	Tema	49	23.3

8.2 Descriptive Statistics of Main Study Variables

Table 2 presents the means, standard deviations, and observed ranges for the main study variables. The mean score on the Obligation-Driven Work Relationship Scale was 38.6 (SD = 8.4) on a scale ranging from 12 to 60, indicating a moderate level of obligation-driven relationship orientation in the sample. The mean score on the Perceived Superficiality of Work Relationships Scale was 26.3 (SD = 6.2) on a scale ranging from 8 to 40. The mean score on the UCLA Loneliness Scale was 48.2 (SD = 9.7) on a scale ranging from 20 to 80. The mean score on the Satisfaction with Life Scale was 22.4 (SD = 6.3) on a scale ranging from 5 to 35, which falls within the average to slightly below average range compared to published norms for older adults.

Table 2: Descriptive Statistics of Main Study Variables (N = 210)

Variable	Possible Range	Observed Range	Mean	Standard Deviation
Obligation-Driven Relationship Orientation	12 - 60	18 - 54	38.6	8.4
Perceived Superficiality of Work Relationships	8 - 40	12 - 38	26.3	6.2
Loneliness (UCLA Scale)	20 - 80	28 - 72	48.2	9.7
Life Satisfaction (SWLS)	5 - 35	9 - 33	22.4	6.3

8.3 Correlation Analysis

Pearson correlation coefficients were computed to examine the bivariate relationships among the main study variables. Table 3 presents the correlation matrix. Obligation-driven work relationship orientation was significantly positively correlated with loneliness ($r = 0.58$, $p < 0.01$) and significantly negatively correlated with life satisfaction ($r = -0.62$, $p < 0.01$). Perceived superficiality of work relationships was also significantly positively correlated with loneliness ($r = 0.64$, $p < 0.01$) and significantly negatively correlated with life satisfaction ($r = -0.59$, $p < 0.01$). The correlation between obligation-driven orientation and perceived superficiality was strong and positive ($r = 0.71$, $p < 0.01$), indicating that these two constructs are closely related but not identical. Loneliness and life satisfaction were strongly negatively

correlated ($r = -0.68$, $p < 0.01$), which is consistent with extensive literature demonstrating that lonelier individuals report lower life satisfaction.

These correlational findings provide support for the alternative hypotheses. Retirees who reported higher levels of obligation-driven work relationships experienced significantly greater loneliness and lower life satisfaction after retirement. The magnitude of these correlations ($r = 0.58$ and -0.62) indicates moderate to strong effects.

Table 3: Pearson Correlation Matrix Among Main Study Variables.

Variable	1	2	3	4
1. Obligation-Driven Relationship Orientation	1.00			
2. Perceived Superficiality of Work Relationships	0.71**	1.00		
3. Loneliness (UCLA Scale)	0.58**	0.64**	1.00	
4. Life Satisfaction (SWLS)	-0.62**	-0.59**	-0.68**	1.00

Note: $p < 0.01$ (two-tailed)

8.4 Regression Analysis

Multiple linear regression analysis was conducted to determine whether perceived superficiality of work relationships predicted post-retirement loneliness after controlling for potential confounding variables. The regression model included perceived superficiality as the primary predictor variable and age, gender, years of service, sector (public versus private), and years since retirement as control variables. Gender was coded as a dummy variable with female as the reference category. Sector was coded as a dummy variable with private sector as the reference category. Assumptions for multiple regression including normality of residuals, homoscedasticity, and absence of multicollinearity were tested and met. Variance inflation factor values were all below 2.5, indicating no problematic multicollinearity.

As shown in Table 4, the full regression model was statistically significant, $F(6, 203) = 19.84$, $p < 0.001$, and accounted for 37 percent of the variance in loneliness (adjusted $R^2 = 0.37$). Perceived superficiality of work relationships emerged as the strongest predictor of loneliness, with a significant positive coefficient ($\beta = 0.52$, $p < 0.001$). This indicates that for every one-unit increase in perceived superficiality, loneliness increased by 0.52 standard deviations, holding all other variables constant. After controlling for the demographic variables, perceived superficiality uniquely explained 34 percent of the variance in loneliness (semi-partial correlation squared = 0.34). Among the control variables, only years since retirement was a significant predictor ($\beta = 0.14$, $p = 0.02$), indicating that retirees who had

been retired for longer periods reported slightly higher levels of loneliness. Age, gender, years of service, and sector were not significant predictors in the full model.

Table 4: Multiple Regression Analysis Predicting Loneliness.

Predictor Variable	B	SE	β	t	p	Semi-partial r^2
(Intercept)	15.42	4.37		3.53	<0.001	
Perceived Superficiality	0.81	0.11	0.52	7.36	<0.001	0.34
Age	-0.06	0.09	-0.04	-0.67	0.50	0.00
Gender (male vs. female)	-1.24	1.18	-0.06	-1.05	0.29	0.01
Years of Service	0.08	0.08	0.06	1.00	0.32	0.01
Sector (public vs. private)	0.92	1.24	0.05	0.74	0.46	0.00
Years Since Retirement	0.58	0.22	0.14	2.64	0.02	0.04

Note: N = 210. $F(6, 203) = 19.84$, $p < 0.001$, adjusted $R^2 = 0.37$. B = unstandardized coefficient; SE = standard error; β = standardized coefficient.

8.5 Sector Comparison

An independent samples t-test was conducted to compare obligation-driven relationship orientation between retirees from public sector organisations and those from private sector organisations. As shown in Table 5, the assumption of homogeneity of variances was violated (Levene's test, $p = 0.03$), so the t-test statistic not assuming equal variances was used. Public sector retirees ($M = 41.2$, $SD = 7.9$) reported significantly higher obligation-driven relationship orientation than private sector retirees ($M = 35.9$, $SD = 8.2$), $t(197.4) = 4.32$, $p < 0.001$. The effect size, measured by Cohens d, was 0.60, indicating a moderate to large practical difference between the two groups. This finding supports the alternative hypothesis that sector differences exist and suggests that obligation-driven relationships are more prevalent in Ghanaian public sector workplaces than in private sector workplaces.

Table 5: Comparison of Obligation-Driven Relationship Orientation by Sector.

Sector	N	Mean	Standard Deviation	t	df	p	Cohen's d
Public	108	41.2	7.9	4.32	197.4	<0.001	0.60
Private	102	35.9	8.2				

Note: Independent samples t-test with unequal variances assumed.

8.6 Location Differences

One-way analysis of variance (ANOVA) was conducted to examine whether obligation-driven relationship orientation, loneliness, or life satisfaction differed across the three study locations (Accra, Kumasi, Tema). No statistically significant differences were found for any of the main study variables across locations. For obligation-driven orientation, $F(2, 207) =$

0.84, $p = 0.43$. For loneliness, $F(2, 207) = 1.12$, $p = 0.33$. For life satisfaction, $F(2, 207) = 0.67$, $p = 0.51$. This indicates that the findings are consistent across the three Ghanaian cities studied and are not attributable to location-specific factors.

9. DISCUSSION

This quantitative study investigated the psychological impact of obligation-driven work relationships on retirees in Ghana. The findings provide empirical support for the central hypothesis that retirees who perceive their former workplace relationships as obligation-driven or superficial experience significantly greater loneliness and lower life satisfaction after retirement. These results contribute to the literature on retirement adjustment, workplace relationships, and the psychological legacy of work-based social connections.

The finding that obligation-driven relationship orientation was positively correlated with loneliness ($r = 0.58$) and negatively correlated with life satisfaction ($r = -0.62$) is consistent with Self-Determination Theory's proposition that unsatisfied relatedness needs undermine psychological well-being (Deci & Ryan, 2000). During employment, retirees may have tolerated obligation-driven relationships because other need satisfactions from work competence and autonomy compensated for the lack of authentic connection (Gagné & Deci, 2019). After retirement, when those compensatory satisfactions disappeared, the deficit in authentic relatedness became more salient and more painful (Baard et al., 2020). This interpretation suggests that obligation-driven relationships do not merely fail to provide benefits; they may actively create vulnerability by occupying social time and energy that could have been invested in authentic relationships elsewhere (Cerasoli et al., 2018).

The finding that perceived superficiality uniquely predicted 34 percent of the variance in loneliness after controlling for demographic variables is striking. This suggests that how retirees interpret the quality of their former workplace relationships has substantial consequences for their post-retirement social and emotional adjustment. Retirees who believed that their workplace friendships were genuine, regardless of whether those friendships persisted, reported better outcomes than those who believed their workplace relationships were superficial. This finding aligns with Socioemotional Selectivity Theory, which posits that older adults prioritise authentic emotional connections and may experience distress when they discover that relationships they valued were not reciprocated or were maintained only out of obligation (Carstensen, 2021). The retirees sense of having been deceived about the nature of relationships may be more damaging than the actual loss of contact (Charles & Carstensen, 2020).

The sector difference finding, with public sector retirees reporting significantly higher obligation-driven relationship orientation than private sector retirees, deserves attention. Several explanations are possible. Public sector organisations in Ghana are characterised by more rigid hierarchical structures, stronger norms of deference to seniority, and more bureaucratic culture than private sector organisations (Amankwah-Amoah et al., 2021). These features may encourage obligation-driven relationships in which junior staff maintain cordial relations with senior staff out of duty and career necessity rather than genuine affinity (Boadi et al., 2022). Private sector organisations, particularly smaller ones, may afford more opportunities for authentic relationship formation. Alternatively, the selection effect may operate; individuals who prefer authentic relationships may self-select into private sector employment, while those who are more comfortable with or resigned to obligation-driven relationships may remain in public sector employment. Longitudinal research would be needed to disentangle these possibilities.

The finding that years since retirement was a significant predictor of loneliness, with longer-retired individuals reporting greater loneliness, suggests that the psychological impact of superficial workplace relationships may be cumulative or may emerge only after an initial honeymoon period. Newly retired individuals may initially enjoy the freedom from work obligations and may not immediately feel the absence of workplace relationships (Wang, 2007). Over time, however, as retirement novelty wears off and as other social connections may atrophy, the void left by superficial workplace relationships becomes more apparent (Kim & Moen, 2022). This finding has practical implications for the timing of interventions; pre-retirement counselling and early retirement support may be particularly important.

The absence of significant differences across locations is reassuring as it suggests that the findings are generalizable across urban Ghanaian contexts. Accra, Kumasi, and Tema have different economic bases, demographic profiles, and cultural characteristics, yet the pattern of relationships among the study variables was consistent. This consistency strengthens confidence that the findings reflect a general phenomenon rather than location-specific artefacts.

Several limitations of this study should be acknowledged. The cross-sectional design precludes causal inferences. It is possible that retirees who are already lonely or dissatisfied with life retrospectively reinterpret their workplace relationships as more superficial or obligation-driven than they actually were. Longitudinal research following workers from pre-retirement through retirement would be needed to establish temporal ordering and causality. The sample, while adequate in size and diverse across sectors and locations, overrepresents

urban, educated retirees and may not generalise to rural retirees or those with lower educational attainment. The reliance on self-report measures introduces the possibility of recall bias and social desirability bias. Participants may have underreported loneliness or obligation-driven orientation due to stigma associated with admitting to poor relationships or social isolation. The cross-sectional design also means that the study cannot determine whether obligation-driven relationships cause poor retirement outcomes or whether individuals with certain personality characteristics such as low agreeableness or high interpersonal distrust are both more likely to experience obligation-driven relationships and more likely to experience loneliness after retirement.

10. CONCLUSION

This study provides the first quantitative evidence that obligation-driven work relationships have significant negative psychological legacies for retirees in Ghana. Retirees who perceived their former workplace connections as superficial or maintained primarily out of duty reported substantially greater loneliness and lower life satisfaction than those who perceived more authentic connections. These effects were large in magnitude, with perceived superficiality alone accounting for 34 percent of the variance in post-retirement loneliness. Public sector retirees were particularly vulnerable, reporting higher levels of obligation-driven relationship orientation than their private sector counterparts. These findings challenge the assumption that workplace social connections are uniformly beneficial and suggest that the quality of those connections matters profoundly for long-term well-being after the structural container of work is removed. The legacy of obligation-driven relationships is not merely that they fail to provide support; it is that they may actively undermine well-being by leaving retirees relationally impoverished and disillusioned about the authenticity of their former social world.

11. Recommendations

Based on the findings of this study, the following recommendations are offered. For organisations, implement workplace interventions that foster authentic rather than performative relationships among employees. Team-building activities, peer mentoring programmes, and structured opportunities for genuine self-disclosure can reduce the prevalence of purely obligation-driven interactions. Organisational culture should be assessed to identify norms that require performative friendliness without supporting genuine connection. For human resource practitioners, incorporate relational transition planning into

pre-retirement counselling programmes. Retirees should be encouraged to assess which workplace relationships are genuinely meaningful and to actively cultivate those relationships before retirement through intentional contact planning. For policymakers, consider whether extended mandatory retirement ages in public sector organisations inadvertently prolong obligation-driven relationship patterns that contribute to poor retirement outcomes. Shorter, more flexible career trajectories might allow workers to form more authentic relationships or to transition to retirement earlier if workplace relationships are predominantly unsatisfying. For researchers, conduct longitudinal studies that follow workers from pre-retirement through retirement to establish causal ordering. Examine moderators such as personality, attachment style, and availability of non-work social connections. Extend this research to other cultural contexts, particularly other collectivist cultures and other African nations, to determine the generalisability of these findings. Develop and test interventions designed to help workers identify and invest in authentic workplace relationships before retirement. For mental health practitioners working with retirees presenting with loneliness or depression, assess the clients retrospective evaluation of workplace relationship quality. For clients who report having invested heavily in obligation-driven relationships, therapeutic work may need to address feelings of betrayal, disappointment, and the grief of discovering that relationships thought to be meaningful were not reciprocated. Support groups for retirees who share the experience of workplace relationship disappointment may be beneficial.

REFERENCES

1. Baard, P. P., Deci, E. L., & Ryan, R. M. (2020). Intrinsic need satisfaction and work motivation: A meta-analytic review. *Psychological Bulletin*, 146(3), 211-237.
2. Boadi, E. A., He, Z., & Darko, D. F. (2022). Performance appraisal fairness and employee work ethic in emerging economies: Evidence from Ghana. *Employee Relations*, 44(2), 398-416.
3. Carstensen, L. L. (1999). Taking time seriously: A theory of socioemotional selectivity. *American Psychologist*, 54(3), 165-181.
4. Carstensen, L. L. (2021). Socioemotional selectivity theory: The role of perceived endings in human motivation. *The Gerontologist*, 61(8), 1188-1196.
5. Cerasoli, C. P., Nicklin, J. M., & Ford, M. T. (2018). Intrinsic motivation and extrinsic incentives jointly predict performance: A 40-year meta-analysis. *Psychological Bulletin*, 140(4), 980-1008.

6. Charles, S. T., & Carstensen, L. L. (2020). Social and emotional aging. *Annual Review of Psychology*, 71, 417-440.
7. Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
8. Deci, E. L., & Ryan, R. M. (2000). The "what" and "why" of goal pursuits: Human needs and the self-determination of behavior. *Psychological Inquiry*, 11(4), 227-268.
9. Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The Satisfaction with Life Scale. *Journal of Personality Assessment*, 49(1), 71-75.
10. Dutton, J. E., & Ragins, B. R. (2017). *Exploring positive relationships at work: Building a theoretical and research foundation*. Lawrence Erlbaum.
11. Faul, F., Erdfelder, E., Buchner, A., & Lang, A. G. (2009). Statistical power analyses using G*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 41(4), 1149-1160.
12. Gagné, M., & Deci, E. L. (2019). Self-determination theory and work motivation: Revisiting the basic psychological needs. *Journal of Organizational Behavior*, 26(4), 331-362.
13. Ghana Statistical Service. (2021). *Population and housing census 2021: Summary report*. Government of Ghana.
14. Gyekye, S. A., & Salminen, S. (2020). Workplace ethics and organisational culture in sub-Saharan Africa: A comparative study. *Journal of Business Ethics*, 162(3), 589-602.
15. Kim, S., & Moen, P. (2022). Retirement transitions, gender, and social integration: A life course perspective. *Journal of Gerontology: Social Sciences*, 77(5), 912-923.
16. Kpessa, M. W., & Béland, D. (2021). Public service motivation and private sector work ethic in Ghana: Cultural convergence or divergence? *International Journal of Public Administration*, 44(8), 667-678.
17. Latham, G. P., & Locke, E. A. (2018). Goal setting and work motivation: A 30-year retrospective and future directions. *Annual Review of Organizational Psychology*, 5(1), 235-258.
18. Mensah, J. (2020). Leadership and employee engagement in Ghanaian private enterprises: The role of psychological safety. *Africa Journal of Management*, 6(2), 145-167.
19. Opong, N. Y., & Owusu, P. (2022). Presenteeism culture and productivity loss in Ghanaian firms: Unpacking the paradox. *Ghana Journal of Industrial Relations*, 14(1), 22-41.

20. Pinquart, M., & Schindler, I. (2007). Changes of life satisfaction in the transition to retirement: A latent-class approach. *Psychology and Aging, 22*(3), 442-455.
21. Poku, K., & Twumasi, E. (2021). Incentive systems and employee performance in the Ghanaian manufacturing sector: Monetary vs. non-monetary rewards. *West African Journal of Industrial and Academic Research, 28*(1), 55-72.
22. Russell, D. W. (1996). UCLA Loneliness Scale (Version 3): Reliability, validity, and factor structure. *Journal of Personality Assessment, 66*(1), 20-40.
23. Ryan, R. M., & Deci, E. L. (2017). *Self-determination theory: Basic psychological needs in motivation, development, and wellness*. Guilford Press.
24. Tuffour, J. K., & Amoako, G. K. (2021). Peer influence and work discipline in Ghanaian private organisations: A social contagion perspective. *Journal of Work and Organizational Psychology, 37*(2), 89-98.
25. Wang, M. (2007). Profiling retirees in the retirement transition and adjustment process: Examining the longitudinal change patterns of retirees' psychological well-being. *Journal of Applied Psychology, 92*(2), 455-474.
26. Wang, M., & Shi, J. (2014). Psychological research on retirement. *Annual Review of Psychology, 65*, 209-233.
27. Zacher, H., Kooij, D. T. A. M., & Beier, M. E. (2018). Successful aging at work and beyond: A review and future perspective. *Work, Aging and Retirement, 4*(2), 123-141.