LASUJMS
JOURNAL OF MANAGEMENT SCIENCES

VOLUME 9, ISSUE 2 - 2026
https://doi.org/10.5281/zenodo.21015582

PSYCHOLOGICAL CORRELATES OF EMPLOYEE RETIREMENT TRANSITION AMONG STAFF OF SELECTED POLYTECHNICS IN EDO STATE, NIGERIA

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Abstract
This study examined psychological correlates and employee retirement transition among academic and non-academic staff of Polytechnics in Edo State, Nigeria. The study used five proxies of depression, job demand, anxiety, decreased cognitive functioning and stress to measure psychological determinants, which are the independent variables, while the dependent variable was employee retirement transition. The study employed a descriptive research design with a sample of three hundred and seven employees drawn from polytechnic institutions in Edo State, Nigeria. The study used tables and percentages to analyse research questions, while correlation and regression analysis were employed to test the hypotheses raised in chapter one. The findings revealed that depression, job demand, decreased cognitive functioning and stress were significant to employee retirement transition, while anxiety had no relationship with employee retirement transition of academic and non-academic staff of polytechnics in Edo State, Nigeria. The study recommended, amongst others, that depression is a major variable to consider when an employee is transitioning to the retirement stage. This is because of the fear of the unknown by most retirees about what the future holds for them as senior citizens. So management should give proper awareness and training on retirement coping mechanisms before an employee fully retires from active service.

Keywords: Polytechnics, psychological correlates, retirement, transition,

1. Introduction

The transition to retirement in late life is regarded as a crucial milestone often linked to stress and possible adverse effects on mental health. This is frequently attributable to interruptions in daily routines, the forfeiture of work-related duties, and a reduction in income (Lahdenperä et al., 2022). Lawrence et al. (2010) and Scott et al. (2016) assert that mental problems significantly contribute to

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https://doi.org/10.5281/zenodo.21015582

adverse health outcomes and disability, increasing the likelihood of chronic physical conditions and mortality. Mental health is affected by diverse social, biological, and cultural factors, as well as by major life changes and transitions. However, there is increasing evidence that retirement can positively influence mental well-being (Westerlund et al., 2010; Van Der Heide et al., 2013; Oshio and Kan, 2017). This may be attributed to diminished work-related stress, increased leisure time, enhanced physical activity (Ding et al., 2016; Stenholm et al., 2016; Oshio & Kan, 2017), extended sleep duration (Myllyntausta et al., 2017), and improved sleep quality (Vahtera et al., 2009; Myllyntausta et al., 2018).

Psychological distress (PD) denotes a state of emotional suffering characterised by depressive symptoms (including anhedonia, sadness, and despair) and anxiety symptoms (such as agitation and tension). It also encompasses other physical symptoms such as sleeplessness, headaches, and exhaustion, which may vary in intensity among individuals across different domains (Horwitz, 2002). Psychological distress, as delineated by the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM-5), encompasses a broad spectrum of symptoms including anxiety, depression, functional impairment, personality features, and behavioural difficulties (American Psychiatric Association, 2013). Psychological distress is regarded as a transient condition associated with certain stressors, resulting in sleep disruptions, alterations in appetite, headaches, gastrointestinal problems, chronic pain, recurrent rage outbursts, profound exhaustion, cognitive impairments, and less pleasure in interpersonal connections. It often dissipates when the individual either adapts to the stressor or the stressor is removed. (Horwitz, 2007).

Psychological strain can increase the probability of heart disease and impair immunity, thereby heightening the danger of numerous illnesses (HSE Books, 2001). It also affects the quality of life and work, encompassing overall well-being, social relationships, and familial interactions. This may result in heightened staff turnover, absenteeism, early retirement, and diminished healthcare quality (HSE Books, 2001; Parent-Thirion et al., 2007). Teaching is a highly demanding and stressful profession. Elevated stress levels are associated with adverse health outcomes such as burnout and psychological suffering. Therefore, educators need to employ coping strategies. However, there is scant evidence concerning psychological discomfort, burnout, coping strategies, and associated concerns among polytechnic workers in Nigeria. Psychological discomfort is commonly observed among academic personnel, especially within the demanding teaching profession. Adverse health effects, including burnout and psychological suffering, are associated with heightened stress levels. Therefore, educators must employ coping strategies (Ozoemena et al., 2021). Nonetheless, there is a paucity of comprehension regarding psychological discomfort, burnout, coping strategies, and associated issues among academic personnel in Polytechnics in Nigeria.

The correlation between retirement and mental well-being may differ depending on the particular conditions surrounding an individual's retirement (Jokela et al., 2010; Westerlund et al., 2010; Fleischmann et al., 2020). The life-course perspective hypothesis posits that the experience of life transitions and subsequent developmental trajectories is contingent upon the contextual factors

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https://doi.org/10.5281/zenodo.21015582

surrounding the transition (Wang, 2007). These variables include both occupational situations and personal life factors. Elevated job strain has been associated with adverse health consequences, as demonstrated by Habibi et al. (2015), and an increased propensity for mental health disorders, as indicated by Harvey et al. (2018). Departing from a high-stress occupation characterised by significant job strain, elevated psychosocial demands, limited decision-making authority, and inadequate social support has been associated with a decrease in these symptoms (Westerlund et al., 2010; Fleischmann et al., 2020); however, the effects may be transient, manifesting within three years post-retirement (Fleischmann et al., 2020). Åhlin et al. (2020) identified a similar association among retirement, depressed symptoms, and previous psychosocial work circumstances in Swedish retirees using trajectory analytic methodology.

The research indicated that only a limited group of retirees facing adverse work conditions, characterised by high job strain and minimal workplace social support, demonstrated improved mental health, whereas another cohort with comparable psychosocial work environments persisted in displaying depressive symptoms (Åhlin et al., 2020). This suggests that the effects of retirement can vary among individuals, with factors unrelated to employment potentially explaining some of the discrepancies. Furthermore, prior studies suggest that alterations may occur shortly after retirement. Therefore, further research with shorter measurement intervals is necessary to elucidate the rate of improvements in many dimensions of mental health following retirement, and to ascertain whether factors beyond occupational conditions influence this relationship.

Psychological discomfort can be induced by numerous circumstances, such as traumatic experiences, chronic stress, interpersonal conflicts, financial hardships, and health concerns. Genetic predispositions, personality factors, and coping methods may also exert influence. Individuals with psychological discomfort may find it challenging to operate in their daily lives, adversely affecting their relationships, work performance, and overall well-being. Recognising and addressing psychological discomfort promptly is crucial, as untreated symptoms may exacerbate and result in more severe mental health illnesses, including depression, anxiety disorders, and post-traumatic stress disorder.

Prioritising self-care, employing good coping mechanisms, and seeking support from loved ones can assist in managing psychological distress. Psychological anguish occurs when an individual endures emotional suffering accompanied by physical symptoms. Numerous studies have concentrated on several domains, including the heightened probability of healthcare professionals encountering psychological distress relative to the general population. The issue of psychological discomfort among individuals planning for retirement from active duty has not received adequate attention, despite many employees feeling it. Nonetheless, the psychological suffering of academic workers in Polytechnic environments has, to my knowledge, garnered no consideration. This study aims to assess psychological discomfort and the retirement transition of employees in Polytechnics in Nigeria, specifically targeting those in Edo State.

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The main objective of this study is to examine the effect of psychological distress and employee retirement transition of staff in Polytechnics, Edo State, Nigeria. The specific objectives of this research are to:

i. examine if depression has a significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
ii. assess if job demand has a significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
iii. examine if anxiety has a significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
iv. Investigate if decreased cognitive functioning has a significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
v. assess if stress has a significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.

The following research hypotheses served as a guide in this research.

i. Depression has no significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
ii. Job demand has no significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
iii. Anxiety has no significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.
vi Decreased cognitive functioning has no significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria?
i. Stress has no significant relationship with employee retirement transition of staff of Polytechnics in Edo State, Nigeria.

2. Literature Review

Retirement Transition

Stress, worry, and despair are common in retirement, despite the fact that it is a much-deserved respite after working hard for many years. Many people dream about their ideal retirement, which could include travelling the world, spending more time with loved ones, pursuing hobbies like painting, gardening, baking, golfing, or fishing, or simply enjoying a change of pace and relaxing. They may overlook the emotional impacts of quitting a job in favour of focusing on financial planning for retirement. Retiring from employment often brings about changes, some of which are pleasant and others of which might be difficult or even unexpected. Retiring can be a tremendous relief for people whose jobs were physically demanding, unfulfilling, or caused burnout. On the other hand, retirement may be more challenging for someone whose job was meaningful, enjoyable, and the centre of their

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social life (Lo and Brown, 1999). When entering retirement or a new chapter in life, it might be difficult for some people because they have had to give up parts of their personal or family lives for their job, because they were forced to retire, or because of health problems (Kachan et al., 2015).

According to a report by the Canadian Psychological Association in 2023, when people retire, they often cut back on their job hours or stop working altogether as a result of getting older. The word "retirement" has a wide range of emotional and mental connotations. After years of hard work, it is now here for some people. For some, it marks the end of their significance and worth to society. From one point of view, retirement might bring feelings of contentment and joy, but from another, it can bring sentiments of loss and worry. When it comes down to it, there is no foolproof way to retire. Reducing work hours, switching careers, or leaving the job entirely are all possible ways to retire. There is no hard and fast rule that says retirement must be one of two options. According to the Help Guide (2024), a lot of people find that it's better to retire slowly rather than all at once. To recharge and get used to living at a slower pace, it could be helpful to take a vacation or a long break from work.

While planning for retirement, it's a good idea to assess how well you can stick to your budget. Retirement is seen as a common event nowadays. It begins far before a worker leaves their position. People usually start thinking about their post-retirement lives around their middle years, which marks the beginning of the pre-retirement era. At this juncture, it's crucial to think about things like one's health, relationships, and savings rate. Identifying and working to fix any shortcomings in these areas should be a top priority right now. According to the Canadian Psychological Association (2023), the chances of having a successful retirement are greatly increased if one starts to prepare for it now. Retirement may bring a respite from the pressures of a nine-to-five job, but it doesn't mean you'll never have another stressful experience. Stress in the workplace is bad for your health, especially if you're unhappy there, and it can even follow you into retirement. It is critical to search out new paths of significance after retirement, such as participating in activities that make one happy and improve one's life. As such, it can be helpful if the person is transitioning not just out of one activity but into something other, like a fulfilling pastime, a volunteer position, or more education (Yeung et al., 2018; Sneed and Cohen, 2013).

For some, staying at home all day may bring additional challenges, such as managing a fixed income, dealing with declining health, or adjusting to a different relationship with family or spouse. Feelings of aimlessness or sadness may set in when one's self-esteem takes a hit due to a lack of a defined identity, daily routine, and goals. Similarly, when considering aspects like social stress, loneliness, and general happiness, Chen and Feeley (2014) found that an individual's outlook on life can influence how well they handle the transition from working to retirement. Others who are naturally more upbeat and cheerful will likely be better able to handle change than others who are more prone to anxiety or who struggle to cope with life's uncertainties.

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Psychological Correlates

Dealing with pressure and everyday annoyances is just a part of life. Stress, whether constant or worsening, may affect how some people function in everyday life and how well they can do their job at school. Stress may also bring up memories of traumatic experiences, which can make it hard to deal on an individual level. It's also possible for people to witness traumatic events at work, which can have an impact on their mental health. Unfortunately, for some people, the workplace is the first point of direct contact with trauma. Professionals in the academic field often show incredible fortitude when pressured. It may be really advantageous to keep track of your accomplishments when it comes to stress management. When you are feeling depressed because of stress, listen to the album again.

Zhu et al. (2022) use a wide definition of psychological discomfort as a catch-all phrase for a variety of mental health issues, including but not limited to: stress, anxiety, depression, and post-traumatic stress disorder (PTSD). Typical mental diseases, such as anxiety and depression, or poor mental health, might be indicated by elevated distress levels. Many forms of mental illness, as identified by different evaluations and diagnoses, often overlap, share symptoms, and may share underlying causes of dysregulation (Kalin, 2020). According to Zhu et al. (2022), it is reasonable to assume that they could have a similar metabolomics profile. Emotions associated with high amounts of stress are known as psychological discomfort, and a mental condition recognised by medical professionals is known as a psychological disorder. Keep in mind that while mental health issues like psychological discomfort do exist, they are not yet formally classified as disorders. Anxiety, despair, and physical symptoms are all parts of the vaguely defined mental health disorder known as psychological distress (Anyanwu, 2023). Symptoms may include being easily hurt, unhappy, afraid, overly worried, agitated, thinking negatively, and withdrawing from others (Drapeau et al., 2012). According to multiple studies (Russ et al., 2012; Miller and Sadeh, 2014; Cohen et al., 2015; Roberts et al., 2015; Roberts et al., 2017), mental health problems are often associated with negative effects on physical health, including accelerated ageing, cognitive decline, and mortality. The strongest evidence points to a correlation between mental health issues and an increased risk of cardiovascular and metabolic disorders (CMD).

The majority of people experience normal fluctuations in mood, and the American Psychological Association defines psychological distress as a set of physical and mental symptoms associated with these variations. However, this suffering may herald the onset of a mental health disease such as major depressive disorder, anxiety disorder, or another mental health issue in some cases. To successfully avoid and manage mental anguish, it is helpful to understand its causes. Although everyone experiences stress from time to time, the effects of psychological anguish may be devastating. Minor emotional strain is one kind of psychological anguish, but severe psychological distress may indicate the beginning of a mental disease. But just because you're feeling down doesn't indicate you have a mental illness. Symptoms of psychological anguish might vary from person to person. A person's coping mechanisms and the source of their stress may determine the extent to which it impacts them. A person's mental health may be negatively impacted by intense psychological anguish, increasing their risk of acquiring a mental disorder. Typically, the discomfort lessens with the passage of time. Still, a person may be dealing with a stress

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condition like post-traumatic stress disorder (PTSD) if these feelings persist and are accompanied by other symptoms like sleeplessness or an involuntary re-experiencing of a disturbing or traumatic event.

Empirical Review

According to a study released by CNBC in 2023, there is also a link between mental health and saving for retirement. People with different amounts of worry and depression are more likely to save for retirement depending on how distressed they are mentally. Emotional pain can have effects on more than just your health. Not planning can also have a big effect on retirement. People are living longer, dealing with more difficult mental issues, and having to save for retirement without help from their employers (Cornell, 2017).

According to experts from Nerdwallet in 2024, making a plan before retiring can help protect one's quality of life in the future. There are many things to think about when getting ready for retirement, such as how much money is required, personal goals, when to quit, and making sure you have enough savings to cover your living costs once you stop working. Depending on whether they want to retire or are required to do so at a certain age, some people choose to retire earlier, and others choose to retire later. Nevertheless, many people would rather slowly stop working than retire all at once. Planning for retirement can look different for everyone. The goal is to make sure that you are financially and mentally ready to stop working and follow your own hobbies. When to start planning for retirement is up to you, but starting early gives you more chances and time to get ready before you quit. Having said that, starting to get ready for and plan for retirement can be done at any age, as long as present income and costs are taken into account. When picking the best retirement plan, you should be able to picture how you will live in the future. A big part of planning for retirement is working out not only how much to save, but also the best ways to save money and how to make the most of your retirement years. Since the way people save for retirement has changed over the last few decades, mental health problems could make it harder to manage retirement savings (Cornell, 2017). There will be an economic crisis soon, according to experts in financial and retirement planning (Hershey and Mowen, 2000), because people aren't planning their retirement well enough before they retire. This is a big problem in both developed and developing countries around the world, and it makes people less ready for retirement.

According to Mukku et al. (2018), retirement is a big event in people's lives. It impacts many areas of life, including health, mental health, and money issues. It can be hard to go from a busy work schedule to a less active one. This change in duties could be a big reason why some older and retired people have mental health problems. According to Osborne (2012), retirement can make people sad, have trouble adjusting, fear, and feel down, and planning for retirement is still not well understood or researched theoretically (Kerry, 2018). Usually, getting ready for retirement starts a while before retirement, when people start to think about and plan for their future (Atchley, 2003).

Theoretical Review

This research dissertation is anchored on Role Theory. "During the previous decade, human service organisations in most western countries have undergone considerable organisational restructuring and

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redefinitions of professional jobs" to achieve desired service results (Biggs *et al.,* 1995). The core claim of the role theory is that people may find certain professional positions disagreeable, even if they are not actually employed in such jobs. This implies that stress resulting from different job functions might provide difficulties for all workers. In 1987, Osipow and Spokane identified six responsibilities in the workplace that they considered stressful, independent of the job that a person chooses to do. The six roles that follow—role ambiguity, role insufficiency, role overload, role boundary, responsibility, and physical environment—were also included in the updated OSI (Osipow & Spokane, 1987; Osipow, 1998).

The Social cognitive theory

The Social cognitive theory was developed by the renowned Canadian psychologist Albert Bandura in the 1980s. He is a behavioural psychologist and is well known in the field of psychology for the classic experiment called the "Bobo Doll Experiment", which was conducted to understand observational learning in children. This experiment served as an underlying principle for many important findings later in the field of psychology. The Social cognitive theory, which was earlier called social learning theory, claims that humans acquire beliefs, attitudes, and behaviours by observing environmental events and vicariously learning from them. For example, a child holds a certain view about the world by observing the people around and the nature of interactions which take place.

Unlike other theories, which are unidirectional, social cognitive theory adopts a bidirectional perspective to understand human behaviour. This theory holds an agentic view about humans, believing that people are independent beings and have the autonomy of behaviour. This theory formulates that humans are self-regulating, self-reflecting, proactive and self-organising species. Although humans learn from their environment, they are also guided by their internal consciousness and personal agency. This theory is important to this work because it explores how employees' belief in their ability to manage retirement (self-efficacy) influences adjustment.

Self-Determination Theory (Deci & Ryan, 2000)

SDT is an approach to human motivation and personality that uses traditional empirical methods while employing an organismic meta theory that highlights the importance of humans' evolved inner resources for personality development and behavioural self-regulation (Ryan, Kuhl, & Deci, 1997). Thus, its arena is the investigation of people's inherent growth tendencies and innate psychological needs that are the basis for their self-motivation and personality integration, as well as for the conditions that foster those positive processes. Inductively, using the empirical process, we have identified three such needs--the needs for competence (Harter, 1978; White, 1963), relatedness (Baumeister & Leary, 1995; Reis, 1994), and autonomy (deCharms, 1968; Deci, 1975)--that appear to be essential for facilitating optimal functioning of the natural propensities for growth and integration, as well as for constructive social development and personal well-being. The theory is relevant because it reveals how retirement impacts psychological needs fulfilment.

3. Methodology

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The study employed a descriptive research design. The goal is to describe the features, qualities, or acts of a group of people, an event, or an area of interest in relation to the subject being studied. The study also used a detailed poll research methodology to look at the link between psychological factors and the shift to retirement. The best way to find out if there was a strong enough link or relationship between the variables was to use a detailed poll. Data for this study were obtained from three polytechnic institutions, all located in Edo State, using the questionnaire method as a data collection technique. The three institutions located across the Edo State senatorial district considered are:

i. Edo South is Usen Polytechnic;
ii. Edo Central is the National Institution of Construction Technology and Management, Uromi (NICTM).
iii. Edo North, Auchi Polytechnic, Auchi

There were 1,313 at the chosen institutions; 269 worked at Usen Polytechnic, 208 at NICTM, and 836 at Auchi Polytechnic (registry from each institution, 2024; Federal Ministry of Education, 2024).

The research used a basic random sampling technique to choose participants at each of the three participating polytechnic universities. Using Taro Yamane's (1967) methodology, the research will choose 307 participants to participate. Here is how the sample size is calculated:

$n = N/ (1 + N (e)^2)$

$N = 1,313,$

$$n = \frac{1,313}{(1+1,313\ (0.05)^2)}$$

$$n = \frac{1,313}{(1+1,313(0.0025))}$$

$$n = \frac{1,313}{(1+3.2825)}$$

$$n = \frac{1,313}{4.2825}$$

$n = 307$

Approximately

$n = 307$

Therefore, 307 respondents are the sample for this study.

Table 1: Sampling Frame

Institution	Workings	Result Staff members
Usen Polytechnic	$\frac{269}{1,313} \times 307$	63
NICTM	$\frac{208}{1,313} \times 307$	49
Auchi Polytechnic	$\frac{836}{1,313} \times 307$	195
	TOTAL	**307**

Source: Field Work (2026)

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This study's questionnaire will be distributed using the sample frame mentioned above. Usen Polytechnic would get 63 surveys using the Random Sampling Technique, NICTM would get 49, and Auchi Polytechnic would get 195. A data-gathering tool was the questionnaire. Parts A and B of the survey are simple, to the point, and easy to understand. Questions about the study's variables are found in Section B, whereas questions on the respondent's credentials, marital status, and work experience are found in Section A.

Model Specification

Onoriode and Samuel's (2023) econometric model was adapted and modified for this investigation in the manner described below.

RP = Retirement Preparation

α = constant

β = coefficient of the independent variables

U = error term

The model of Onoriode and Samuel (2023) is adapted for this study and expressed in its mathematical form as follows:

$RP = ß_o + ß_1 DEPRE + ß_2 JOBDD + ß_3 ANX + ß_4 DCF + ß_5 TRE + \varepsilon i$

Where:

RP = Retirement Preparation of Academic Staff of Polytechnic (dependent variable)

DEPRESSION = DEPRE (Independent Variable)

JOB DEMAND = JOBDD (Independent Variable)

ANXIETY = ANX (Independent Variable)

Decreased Cognitive Functioning = DCF (Independent Variable)

STRESS = STRE

ε= error term

$ß_{o=}$ constant term

$ß_{1-}$ $ß_{5=}$ coefficient

t = time covered in this study

$ß_{1-}$ $ß_{5>0}$

4. Findings and Discussion

In essence, eight tables are shown, and each table is followed by an analysis of its numerical consequences. Among other things, these tables offer numerical data regarding the descriptive nature of the collected data.

Table 2: Questionnaire Distribution

The number of distributed questionnaires and the questionnaires returned are expressed below:

Questionnaires	Frequency	Percent
Total questionnaires distributed	307	100

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Total retrieved	300	0.98
Total not retrieved	7	0.02

Source: Analysis of field study (2026)

Table 2 above depicts that 93% of distributed questionnaires were retrieved, while 2% were not retrieved.

Correlation Matrix

In an attempt to explore the relationship between variables used in the study, we carried out correlation analysis using the Pearson product-moment correlation method. The results are presented in the table below:

Table 3: Correlation Matrix

Coefficient Correlations							
		RT	**DEP**	**JD**	**AXT**	**DCF**	**STR**
Pearson Correlation	RT	1	0.15**	0.13*	-0.10	0.14*	0.11*
	DEP	0.1**	1	-0.04	0.02	0.08	0.09
	JD	0.13*	-0.04	1	-0.03	0.03	0.07
	AXT	-0.10	0.02	-0.03	1	0.03	-0.00
	DCF	0.14*	0.08	0.03	0.03	1	0.12*
	STR	0.11*	0.09	0.07	-0.00	0.12*	1
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

Source: Researchers' Compilation (2026)

The interdependence of the factors is shown in Table 3 above. The issue of one independent variable predicting another independent variable is eliminated when a variable's correlation coefficient with itself is 1.00, showing that multicollinearity does not present among variables. The following illustrates the correlation or connection between the endogenous variable (retirement transition) and the external factors: The retirement transition of Nigerian polytechnic personnel is negatively correlated with anxiety, an independent variable with a Pearson product-moment correlation value of -0.10. However, with correlation values of 0.15, 0.13, 0.14, and 0.114, respectively, depression, job demand, decreased cognitive functioning, and stress all showed a favourable relationship with the retirement transition of polytechnic employees in Nigeria.

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Multicollinearity Test

An econometric variance inflation factor (VIF) is used to calculate the degree to which the variance of an independent variable is influenced by its relationship with other independent variables. A variable is said to be uncorrelated if its VIF value is one (1), moderately correlated if it is between one and five, and highly correlated if it is more than five. Table 4.14 displays the values.

Table 4: Variance Inflator Factor estimates

Model		Collinearity Statistics	
		Tolerance	VIF
Multi-collinearity Test	(Constant)		
	DEP	0.98	1.01
	JD	0.99	1.01
	AXT	0.99	1.00
	DCF	0.97	1.02
	STR	0.97	1.02
a. Dependent Variable: RT			

Source: Researcher's Computation (2026)

For depression (DEP), job demand (JD), anxiety (AXT), decreased cognitive functioning (DCF), and stress (STR), the variance inflation factor values are 1.01, 1.01, 1.00, 1.02, and 1.02, respectively. Values less than 5 indicate that there is no multicollinearity issue, meaning that the variance of a specific independent variable is not influenced by correlation with other independent variables in the econometrics model.

Diagnostic Test

One of them is the Durbin-Watson test for a regression model's autocorrelation. If the value falls between 1.5 and 2.5, autocorrelation is not evident. By determining whether or not the independent variable sufficiently explains the dependent variable while keeping the remaining variance constant, the heteroscedasticity test proves the correctness of the model. The null hypothesis that a set of residuals shows no conditional heteroscedasticity is evaluated using the White Test for Heteroscedasticity and the Breusch-Pagan Test for Heteroscedasticity. In order to predict future volatility, time series volatility is also analysed using the White and Breusch-Pagan tests for heteroscedasticity. A P-value of more than 0.05 indicates that the model is homoscedastic rather than heteroscedastic.

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Table 5: Diagnostic Test Estimates

Diagnostic test	P-value	Significance Level	Decision
Breusch-Pagan Test for Heteroscedasticity	0.41	0.05	Homoscedastic
White Test for Heteroscedasticity	0.55	0.05	Homoscedastic
Durbin-Watson Test for Autocorrelation	1.81	Lies between 1.5 and 2.5	No Autocorrelation

Source: Researcher's Computation (2026)

There is no autocorrelation, and the model is homoscedastic, meaning that the explanatory variables can reliably explain the dependent variables without affecting the residuals. The Durbin Watson test for autocorrelation has a value of 1.81, which falls between the 1.5 and 2.5 threshold; the Breusch Pagan Test for Heteroscedasticity and White Heteroscedasticity test have P-values of 0.41 and 0.55, respectively, which are greater than the 0.05 level of significance.

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Panel Least Squares Regression Result

The behaviour of the endogenous variables is predicted using this, revealing the line of best fit that improves prediction with a notable degree of accuracy. The estimations in Table 4.17 below will be used to determine whether the null hypothesis is accepted or rejected.

Table 6: Pooled Least Squares Regression Estimates

Dependent Variable: OP					
Method: Linear Regression	**Unstandardized Coefficients**		**Standardized Coefficients**	t	Sig.
Variable	B	Std. Error	Beta		
(Constant)	1.38	0.56		3.96	0.000
DEP	0.124	0.074	0.881	3.491	0.014
JD	0.170	0.080	0.149	1.223	0.020
AXT	0.130	0.021	-0.121	-1.654	0.249
DCF	0.334	0.074	0.129	2.045	0.037
STR	0.384	0.045	0.035	1.652	0.000
R-squared	0.841				
Adjusted R-squared	0.716				
Durbin-Watson	1.81				
Eigenvalue	5.6543				

Source: Researcher's computation (2026)

The auto-correlation is within the normal range, which promotes co-integration and strengthens the bond between the dependent and exogenous variables, according to the Durbin-Watson (DW) statistics of 1.81, which fall between 1.5 and 2.5. Additionally, the DW finding suggests that the model is unlikely to exhibit stochastic dependency across consecutive units of the error term. Heteroscedasticity, which indicates how well the explanatory variable explains the dependent variable and the variance of the unexplained portion remains constant or the standard error is constant, is controlled for by the standard error values of 0.074, 0.080, 0.021, 0.074, and 0.045 about depression, job demand, anxiety, decreased cognitive functioning, and stress in the model. The independent variable's explained variance on the dependent variable's variance is shown by the eigenvalue. Since a model is better if its eigenvalue is greater than zero, the value of 5.6543 indicates that there is no multicollinearity, meaning that independent variables can explain the dependent variable of retirement transition staff at Nigerian polytechnics, while the unexplained portion of the model stays constant. The R-square value of 84.1%

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supports this, indicating the percentage of change in the dependent variable (retirement transition of polytechnic employees in Nigeria) brought about by changes in the independent variables of stress, anxiety, job demand, depression, and diminished cognitive functioning. Additionally, when the alternative hypothesis is accepted, and the P-value is below the crucial value of the 0.05 threshold of significance, the null hypothesis will be rejected to draw deductive inference.

Test of Hypothesis 1

H_{O1}: Depression has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

However, Employee depression (DEP) has a positive relationship with a significant impact on retirement transition with coefficient values of 0.124 and a P-value of 0.014, which is less than 5% level of significance. Due to this, the null hypothesis (1), which states depression has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria, is rejected, and the alternative hypothesis is accepted, implying that there is a significant relationship between depression and the retirement transition of staff of Polytechnics in Edo State, Nigeria.

Test of Hypothesis 2

H_{O2}: Job demand has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

The coefficient value and P-value of 0.170 and 0.020 *imply a significant relationship*. It means that the null hypothesis 2 is rejected and the alternative hypothesis is accepted at a 0.05 critical value. Which means there is a significant relationship between job demand and the retirement transition of academic staff of Polytechnics in Nigeria

Test of Hypothesis 3

H_{O3}: Anxiety has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

Anxiety exhibited an inverse relationship with organisational performance of the manufacturing sector in Nigeria, with a coefficient value of 0.130, and the impact of the activities of employee anxiety activities is significant on retirement transition of academic staff of Polytechnics in Edo State, Nigeria. With exerted evidence, the P-value of 0.249 is greater than the critical value of 0.05. Therefore, the null hypothesis (3) is retained.

Test of Hypothesis 4

H_{O4}: Decreased cognitive functioning has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

The coefficient value of 0.334 and the P-value of 0.037 indicate that decreased cognitive functioning (DCF) has a positive relationship and a significant influence on the retirement transition of staff of Polytechnics in Edo State, Nigeria. Therefore, the null hypothesis (4) is rejected, and the alternative

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hypothesis is accepted, indicating that decreased cognitive functioning has a significant relationship with the retirement transition of academic staff of Polytechnics in Edo State, Nigeria.

Test of Hypothesis 5

H_{O5}: Stress has no significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

Stress had a significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria. As exhibited by the coefficient value of 0.384 and a P-value of 0.00 at 5% significance level. Due to this, the null hypothesis (5) is rejected that stress has a significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria.

Discussion of Findings

The results of the research show that psychological factors influence polytechnic employees in Edo State, Nigeria, as they transition to retirement. Five hypotheses were put out in the research; four of them were significant, and one wasn't. The following were regarded as proxy psychological variables: stress, anxiety, depression, job demand, and diminished cognitive function. The transition to retirement is the study's dependent variable. While employee anxiety was found to be negligible, the data analysis showed that stress, depression, work demand, and decreased cognitive functioning were significantly associated with the retirement transition of staff at the polytechnic.

Depression (DEP) has a positive relationship with a significant influence on retirement transition, with coefficient values of 0.124 and a P-value of 0.014, which is less than 5% level of significance. This corroborates Kerry's (2018) argument that having declarative, procedural, and claimed knowledge about retirement planning has a significant and steady impact on future behaviour and wealth indicators. The study also discovered that the financial aspects of retirement planning have been the main focus of cognitive research. Liu et al. (2022) found that older adults in Hong Kong participate in a variety of retirement planning activities, as well as how their confidence in retirement affects the relationships between retirement planning and subjective well-being, including life satisfaction, physical health, and depressive symptoms. The results show that in order to increase future retirees' awareness of retirement planning and promote retirement preparation activities, especially in social aspects, politicians and service providers need to enhance public education.

Job demand had a significant relationship with the retirement transition of staff of Polytechnics in Nigeria. This hypothesis corroborates Mukku et al. (2018), who opined that retirement is a big event in people's lives, such that it impacts many areas of life, including health, mental health, and money issues. It can be hard to go from a busy work schedule to a less active one. Hypotheses III & IV: Hypotheses 3 and four equally show a significant relationship between the independent and dependent variables, given the various statistical values displayed in Table 6. This also supports the assertion of Nerdwallet (2024), which opined that making a plan before retiring can help protect one's quality of life in the future.

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Hypothesis V: Stress had a significant relationship with the retirement transition of staff of Polytechnics in Edo State, Nigeria. As exhibited by the coefficient value of 0.384 and a P-value of 0.00 at 5% significance level. This corroborates Osborne (2012), who asserts that retirement can make people sad, have trouble adjusting, fear, and be stressed.

5. Conclusion and Recommendations

This study was undertaken to comprehensively examine the influence of psychological determinants on the retirement transition of staff in polytechnics in Edo State, Nigeria. Based on the empirical analyses conducted, several important findings emerged. The results revealed that depression has a significant relationship with employee retirement transition, indicating that employees who experience depressive symptoms are likely to face greater challenges during the transition into retirement. Similarly, job demand was found to have a significant relationship with retirement transition, suggesting that the nature and intensity of work responsibilities influence employees' preparedness for retirement.

The study further found that anxiety does not have a significant relationship with employee retirement transition among polytechnic staff in Edo State. This implies that, although anxiety may be present among employees approaching retirement, it does not significantly influence their retirement transition process. In addition, decreased cognitive functioning was found to have a significant relationship with retirement transition, highlighting the importance of maintaining cognitive capacity and mental alertness as employees prepare to leave active service. Finally, stress was found to have a significant relationship with employee retirement transition, indicating that stress levels can substantially affect how employees adjust to retirement. Overall, the findings underscore the importance of psychological factors in shaping employees' retirement experiences and transitions.

Based on the findings of this study, several recommendations are proposed. First, management should recognise depression as a critical factor affecting employees approaching retirement. Since many prospective retirees experience fear and uncertainty about life after active service, organisations should provide adequate retirement education, counselling services, and training on effective retirement coping strategies to help employees prepare psychologically for retirement. Second, organisations should gradually reduce the job demands placed on employees nearing retirement. This approach will provide such employees with sufficient time and opportunity to prepare for the eventual withdrawal from active employment, thereby facilitating a smoother transition into retirement. Third, management should implement measures to reduce anxiety among employees by providing clear and timely information regarding retirement benefits, pensions, and other entitlements. Transparent communication concerning retirement packages and settlement procedures can help alleviate fears and uncertainties associated with retirement. Fourth, organisations should introduce entrepreneurial development programmes and other productive activities for employees approaching retirement. Such initiatives can help employees remain mentally engaged, reduce the effects of declining cognitive functioning, and equip them with alternative means of livelihood and engagement after retirement.

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Finally, management should identify and address workplace stressors affecting employees nearing retirement. Since stress can negatively impact employees' well-being and retirement adjustment, organisations should establish stress management programmes, promote healthy work environments, and provide support mechanisms that enable employees to transition into retirement healthily and positively.

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