

## Relationship Between Friendliness and Social Adjustment: A Study on Retired Bank Employees

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### ABSTRACT

Retirement is a major event in a person's lifetime. This period comes with daunting challenges if not well prepared for this important shift. The purpose of the present study was to investigate the relationships between Friendliness and Social Adjustment among Retired Bank Employees and to explore how these variables vary with respect to the sex of the participant. For this, Friendliness Scale and Social Adjustment Scale – Self Report (SAS- SR) were administered to 120 retired bank employees from various districts of Kerala. The sample selection was done using convenient sampling method. Data analysis was done using SPSS. Spearman rank correlation was used for correlational analysis and Mann Whitney U test were used for finding out significant differences between the variables. Results of the study show that there is a significant positive correlation between friendliness and social adjustment. There is no significant sex difference in friendliness and social adjustment of retired bank employees. This study does have certain practical implication in helping the elderly community and policy makers to resolve the issues and problems of old age in the way that they can plan intervention strategies such as social engagement initiatives, personality-based interventions, and inclusive support systems to improve the living conditions and increase positive emotions and minimize negative emotions.

**Keywords:** *Friendliness, Social Adjustment, Retired Bank Employees*

Retirement is a significant transition in a person's life, introducing shifts not just in economic security but also in interpersonal relations and mental well-being. For bank personnel, who have spent decades working in formalized professional settings with constant customer exposure and collaboration, transitioning to post-retirement life may be trying and rewarding at the same time. Friendliness and social adjustment are key factors in ensuring psychological well-being during this stage, determining retirees' feelings of belonging, self-esteem, and satisfaction with life. This research seeks to investigate the relationship between friendliness and social adjustment among retired bank workers, looking at how their interpersonal competence, social connections, and adaptability affect their post-retirement lives.

Friendliness is a quality of openness and warmth that makes you feel welcome and at ease. People who have a strong sense of integrity feel entire, complete, and content with their life

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choices and accomplishments. If there is a sense of integrity, people feel whole, complete and satisfied with their life choices and achievements. They have passed a long way through the setbacks and disappointments and celebrated or suffered the success or failures and found a meaningful way within life events. (Baumann & Ruch, 2022).

Goldberg, (1981), McCrae & Costa, (1987) and Norman, (1963) assess a common interpretation of the dimensions thought to underlie friendliness. Subsequent elaborations suggested that being friendly and creating a friendly environment within oneself and family will promote a sense of knowledge sharing within the family and individual life. Individuals feel comfortable with sharing experiences, ideas, and skills with others. This will create a sense of trust and will be the fuse for creativity and enthusiasm. This pointed that by cultivating a friendly environment, retired employees can maintain a sense of belonging, enhance their well-being, and navigate social transitions more effectively.

Social adjustment refers to the accommodation to the demands, restrictions, and mores of society, including the ability to live and work with others harmoniously and to engage in satisfying interactions and relationships. (APA, 2018). Social adaptation among retired bank employees is an essential determinant for their health in retirement since it involves adaptation to social role changes, economic situation, and everyday activities. Continuity Theory of Atchley (1976) holds that individuals ensure continuity in social activities and relationships even after retirement, thus enhancing smoother adaptation. Nevertheless, problems such as reduced interactions within the workplace and changed social networks have negative implications for psychological well-being (Kim & Moen, 2002). Studies indicate that retirees who actively engage in social groups and maintain meaningful relationships experience better mental health and life satisfaction (Wang, 2007). In addition, Socioemotional Selectivity Theory (Carstensen, 1992) argues that older people concentrate on emotionally rewarding relationships, which can facilitate social adaptation during retirement. Bank employees, who conventionally construct organized and professional social networks throughout their career, may struggle to create new social relationships after retirement, thus the significance of community activities and peer support (Pinquart & Schindler, 2007).

Friendliness plays a significant role in the social adjustment of retired bank employees, as it influences their ability to maintain and develop social relationships post-retirement. According to the Disengagement Theory (Cumming & Henry, 1961), aging individuals naturally withdraw from social roles; however, this process can be mitigated by traits such as friendliness, which fosters interpersonal connections and social engagement. Research suggests that retirees with higher levels of extraversion, characterized by sociability and warmth, experience better social integration and psychological well-being (Carstensen et al., 1999). Furthermore, the Socioemotional Selectivity Theory (Carstensen, 1992) posits that older adults prioritize emotionally rewarding relationships, and those who exhibit friendliness are more likely to sustain such bonds. A study by Litwin and Shiovitz-Ezra (2006) found that individuals with higher social engagement, often facilitated by friendliness, report greater life satisfaction and lower loneliness levels. In the context of retired bank employees, who transition from structured workplace interactions to a more self-directed social life, friendliness can serve as a buffer against social isolation, promoting smoother social adjustment and overall well-being.

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The transition to retirement can pose significant challenges to social adjustment and overall well-being, particularly in India, where social identity is often closely linked to professional roles. In the case of retired bank employees, who have spent decades in structured and socially interactive work environments, the shift to a less structured lifestyle can lead to feelings of isolation and reduced social engagement. According to the Longitudinal Ageing Study in India (LASI, 2020), nearly 23% of older adults reported feeling socially isolated, highlighting the growing concern of loneliness among retirees. Moreover, India's elderly population is increasing rapidly, with projections indicating that by 2050, over 20% of the population will be aged 60 and above (United Nations Population Fund, 2023).

Friendliness and social adjustment are critical for retirees to maintain mental well-being, as research shows that social engagement reduces the risk of depression and cognitive decline (World Health Organization, 2021). Unlike Western cultures where retirement communities and structured social activities are common, India still relies heavily on family-based support systems, which are gradually weakening due to urbanization and nuclear family structure. Retired bank employees, who were previously engaged in customer service and team-based interactions, may find it difficult to adapt to reduced social interactions post-retirement, making friendliness a key factor in sustaining meaningful relationships. Given these socio-cultural dynamics, this study is essential in understanding how friendliness contributes to successful social adjustment among retired bank employees in India.

### **METHODOLOGY**

#### *Objectives*

- To assess the relationship between friendliness and social adjustment among Retired Bank employees.
- To understand the difference in friendliness and social adjustment among retired bank employees with respect to the sex.

#### *Hypotheses*

- There is a significant relationship between friendliness and social adjustment among Retired Bank employees.
- There is a significant sex difference in friendliness of retired Bank employees.
- There is a significant sex difference in social adjustment of retired Bank employees.

#### *Sample*

The sample of the study consisted of 120 retired bank employees (both male and female) between the age 60-75 from different districts of Kerala, India. The sample was selected through convenience sampling.

#### *Measures*

- Survey instruments used in this study which comprised of three sections. In the first section, demographical and personal information of the participants were obtained. The second section comprised of a Friendliness Scale constructed by Reisman. The third section included a standardized scale of Social Adjustment.
- Demographical Assessment: The survey instrument consisted of some preliminary questions regarding age, gender, period of retirement and last official position held. Questions regarding the family environment of the participant were also included.

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- The Friendliness Scale: It is a psychological assessment tool used to measure a person's comfort level in social situations. It was developed by John Reisman, who argued that friendliness included four qualities: Self-Concept, Accessibility, Rewardingness, and Alienation. This scale consisted of 40 questions. The range of score is 0 to 100, where high score is indicative of greater levels of friendliness.
- Social Adjustment Scale – Self-report (SAS-SR): Short: This is a tool used for assessing social adjustment. It was developed by Gameroff, Wickramaratne, and Weissman. The scale consists of 24 items. The test-retest reliability of the SAS-SR: Short is  $r = .64$ .

### *Inclusion and Exclusion Criteria*

#### **Inclusion Criteria**

- Retired bank employees aged 60 years and above.
- Individuals who retired at least one year before the study.
- Those who provide informed consent to participate.

#### **Exclusion Criteria**

- Retirees with severe cognitive impairments or psychiatric disorders that may affect participation.
- Individuals who have taken up full-time employment post-retirement.

### *Procedure*

This is a quantitative study which employed correlation research design. The participant was selected through convenient sampling. A prior appointment was fixed with the participants. The investigator introduced herself and established a good rapport with the respondents and the purpose of the study was articulated. The respondents were made aware about the confidentiality of their responses. It was instructed to the respondents that there was no right or wrong answer to any of the question. An informed consent was taken from the participants. Instructions were provided for various sections separately and a general instruction was provided in the first section. Doubts were clarified by the investigator. On an average the respondents took nearly half an hour to complete the questionnaire. Then the data was analysed using SPSS. The study utilized descriptive and inferential statistics.

## **RESULTS**

The aim of the study was to assess the Friendliness and Social Adjustment among retired employees in Banks. The data collected from the sample size of 120 retired bank employees were analyzed for this purpose. To achieve the purpose of the study a normality test was conducted for the data and it was identified that the data is not normal and hence the nonparametric tests were used. Spearman rank correlation was used for correlational analysis and Mann Whitney U test was used for finding out significant differences.

*Table 1 Shows correlation between friendliness and social adjustment among retired employees in Banks*

Variables	Social	Adjustment
Friendliness	.335**	

*\*\* indicates correlation is significant at 0.01 level (2 tailed)*

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The correlation analysis reveals that there exists a positive correlation between friendliness and social adjustment ( $r = 0.335$ ,  $p < 0.01$ ). It can be explained that, as the friendliness increases social adjustment is also enhanced. Hence the hypothesis 1 has been accepted.

*Table 2 shows mean, SD, and t value of Friendliness among female and male Retired employees in Banks.*

Variable	Sex	N	Mean	SD	t
Friendliness	Females	32	29.84	9.44	.93
	Males	88	31.65	9.29	

The 't' value obtained for the two groups is not significant at 0.05 level. So, it is concluded that friendliness does not differ with respect to difference in gender of retired bank employees. Hence the hypothesis 2 has been rejected.

*Table 3 shows the mean, SD, and t value of social adjustment among female and male.*

Variable	Sex	N	Mean	SD	t
Social adjustment	Female	32	109.5	10.60	.14
	Male	88	109.81	10.71	

The 't' value obtained for the two groups is not significant at 0.05 level. So, it is concluded that social adjustment does not differ with respect to difference in gender of retired bank employees. Hence the hypothesis 3 has been rejected.

## DISCUSSION

The objective of the study was to assess the relationship between friendliness and social adjustment among Retired Bank employees and to understand the difference in friendliness and social adjustment among retired bank employees with respect to the sex. Results revealed that there is a significant positive relationship between friendliness and social adjustment. Results also show that there is no significant sex difference in friendliness and social adjustment among retired bank employees.

The findings of this study indicate a significant positive relationship between friendliness and social adjustment among retired bank employees, suggesting that individuals with higher levels of friendliness are better able to adapt socially after retirement. This result aligns with previous research that highlights the role of personality traits in post-retirement well-being. According to Costa and McCrae (1992), extraversion, a core component of friendliness, is positively associated with social engagement, emotional stability, and life satisfaction. Retirees who exhibit higher friendliness are more likely to maintain existing social ties and establish new relationships, which facilitates smoother social adjustment (Wang et al., 2011).

Friendly retirees may engage more in meaningful social connections, reducing feelings of loneliness and isolation. Study by Litwin and Shiovitz-Ezra (2006) found that older adults with strong social networks and active participation in social groups report better psychological well-being and lower levels of depression. This suggests that friendliness not only aids in social adaptation but also enhances overall life satisfaction and emotional health.

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Moreover, in the Indian cultural context, where social interactions are deeply embedded in familial and community structures, friendliness becomes an essential factor in sustaining relationships post-retirement. A study by Mukherjee (2019) noted that urbanization and nuclear family structures in India have led to decreased family-based support for the elderly, making personal social skills like friendliness crucial for maintaining social connections. Given that bank employees are accustomed to structured work environments with regular interpersonal interactions, the ability to be socially outgoing and approachable can ease the transition into retirement.

The results also have implications for retirement planning programs, highlighting the need for social skills training and community-based engagement activities to enhance social adjustment among retirees.

The results also indicate that there is no significant sex difference in friendliness among retired bank employees, suggesting that both male and female retirees exhibit similar levels of friendliness. This finding aligns with certain studies that suggest personality traits, including friendliness (a component of extraversion), remain relatively stable across genders in older adulthood (McCrae & Costa, 2003). While some research has indicated that women tend to score higher on agreeableness and sociability (Weisberg et al., 2011), the absence of a significant difference in this study could be attributed to shared occupational experiences in the banking sector, where both men and women develop comparable interpersonal skills over their careers.

The Social Role Theory (Eagly & Wood, 2012) suggests that gender differences in personality traits often arise due to traditional societal roles, where women are expected to be more nurturing and expressive. However, in professional environments like banking, both genders engage in similar customer interactions, teamwork, and leadership roles, potentially minimizing differences in friendliness. Additionally, the retirement phase may act as a leveling factor, as both male and female retirees experience a shift away from workplace roles and seek to maintain social connections in similar ways (Roberts et al., 2006).

Further, studies on aging and personality indicate that sex differences in extraversion-related traits, such as friendliness, tend to decline with age (Chapman et al., 2007). As individuals grow older, personality traits become more stable, and environmental influences, such as shared social networks and life transitions, play a more significant role than gender differences (Terracciano et al., 2005). The findings have practical implications for retirement support programs. Since both male and female retirees exhibit similar levels of friendliness, social engagement initiatives and mental well-being interventions can be designed inclusively, without gender-specific differentiation.

The findings of this study indicate that social adjustment does not significantly differ based on sex among retired bank employees, suggesting that both male and female retirees adapt to post-retirement life in similar ways. This aligns with existing research suggesting that gender differences in social adjustment tend to diminish with age, as both men and women experience similar life transitions, such as retirement, changes in social roles, and restructuring of daily routines (Kim & Moen, 2002).

The Role Theory of Aging (George, 1993) posits that retirement represents a shift in social roles, requiring individuals, regardless of gender to develop new patterns of engagement and interaction. In occupational settings like banking, both men and women engage in structured

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social interactions, teamwork, and communication, which may explain the lack of gender-based differences in post-retirement social adjustment. Furthermore, research suggests that personality traits, social support, and financial stability play a more significant role in retirement adjustment than gender alone (Wang et al., 2011).

Additionally, studies have shown that men and women have different but complementary strategies for social adjustment in later life. Women are more likely to maintain emotional closeness in relationships and seek social support, while men often engage in structured social activities, such as community groups or leisure clubs (Antonucci et al., 2001). However, as retirement shifts both men and women away from professional responsibilities, they tend to adopt similar coping mechanisms, reducing the gender gap in social adjustment (Pinquart & Sörensen, 2003). The findings suggest that retirement intervention programs can be designed inclusively, without focusing on gender-specific differences in social adjustment. Future research could explore the influence of marital status, living arrangements, and cultural background on social adjustment among retirees.

### CONCLUSION

This study explored the relationship between friendliness and social adjustment among retired bank employees with a focus on potential gender differences. A correlation research design was employed, utilizing convenient sampling to recruit 120 participants from different parts of Kerala. Data were collected through standardized questionnaires, including the demographic data sheet, The Friendliness Scale and Social Adjustment Scale – Self-report (SAS-SR). Then the data was analysed using SPSS. Spearman rank correlation was used for correlational analysis and Mann Whitney U test were used for finding out significant differences.

The results revealed a significant positive relationship between friendliness and social adjustment, suggesting that more friendly retirees adjust better to post-retirement life. However, no significant sex differences were found in either friendliness or social adjustment, indicating that both male and female retirees experience similar social adaptation patterns.

While these findings contribute to understanding the adjustment in retirement, the study has limitations, including the reliance on self-reported data, the absence of longitudinal tracking, and the potential lack of generalizability beyond the banking sector. Future research should explore longitudinal changes in social adjustment, cultural influences, and the role of additional factors such as financial security and social support. These study have practical implications for retirement planning programs, emphasizing the need for social engagement initiatives, personality-based interventions, and inclusive support systems to enhance post-retirement well-being.

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### ***Conflict of Interest***

The author(s) declared no conflict of interest.

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