

ANALYZING THE READINESS FOR RETIREMENT BETWEEN MALE AND FEMALE IN CIVIL SERVANT AT BKPSDM TALAUD**MENGANALISA KESIAPAN MENGHADAPI PENSIUN ANTARA PRIA DAN WANITA PADA PEGAWAI NEGERI SIPIL DI BKPSDM TALAUD**

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Abstract: As retirement is mostly experienced by all employees, the readiness to face the circumstance is urgently needed to survive the life subsequently. In fact, the employees' orientations in their gender role, which is naturally diverse in the characteristics, influence the various state of the employee readiness. This study aims to determine the significance of the differences between male and female in civil servants at BKPSDM Talaud. Respondents in this study were 50 male and 50 female and the sampling technique used was random sampling. The research method used in data collection is by using the Likert scale method, namely the scale of pension readiness which is made based on aspects of pension readiness developed based on the theoretical views of Sutarto and Ismulcokro. The data analysis technique used is the t-test analysis. From the results of data analysis obtained a significance value of 0.001 ($p > 0.05$) which means the difference in readiness between men and women Talaud BKPSDM employees. Employees who are entitled to receive good compensation from men and women who both maintain acceptable money so they can adjust to the good when retirement arrives. Employees especially those who are about to retire are expected to need to prepare not only externally but also internally. The external factors consist of many things such as financial, physical, post-retirement activities, environment and others. While in internal factors there are mental and psychological conditions.

Keywords: *readiness for retirement, compensation, gender*

Abstrak: Karena pensiun sebagian besar dialami oleh semua karyawan, kesiapan untuk menghadapi keadaan sangat dibutuhkan untuk bertahan hidup selanjutnya. Faktanya, orientasi karyawan dalam peran gender mereka, yang secara alami beragam dalam karakteristik, memengaruhi berbagai kondisi kesiapan karyawan. Penelitian ini bertujuan untuk mengetahui signifikansi perbedaan antara pria dan wanita dalam PNS di BKPSDM Talaud. Responden dalam penelitian ini adalah 50 pria dan 50 wanita dan teknik pengambilan sampel yang digunakan adalah random sampling. Metode penelitian yang digunakan dalam pengumpulan data adalah dengan menggunakan metode skala likert, yaitu skala kesiapan pensiun yang dibuat berdasarkan aspek kesiapan pensiun yang dikembangkan berdasarkan pandangan teoritis Sutarto dan Ismulcokro. Teknik analisis data yang digunakan adalah analisis uji-t. Dari hasil analisis data diperoleh nilai signifikansi 0,001 ($p > 0,05$) yang berarti perbedaan kesiapan antara pria dan wanita karyawan BKPSDM Talaud. Karyawan yang berhak menerima kompensasi yang baik dari pria dan wanita yang sama-sama mempertahankan uang yang dapat diterima sehingga mereka dapat menyesuaikan dengan yang baik ketika pensiun tiba. Karyawan terutama mereka yang akan pensiun diharapkan perlu mempersiapkan tidak hanya secara eksternal tetapi juga secara internal. Faktor eksternal terdiri dari banyak hal seperti keuangan, fisik, kegiatan pasca-pensiun, lingkungan dan lain-lain. Sedangkan pada faktor internal terdapat kondisi mental dan psikologis.

Kata Kunci : *kesiapan menghadapi pensiun, kompensasi, jenis kelamin*

INTRODUCTION

Research Background

Retirement is the period to be faced all company employees or employee government the arrival is definitely based on certain limits. Pension divided into 2, namely pension in a manner voluntarily and that used on regulations (Eliana, 2003). Retirement is a new phase in one's life. In this phase, retirement comes accompanied by several problems such as meaning he said family economic burden, decreased health, to a productive quality of life downhill.

Someone who is going to retire must make preparations to face various changes that will emerge in retirement such as social, economic, psychological factors and health factors. From the changes that will emerge in retirement that have been explained previously, from social factors, Individual will lose the source of appreciation from the environment and community regarding the loss of the status of the job. Fletcher and Hanson (1991) states that entering retirement, people will lose their employment status. Because of that, there will be concern in individuals when entering retirement.

Economic factors are also problem that may arise when retirement because when entering retirement, individuals will gradually feel that their income is decreasing. Important changes in one's social life occur when they retire. Retirement generally reduces income by 50% so they have to reconsider food, housing, and other expenses.

The civil servants in BKPSDM Talud are 3571 people. From the total number of civil servants in BKPSDM Talud are in the middle adult group (40-60 years) that is as many as 377 people.

The number of benefits that will be obtained by civil servants such as facilities and allowances. Among other the many advantage that make a being a Civil Servant is favored by many people, especially in Indonesia.

Sutarto and Ismulcokro (2008) retirement readiness is a state of being ready to react and face the coming period of stopping work from a job that is practiced which is influenced from within the individual and influence from outside the individual. The better one's readiness when entering retirement, the more likely it will be more successful and comfortable when enjoying his old days.

Sutarto and Ismulcokro (2008) there are four aspects of readiness in facing retirement, namely the first is a financial material readiness is availability of a number of supporting provisions in the form of savings, insurance, asset savings and business activities in addition to pension monthly income. The second is physical readiness is physical health that is always maintained by living the right lifestyle. The health they have in the elderly is thanks to health care that has been carried out continuously since he was young. The third is mental and emotional readiness is strength and ability to adapt to changes that occur. The last is whole family readiness is prepare and prepare all family members to adjust a new lifestyle that is far different.

Research Objective

The objective of this research is to analyze the readiness for retirement between male and female.

THEORETICAL REVIEW

Human Resources Management

Amstrong (2006) Human Resources Management can be simply defined as the convergence of three factors: human beings, resources, and management, where human beings the actual and potential resources knowledge, skills, and capabilities that can be harnessed through effective management techniques to achieve short and long term organizational goals as well as personal needs. In other words, Human Resources Management is the process of hiring and developing employee to become better and more productive like organizations wants them to be. Human Resources Management is primarily concerned with how people are managed within organization, focusing on policies and systems. Human Resources Management as a planning, organizing, directing, controlling of procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are achieved.

Human Resources Management (HRM) is the strategic coherent approach to the management of an organization's most valued assets the people working there who individually and collectively contribute to the achievement of the objectives of the business. The terms "human resources management" and "human resources" have largely replaced the term "personnel management" as a description of the process involved in managing people in organizations. Human resources management is evolving rapidly. Human resources management is both an academic theory and a business practice that addresses the theoretical and practical techniques of managing a

workforce (Amstrong (2006). the statement above states what human resource is through on a general point of view. The difference also between the two terms was clearly stated. Here one can derive the idea that human resource management or personnel management is not only a business practice but also an academic theory that is widely used in a community to establish and manager a workforce or human resources.

Compensation

According to Mondy (2012:264) compensation is the total of all rewards provided employees in return of their services, while states that the wages or salary is a component of remuneration or income donor is based on the severity of the duty position occupied by the employee.

Compensation is a way of a company or government to reward its employees for their work. Compensation is very crucial yet sensitive to be set. Because it has satisfy the needs of both employees and company or government. Boddy (2005:353) there are six types of how a government will give remuneration to its employees. defined compensation as all forms of payments or rewards given to employees which arise from employment. Compensation is one of the basic reasons for employees to seek employment. Employees are compensated for their service and efforts in doing their work.

Table 1 Government Remuneration

Type of System	Explanation
Time Rate	Reward is to the number of hours worked.
Payment by result	Reward is related to quantity of output.
Skill-based pay	Reward is based on the employees level of knowledge and skills.
Performance-related pay	Reward is based on individual performance in relation to agreed objectives.
Flexible benefits packages	Rewards is based on selection of benefits (for example, healthcare company car) to suit the individuals preferences and life styles.

Source: Boddy (2005)

Retirement readiness

Everyone who works certainly has a goal to get fulfill his life needs. According to the hierarchy of property needs Abraham Maslow, needs that must be fulfilled by humans gradual is physiological needs, security, love and belonging, self-esteem, and self-actualization (King, 2017). Through work someone can meet those needs.

The retirement age set by the government on ASN is regulated in article 90 of law number 5 year 2104 concerning Apratur Civil State. In the law was determined that civil servants were dismissed with respect because it has entered the retirement age, namely:

1. 58 (fifty eight) years for Administrative officers;
2. 60 (sixty) years for the High leader officer;
3. In accordance with the provisions of the legislation for functional officer.

In addition, it is also written in Government Regulation (PP) No. 45 2015 concerning the implementation of a pension Guarantee program that is age retirement is 56 years old.

Previous Research

Heendkenda (2016) Readiness to retirement planning of estate sector employees in Sri Lanka - sought to identify the motivational factors associated with the intention to readiness to retirement planning of estate sector employee in Sri Lanka. The result of this study revealed that estate sector employees readiness to retirement planning was significantly related to personal attitudes, social pressures and a sense of control.

Saller (2016) A gender perspective on retirement patterns in Europe - This study addresses the question whether – and to what extent – work-related characteristics can explain the differences in retirement rates across thirteen European countries. To answer the research question from a gender perspective, a logistic regression and Blinder-Oaxaca decomposition analysis is conducted for the female and male population in each of the selected countries based on data from the Survey of Health, Ageing and Retirement in Europe (SHARE). The results show that, within the scope of this study, work-related factors are associated with the probability to retire.

Mayoli (2018) Relationship between self-efficiency with retirees readiness on PNS and employee of BUMN - The purpose of this study is to understand the correlation between self-efficiency with retirement readiness especially for civil servants and public employee. The result of the correlation test between self-efficiency and retirement readiness is 0.523 and significance level of 0,00. The result shows that there is significant and positive correlation between self-efficiency with retirement readiness especially for civil servants and public employee.

Conceptual Framework

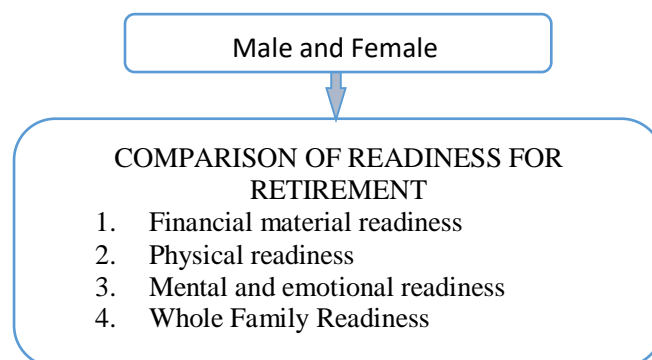


Figure 1. Conceptual Framework

Source: Data Processed, 2019

Research Hypothesis

H_0 : There is no significant readiness for retirement between male and female.

H_a : There is a significant readiness for retirement between male and female.

RESEARCH METHOD

Research Approach

This research is using a quantitative approach. Aliaga and Gunderson (2002:6-11) Quantitative research is explaining phenomena by collecting numerical data that are analyzed using mathematically based methods in particular statistic. It will explain the relationship of variables through Casual Analysis in scale method between two continuous independent variable and one dependent variables. Independent sample T-test is a research study conducted to scale Anxiety face retirement.

Population, Sample and Sampling Technique

The population of this research is all employees at Kantor Badan Kepegawaian dan pengembangan SDM Talaud. The sample size of the research will be 50 male 50 female respondents who has preparation retirement at Kantor BKPSDM Talaud.

Data Collection Method

The data of this research is collected from primary and secondary data. Primary data are the data which the researcher collects through questionnaires. This questionnaire were distributed to respondents so they can respond directly. Secondary data is data collected from an institution, published data, textbooks, journals and information from internet.

Data Collection Technique

The method used in this study is the scale method. Aliaga (2002:12) the scale method uses a list of questions or statements directly and directed. The scale is given to research subjects and the subject is asked to provide answer to his opinion on the statement.

In this scale there are 5 kinds of answers provided, namely:

SA : Strongly Agree

A : Agree

N : Neutral
 D : Disagree
 SD : Strongly Disagree

For favorable statements: SA is given a value of 5, A is given a value of 4, N is given a value of 3, D is given a value of 2, SD is given a value of 1.

Table 2 Measurement Scale

Statement	Score
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

Source: Data Processed, 2019

Validity

Sugiyono (2013:10) Validity test is done to determine whether the measuring instrument corresponding to the desired variable or not. Validity test aims to examine whether questionnaires as research instruments are appropriate for measuring indicators in research. Questionnaires can be said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire. The questions in the questionnaire can be said is valid if the correlation coefficient above 0.30.

Reliability

Reliability test on the questionnaire needs to be done to ensure the answers in the questionnaire used in this research are consistent and accurate. Reliability test is used to show the extent to which the measurement results are relatively consistent if the measurement is repeated twice or more. Reliability test is a measuring instrument to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if someone's answer (respondent) to the question is consistent or stable over time (Sugiyono, 2013). To test the reliability of the data used the Cronbach Alpha formula analysis technique. The value of an instrument is said to be reliable if the value of Cronbach Alpha is ≥ 0.60 . If Alpha is less than 0.6.

Independent Sample t-test

Black (2010) the independent sample t-test evaluates the difference between the means of two independent or unrelated groups. The independent sample t-test is commonly referred to as a between-groups design, and can also be used to analyze a control and experimental group.

Black (2010) the formula and of the t-test for samples that are mutually independent are as follows:

$$t = \frac{(\bar{x}_1 - \bar{x}_2) - (\mu_1 - \mu_2)}{\sqrt{\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2}}}$$

Experimental research usually uses two or more samples as the object of research. The sample were compared to see whether there were any differences after the sample were given different treatments. To see whether there are differences, a two-mean difference test is performed. Independent-samples t-test uses variance between two samples compared not significantly different (homogeneous). The data used came from two different samples.

RESULT AND DISCUSSION

Normality Test

Normality test data is a common thing to do before a statistical method. Purpose of normality test is to determine whether the distribution of the data follow a normal distribution or close to, the distribution of data with normal distribution pattern (data distribution is not skewed to the left or right).

Normality Test**Table 3. One-Sample Kolmogorov-Smirnov Test**

One-Sample Kolmogorov-Smirnov Test			
N		Male	Female
		50	50
Normal Parameters^{a,b} Most Extreme Differences	Mean	51.1400	54.1400
	Std. Deviation	4.64675	3.64221
	Absolute	.152	.166
	Positive	.152	.166
	Negative	-.090	-.133
Test Statistic		.	
Asymp. Sig. (2-tailed)		.152	.166
		.012	.008

Source: IBM SPSS Statistic 22.0 output, 2019

- Test distribution is Normal
- Calculated from data
- Lilliefors significance correction

Based on table 1 above further decisions are resulted as follows:

- It showed that significant column (Asymp. Sig (2-tailed) for male is 0.12 and for female 0.08 or more than 0.05 then the probability of H_0 received
- It showed that significant column (Asymp. Sig (2-tailed) for Total female is 0.08 or more than 0.05 then the probability of H_0 received population mean of Total female normally distributed.

Group Statistics Result

The result of this section can be explained and implemented by comparing the values, namely Mean Standard Deviation, and Standard Error Mean. If the mean value for one category is higher than the remaining, it can be said that the category has a more dominant impact.

Table 4 Grouping

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Total Variable	Male	50	51.1400	4.64675	.65715
	Female	50	54.1400	3.64221	.51509

Source: IBM SPSS Statistic 22.0 output, 2019

From the table 2 showed the difference between the total variable between Male and Female. It showed the result that the mean difference from total Male and Total Female where Total Male is 51.14 and Total Female is 54.14. It means Total Female is more higher than Total Male.

Independent sample T-test Result

Experimental research usually uses two or more samples as the object of research. The samples were compared to see whether there were any differences after the samples were given different treatments to see whether there are differences, a two-mean difference test is performed. Independent-samples t-test uses variance between two samples compared not significantly different (homogeneous). The data used came from two different samples. This t-test is used to analyze the difference of readiness for retirement between male and female at BKPSDM Talud.

The criteria of the t-test as follows:

- Sig. (2-tailed) < 0.05 means H_0 is rejected and H_a is accepted and it also means that there is significant difference between those two groups.

2. Sig. (2-tailed) > 0.05 means H_0 is accepted and H_a is rejected and it also means that there is no significant difference between those two groups.

The result of the test:

Table 5. Independent sample t-test Total Male and Female

		Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means							
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval Difference	Lower	Upper
Total Variable	Equal variances assumed	1.045	.309	-3.593	98	.001	-3.00000	.83496	-4.65695	-	1.34305
	Equal variances not assumed			-3.593	92.710	.001	-3.00000	.83496	-4.65813	-	1.34187

Source: IBM SPSS Statistic 22.0 output, 2019

Based on the Independent Sample Test output table in the Equal Variances Assumed section, the Sig. (2-tailed) is $0.001 < 0.05$, so as the basic of decision making in the Independent Sample t-Test can be concluded that H_0 is rejected and H_a is accepted. Thus it can be concluded that there is a significant difference between Total Male and Total Female. So it can be concluded that there are significant differences from Male and Female to readiness for retirement in BKPSDM Talaud starting from Financial Aspect, Physical Readiness, Mental and Emotional Readiness, and the last is Entire Family Readiness.

Discussion

From the description of the results of the study indicate that the significance obtained by 0.001 ($p < 0.05$). Which means that there are differences in retirement readiness for civil servants between men and women. In addition it can be seen that the retirement readiness of male subjects the total value obtained is lower than the total value of women. The results of this study were also similar to the results of research before that there are differences between men and women related to readiness to face retirement. (Harper,2005) showed that female tend to have higher retirement readiness than male. This is because female tend to be better prepared to face retirement than male, which is in several aspects, namely financial readiness, health readiness, mental and emotional readiness and finally the readiness of the whole family.

In general, gender roles traditionally associated with retirement preparation are more likely to be dominant in men. However, it is in accordance with the current views where the increasing presence of women in the world of work has led to a shift in gender roles which certainly affects the attitude towards preparation for retirement. Furthermore which states that women's attitudes towards retirement have changed. Therefore, traditional gender roles are considered to be inappropriate over time in relation to retirement preparation. So research is needed to determine whether traditional gender concepts are still suitable for contemporary retirement preparation.

There are four aspect in readiness for retirement that use in research the first is financial aspect, the second physical readiness, the third mental and emotional readiness, and last is entire family readiness.

Table 6. Frequency Table Of Male

Indicator	Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
Financial Aspects	0	6	30	110	54
Physical Readiness	0	0	30	79	41
Mental and Emotional Readiness	0	0	11	71	68
Entire Family Readiness	2	8	43	71	26

Source : Data Proccesed, 2019

The result of the scoring by male respondents at BKPSDM office Talaud on questions about Financial Aspects, Physical Readiness, Mental and Emotional Readiness, Entire Family Readiness.

Table 7. Frequency Table Of Female

Indicator	Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
Financial Aspects	19	4	49	85	43
Physical Readiness	0	0	15	87	48
Mental and Emotional Readiness	0	0	2	73	75
Entire Family Readiness	3	6	23	84	34

Source : Data Proccesed, 2019

The result of the scoring by female respondents at BKPSDM office Talaud on questions about Financial Aspects, Physical Readiness, Mental and Emotional Readiness, Entire Family Readiness.

Financial Aspects

In this research the financial readiness is the financial readiness between male and female fellows at the BKPSDM office on the aspect of financial material readiness in the form of the availability of savings, insurance, and asset savings. Based on the results of the score on the questionnaire by respondents regarding readiness to retire we can see that male employees have a higher total value compared to the total of women in the aspect of financial readiness.

Physical Readiness

In this research the physical readiness is the physical readiness of male and female employees in the BKPSDM office which is about physical conditions that are always maintained by living a healthy lifestyle. Such as maintaining a diet, exercising regularly, and doing regular health checks. Based on the results of the questionnaire score by respondents regarding aspects of health readiness in facing retirement, we see that women who have a total value that is higher than men.

Mental and Emotional Readiness

In this research mental and emotional readiness is mental and emotional readiness between men and women who work in the BKPSDM office about how to adapt to changes that occur in retirement. and these changes can have an impact on mental and emotional states. Based on the results of the scoring by respondents on aspects of

emotional and mental readiness in preparation for retirement we can see that women have the higher score than men.

Entire Family Readiness

In this research, the readiness of all families is the readiness of all families of male and female employees in the BKPSDM office. That is, all family members must adjust their lifestyles to be very different. Such as reducing purchases of non-essential items and reducing vacation time, because income after retirement is already limited. Based on the results of the scores on the questionnaire by respondents regarding readiness for retirement we can see that female employees have a higher total value compared to total men in the aspect of readiness for the whole family.

For men consider work is the most important thing in their lives, retirement is felt as a burden and usually they are less able to adjust well to changes in roles encountered after retirement. Whereas for a woman a job is not the only way to achieve her true self. Although today many of us meet career women, but the family remains their main focus. So that retirement does not bring big changes. From the description above it can be concluded that between men and women have different views about facing retirement. And also in the field of work men and women have different views so that retirement also has a different impact on them.

CONCLUSION AND RECOMMENDATIONS

Conclusions

There is significant difference in Male and Female Readiness based on Financial Readiness, Physical Readiness, Mental and Emotional Readiness, Entire Family Readiness to Civil Servant in BKPSDM Talaud.

Recommendation

Employees who are entitled to receive good compensation from men and women who both maintain acceptable money so they can adjust to the good when retirement arrives. Employees especially those who are about to retire are expected to need to prepare not only externally but also internally. The external factors consist of many things such as financial, physical, post-retirement activities, environment and others. While in internal factors there are mental and psychological conditions.

For the BKPSDM agency to further amend regulations regarding MPP for civil servants. ASN should be required to take MPP in order to make preparations before retirement more thoroughly.

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