

The Influence of Social Support and Gratitude Towards Retirement Readiness

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ABSTRACT

Retirement is a process that will be encountered by every middle adult who work and is said to be the new beginning of their lives. Retirement readiness can be influenced by internal factor, such as social support, and external factor, such as gratitude. The purpose of this study is to see the influence of social support and gratitude towards retirement readiness. This is a quantitative study with convenient sampling and uses the Multidimensional Scale of Perceived Social Support (MSPSS), The Gratitude Questionnaire Six – Item Form (GQ – 6), and Retirement Readiness questionnaire. Researcher was able to obtain data from 170 middle adults who work, with 73 male participants and 97 female participants. Data analysis is based on the statistics results of multiple regressions between social support and gratitude with the two dimensions of the dependent variable, financial and mental readiness. Results show that social support and gratitude simultaneously influence financial readiness as much as 21,3 %, $R = 0,461$, $R^2 = 0,213$, $adjusted R^2 = 0,203$, $F = 22,564 > 3,00$, $p = 0,000 < 0,05$. The T test shows that partially, social support does not influence financial readiness. However, partially gratitude influence financial readiness. Results also show that social support and gratitude simultaneously influence mental readiness as much as 27,8 %, $R = 0,527$, $R^2 = 0,278$, $adjusted R^2 = 0,269$, $F = 32,125 > 3,00$, $p = 0,000 < 0,05$. The T test shows that partially, social support does not influence mental readiness. However, partially gratitude influence mental readiness.

Keywords: Social support, gratitude, retirement readiness, middle adult individual

1. INTRODUCTION

Retirement period can be said to be the last stage in the work cycle of every middle-aged individuals and is the beginning of their new lives [1] and is defined as a condition, where individual is no longer working productively and formally in a company or institution as they have reached their maximum working age [2]. However, people often perceive retirement as an unpleasant reality, especially for those who have been used to the working condition. This is due to changes in the retirement period that they will be facing, which includes changes in their financial income, daily activities, and their social functions [3].

Adjustment in the post-retirement transition period refers to the process of adaptation to the changes that people will experience [4] and can be defined as an individual's psychological comfort with their lives in the retirement period [5]. Sutanto and Cokro in Fardila et al., stated that there are three important aspects that people should prepare for their retirement period, which includes their (a) financial readiness, (b) physical readiness, as well as (c) mental and emotional readiness [6].

In fact, there are still many employees who are less prepared to enter their retirement period, in which according to the Head of Wealth Management HSBC Indonesia, Steven

Surayana, even though they have steady jobs and incomes in every month, as many as 9 out of 10 employees express their concern about meeting their needs at their retirement period [7]. A survey conducted on 1050 employees showed that 86% of respondents were worried about not having enough savings to be able to have a comfortable life in retirement period [7].

Employees who are about to enter the retirement period, are said to be less prepared not only in terms of their financial readiness, but also in the aspects of both physical and emotional readiness. This can be seen based on previous research, in which there are around 25% of employees in the United States, 10% of employees in Germany, and 13% of employees in the Netherlands who actually experience a decline in their health and welfare during the retirement transition period [4,5,8].

It is undeniable that both individual and environmental factors have their roles upon the success of the transition from working period to retirement. Environmental factors such as social support can foster enthusiasm and confidence in individual abilities and helps them to be so able to adapt to their lives before retirement, helps them to have lower levels of anxiety, and to remain enthusiastic at work [9]. Mattson and Hall from The National Cancer Institute defines social support as a network of family, friends,

neighbours, and individuals who can be relied upon when they need help psychologically, physically, and financially [2].

Previous research that is conducted by Putri shows that there is a positive relationship between social support and readiness to face retirement, where, $r_{xy} = 0.338$; $p = 0.00 < 0.05$. However, according to the interpretation of the product moment correlation index figures, the correlation results in the range of 0.20 – 0.40 still show a low correlation [10]. On the other hand, research conducted by Wulandari and Lestari shows the results of the standardized beta coefficient analysis of social support shows a value of -0.021, t-value of -0.159, with a significance value of 0.874 ($p > 0.005$), which means to say that social support does not play significant role towards retirement readiness [2].

It is undeniable that internal factors in middle-aged individuals can also affect the readiness of individuals in the retirement transition period. Middle-aged individuals tend to be difficult to accept the changes that they will experience in the retirement period and it makes them to focus too much on negative thoughts, which impact their readiness to face the retirement period. The gratitude possessed by middle-aged individuals during the retirement transition period can help to prevent anxiety, stress, as well as depressive and pathological conditions. This is because according to Bono et al; Peterson & Saleigman; and Listiyadini et al, in Akhmad and Adelina, individuals who have a sense of gratitude have the ability to control the environment, their personal growth, life goals, and have higher self-acceptance [11]. Gratitude can be defined as an affective trait that refers to how much appreciation an individual has for all the blessings received in life [12].

Research conducted by Jayanto shows that the correlation coefficient (r) between gratitude and readiness to face retirement in middle adult individuals is 0.73 which shows a strong positive correlation with a significance value of 0.000 [13]. However, a study conducted by Salsabila shows that the correlation between gratitude and anxiety levels towards teacher retirement readiness was (r) = - 0.498 and $p = 0.00$ ($p < 0.05$) [14]. These results indicate that there is a correlation between gratitude and reduced anxiety of teachers in their readiness to face retirement. However, according to the interpretation of the Pearson correlation test, the correlation results in the range of 0.25 – 0.50 still do not show a strong correlation.

Based on the description above, it can be seen that there are still many employees who are not ready to enter their retirement period, both from the aspect of financial readiness, aspects of physical readiness, and mental readiness. Environmental factors and individual factors have an important role in the individual's readiness to enter retirement. However, based on previous studies, there are still differences in results and the strength of the correlation is not strong, both from environmental factors, social support, and individual factors, gratitude. Therefore, the researcher wants to conduct a re-examination of the effect of social support and gratitude on retirement readiness.

RESEARCH PROBLEM

1. Does social support partially has its influence on the retirement readiness of an individual?
2. Does gratitude partially has its influence on the retirement readiness of an individual?
3. Do social support and gratitude simultaneously influence the retirement readiness of an individual?

2. RESEARCH METHOD

PARTICIPANTS AND RESEARCH PROCEDURE

This is a non-experimental quantitative design study that uses convenience sampling technique. Participants in this study are middle adult individuals aged 40-62 years and include both men and women who are still working and will enter their retirement period at least within 1 year. Researcher is able to obtain data from 170 participants, with 73 male subjects and 97 female subjects. Participants in this study are asked to fill out the Social Support Questionnaire, Gratitude Questionnaire, and Readiness to Retirement Questionnaire consisting of 46 items in total.

RESEARCH INSTRUMENTS

To measure social support, researcher used The Multidimensional Scale of Perceived Social Support (MSPSS) proposed by Zimet et al [15]. The MSPSS scale consists of 12 favourable items that measure 3 groups of factors related to the source of support, namely (a) family, (b) friends, and (c) significant other. Each factor group consists of four items, with a Likert 7 point scale, scale 1 = strongly disagree, scale 2 = disagree, scale 3 = somewhat disagree, scale 4 = neutral, scale 5 = somewhat agree, scale 6 = agree, and a scale of 7 = strongly agree. Researcher used the instrument that has been adapted by Mulyadi (2020) from English to Indonesian [16]. The results of the reliability test on the family support dimension shows a Cronbach's alpha of 0.858, the friend support dimension a Cronbach's alpha of 0.851, and the significant other support dimension a Cronbach's alpha of 0.875. For the MSPSS measuring instrument there are no items that are discarded because each item has a corrected - item total correlation of above 0.2.

To measure gratitude, researcher used The Gratitude Questionnaire – Six Item Form (GQ – 6) proposed by McCullough et al. [12] The GQ-6 measuring instrument is an unidimensional measuring instrument consisting of six items that measure four facets, namely, (a) intensity, (b) frequency, (c) span, and (d) density. Four of the six items in the GQ-6 measuring instrument are favourable items while the other two items are unfavourable items. The GQ – 6 scale consists of a Likert 7 point scale, where, for favourable items, scale 1 = strongly disagree, scale 2 = disagree, scale 3 = somewhat disagree, scale 4 = neutral, scale 5 = somewhat agree, scale 6 = agree, and scale 7 = strongly agree. On the other hand, for unfavourable items, a scale of 7 = strongly disagree, a scale of 6 = disagree, a scale of 5 = somewhat disagree, a scale of 4 = neutral, a scale of 3 =

somewhat agree, a scale of 2 = agree, and a scale of 1 = strongly agree. Researcher used a measuring instrument that has been adapted by Kusumawati from English to Indonesian [17]. The results of the reliability test showed Cronbach's alpha of 0.774 and no items were discarded because each item had a corrected - item total correlation above 0.2.

To measure retirement readiness, researcher used a measuring instrument that is based on the aspects of retirement readiness by Sutanto and Cokro which had been compiled by Yunanda in Wimaswara [18]. The measuring instrument consists of 28 favourable and unfavourable items that measure three aspects, namely (a) financial readiness, (b) physical readiness, and (c) mental and emotional readiness. The measuring instrument consists of a 5-point Likert scale, where, for favourable items, a scale of 1 = never, a scale of 2 = rarely, a scale of 3 = sometimes, a scale of 4 = often, and a scale of 5 = always. On the other hand, for unfavourable items, a scale of 5 = never, a scale of 4 = rarely, a scale of 3 = sometimes, a scale of 2 = often, and a scale of 1 = always. The reliability test results for the financial readiness dimension shows a Cronbach's alpha of 0.651, the physical readiness dimension a Cronbach's alpha of 0.378, and the mental readiness dimension a Cronbach's alpha of 0.869. Due to the low reliability of the physical readiness dimension that shows a

Cronbach's alpha < 0.6 , the physical readiness dimension cannot be included in the hypothesis testing.

3. RESULTS AND DISCUSSIONS

Based on the data collected from 170 participants, there are 73 male participants (42.9%) and 97 female participants (57.1%). Furthermore, data from the age group shows that the highest frequency belongs to those who are 50 years old, with a total of 41 participants (24.1%), and the lowest frequency belongs to those who are 44 years, 57 years, and 62 years old, with 1 participant (0.6%) for each age group. Data based on the occupation of the participants show that most of the participants are private business employees, with a total of 118 participants (69.4%), and the remaining 52 participants (30.6%) are public state workers, entrepreneurs, lawyers, professionals, doctors, and church administrator. On the other hand, 23 participants (13.5%) have worked for 20 years, and 1 participant (0.6%) in each working period category has worked for 4 years, 14 years, 18 years, 22 years, 33 years, 35 years, 36 years, 37 years and 38 years.

Data based on the number of family members that participants need to support shows that, as many as 64 participants (37.6%) need to support 3-4 family members, 40 participants (23.5%) need to support 5 family members, 38 participants (22.4%) need to support 1-2 family members, and 28 participants (16.5%) only support on their own.

Based on the data obtained, as many as 135 participants (79.4%) will retire within 5 years, 20 participants (11.8%) will retire within 1 - 2 years, and 15 participants (8.8%) will

retire within a period of 3-4 years. Most of the participants have prepared their savings for their retirement period, in which 142 (83.5%) of them do so, and there 28 (16.5%) participants have not prepared their retirement savings yet. The empirical mean measurement of social support of the research sample for the dimension of family support is 6.1373, while the dimension of friend support has an empirical mean of 4.8956, and the dimension of significant other support has an empirical mean of 5.9779. Results show that the empirical mean value of each dimension is greater than the midpoint value of the measuring scale, which is 4. Thus, it can be said that participants in this research received high social support, especially in the family support dimension. The empirical mean measurement of gratitude in the research sample is 6.2192 and when compared with the midpoint value of the measuring scale, which is 4, shows that the research sample has a high sense of gratitude. The measurement of retirement readiness from the research sample on the financial readiness dimension has an empirical mean of 3.9549, and an empirical mean of 4.1155 on the mental readiness dimension. Results show that the empirical mean value of each dimension is greater than the midpoint value of the measuring scale, which is 3. This shows that the retirement readiness of the research sample is high, especially on the mental readiness dimension.

Due to the low reliability of the physical readiness dimension of the retirement readiness scale, researcher decided to firstly find the correlation matrix between the dimensions of each research variables. Results showed that financial readiness do not have a significant relationship with the dimension of friend support with $p = 0.060 > 0.05$ and mental readiness do not have a significant relationship with the dimension of friend support with $p = 0.088 > 0.05$. The overall result of the correlation matrix test shows that most of the dimensions have a significant relationship which means to say that researcher can continue the multiple regression test. In this study, the hypothesis test cannot be fully answered because the dimension of physical readiness of the dependent variable cannot be opted in the test. The thing that can be done by the researcher is to perform the multiple regression tests on the two independent variables, namely social support and gratitude to the financial readiness dimension and the mental readiness dimension of the dependent variable, retirement readiness.

Result of the multiple regression test of social support and gratitude with the dimension of financial readiness, shows that $R = 0.461$, $R^2 = 0.213$, and adjusted $R^2 = 0.203$, and the value of $F = 22.564 > 3.00$, $p = 0.000 < 0.05$. These results indicate that social support and gratitude simultaneously have an effect of 21.3% on financial readiness. The T-test results of the social support variable and the dimension of financial readiness shows $T = 0.641 < 1.960$, and $p = 0.522 > 0.05$, which means that, partially, social support has no effect on the financial readiness dimension. On the other hand, the T-test results of the gratitude variable and the dimension of financial readiness shows $T = 5.668 > 1.960$, and $p = 0.000 < 0.05$. This indicates that, partially, the gratitude affects the dimension of financial readiness. The

regression equation obtained from the multiple regression test of social support and gratitude with the dimension of financial readiness is $Y = 1.361 + 0.030X_1 + 0.385X_2$.

On the other hand, the multiple regression test results of social support and gratitude with the dimension of mental readiness, shows that $R = 0.527$, $R^2 = 0.278$, and adjusted $R^2 = 0.269$, and the value of $F = 32.125 > 3.00$, $p = 0.000 < 0.05$. These results indicate that social support and gratitude simultaneously have an effect of 27.8% on mental readiness. The T-test results of the social support variable and the dimension of mental readiness shows that $T = 1.127 < 1.960$, and $p = 0.262 > 0.05$, indicating that partially social support has no effect on the mental readiness dimension. . While, the result of the T-test for the effect of gratitude on the dimension of mental shows that $T = 6.561 > 1.960$, and $p = 0.000 < 0.05$. These results indicate that gratitude partially affects the mental readiness dimension. From the results of the multiple regression test of social support and gratitude with the dimensions of mental readiness, the regression equation obtained is $Y = 1.482 + 0.045X_1 + 0.378X_2$.

Partially, social support has no influence on both the dimension of financial readiness and of mental readiness. According to Sarafino and Smith in Wulandari and Lestari the support that individuals received often does not always have a positive effect, where, sometimes the support is not in accordance with what is needed by the individual [2]. Sarafino in Ni'mah also states that the social support received by individual is based on several factors, such as often the individual does not show that he or she is in need of help from people around them. Individuals may also feel uncomfortable to share their problems with others. The

intimacy factor also plays a part, in which, how close the relationship and the level of trust they have with each other, can also affect social support [19].

On the other hand, partially gratitude has a significant influence on both the dimension of financial readiness and of physical readiness. One of the factors that influence retirement readiness is the positive perception that individuals have towards the retirement period [20]. The sense of gratitude that individuals have can help them to have a positive perception on the good things that has happened their lives, such as the resources and abilities that they possessed, and the qualities of the individual. By having positive perceptions, individuals are less likely to think about their shortcomings or even criticize themselves in the future when they retire [21]

Although, partially social support does not significantly affect retirement, Johnson and Johnson in Ermayanti and Abdullah, state that social support helps people to improve their psychological state, adjust themselves, and calmness to themselves [22]. Moreover, social support can help individuals to find a better self-identity, increase self-esteem, and reduce stress levels which means that they are more able to have a greater sense of gratitude. Therefore, it can be said that when individuals are affected by external factor, such as social support, and personally have internal factor, such as gratitude, they will be more prepared to face retirement. Furthermore, gender, job position as well as family support play their own roles for employees' retirement readiness [23]. Summing it up, it can be said that both internal and external factors have their own part in helping an individual for their retirement period.

Table 1 Multiple Regression of Social Support and Gratitude towards the Dimension of Financial Readiness

IV	R	R ²	Adjusted R ²	F	Sig (p) F-Test	T	Sig (p) T-Test	βstandar dized	βunstandardized
(Constant)						3,494	0,001	-	1,361
Social Support	0,461	0,213	0,203	22,564	0,000	0,641	0,522	0,049	0,030
Gratitude						5,668	0,000	0,437	0,385

Table 2 Multiple Regression of Social Support and Gratitude towards the Dimension of Mental and Emotional Readiness

IV	R	R ²	Adjusted R ²	F	Sig (p) Uji F	T	Sig (p) Uji T	βstandardized	βstandardized
(Constant)						4,486	0,000	-	1,482
Social Support	0,527	0,278	0,269	32,125	0,000	1,127	0,262	0,083	0,045
Gratitude						6,561	0,000	0,484	0,378

3. CONCLUSION AND SUGGESTIONS FOR FUTURE RESEARCH

The conclusion for this research is that social support and gratitude simultaneously has its influence on both the dimension of financial readiness and the dimension of mental readiness. On the other hand, partially, social support does not have its influence on the dimension of financial readiness and the dimension of mental readiness. However, gratitude partially has an effect on both the dimension of financial readiness and the dimension of mental readiness.

Suggestions that can be given to future research is to firstly do a try-out test before spreading the questionnaire widely. In addition, researchers can also add more diverse data control, such as the benefits provided by the company for employees who will retire. Researchers can also add or modify items on the Retirement Readiness scale that is compiled by Yunanda (2011), most especially on the physical readiness dimension so that it can better measure the physical readiness of respondents who are entering the retirement period. Researchers are also advised to disseminate the questionnaire in a wider range so that results can be more generalized.

Suggestions that can be given to middle-aged individuals who are about to enter retirement are to seek information related to the aspects needed to prepare for retirement and that preparation can be started as early as possible. In addition, individuals are advised to further increase the gratitude they have and share their problems with reliable sources.

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