



Analysis of the Mediation Role of Career Adaptability in the Effect of Retirement Planning for Attitude Formation of Retirement in Credit Union Employees West Kalimantan

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Abstract

This research aims to measure the mediating role of the variable of career adaptability in the relationship between retirement planning and attitudes toward retirement in West Kalimantan Credit Union employees. This research is a population research involving 415 respondents aged 40 years. The data was collected using a Google Form which was distributed to the contact number or email of the respondents and processed using the Multivariate Statistical Method, Structural Equation Modeling (SEM), WarpPLS6 Approach. The analysis proves that the four hypotheses proposed can be accepted well, so the researcher concludes that retirement planning has a positive and significant effect on career adaptability, retirement planning has a positive and significant effect on attitudes towards retirement, career adaptability has a positive and significant effect on attitudes towards retirement. , career adaptability is a positive and significant mediating variable in the relationship between the influence of retirement planning on attitudes towards retirement.

Keywords: *Retirement Planning; Career Adaptability; Retirement Attitude*

Introduction

Retirement is a certainty for every worker who has a long life (Kirui et al., 2015). Logically, retirement should be an attractive option if it is well prepared. In fact, only 12.59% of respondents actually prepare for retirement well, around 87% still do not care about retirement planning, even 7.2% of them state that they have never planned to retire at all (Van Rooij et al., 2011).

The lack of preparation for retirement has had an impact on low confidence in the ability to properly retire. This statement is in line with the results of a study conducted by HSBC in 2019, on 1,050 workers of productive age and retirement age in Indonesia which stated that 86% of respondents were not

sure they could retire comfortably, even 77% of them were worried that they would run out of funds when they retire. Even more extreme studies have found that 9 out of 10 Indonesian workers are not ready to face retirement (Endarto, 2011). The lack of retirement planning has an impact on the inability to determine the right retirement time. This fact has happened in 20 s.d. 30% of the working population left the labor market unprepared (Raymo, 2006) and most of these were lower-middle income workers (Atkinson et al., 2006).

Linking retirement planning with the formation of attitudes towards retirement is a necessity considering the results of research which states that retirement planning is a positive and significant variable forming positive and significant variables for satisfaction and well-being in retirement (Noone, Stephens, & Alpass, 2009; Noone, O'Loughlin, & Kendig, 2013; Thuku, 2013), positive attitude towards retirement (Lusardi, 2008; Buyukgoze-Kavas, 2014; Jiska Cohen-Mansfield, 2016, Michael et al., 2020), courage to enter retirement (Stolzenberg & Lindgren, 2016).

This study includes the variable of career adaptability as a mediation, because it is believed that its existence will increase the influence of the retirement planning variable in forming a positive attitude towards retirement. Although its role in shaping attitudes towards retirement has not been tested (Ramos & Lopez, 2017), this variable has proven to have a positive and significant effect on the formation of positive attitudes when facing various career changes (Savickas & Porfeli, 2012; Buyukgoze-Kavas, 2014; Ramos & Lopez, 2017), satisfaction when facing a transition period (Ramos & Lopez, 2017), the ability to find more alternative choices when changes occur (Tolentino et al., 2014), stability in the face of change (Savickas & Porfeli, 2012), the ability to explore self-potential (Guo et al., 2014), career advancement and well-being (Chan & Mai, 2015; Fiori, Bollmann, & Rossier, 2015) and positive career experiences (Hesketh, Griffin & Loh, 2011).

Retirement Planning

Entering retirement means ending a career chain that has been built for years and leaving the workforce completely (Ferreira & Dos Santos, 2013; Kirui et al., 2015). Retirement will be interesting if it is a person's rational preference (Browning et al., 2007). On the other hand, retirement becomes unattractive if it is not supported by adequate preparation.

Retirement awareness should have been built early in their career, as it has been proven that workers who choose to retire on time have experienced better levels of welfare than their counterparts who remain in the labor market (Bender, 2012; Noone et al., 2013).). Research shows that this awareness is still low, so around 20 s.d. 30 percent of workers leave the labor market without proper preparation (Raymo, 2006) and most retirement decisions are solely due to age and weakened physical abilities (Olesen et al., 2012).

Retirement planning is a measure of the extent to which a worker is involved in managing finances, health, interpersonal relationships, the use of free time, and his activities during retirement (Petkoska & Earl, 2009). Planning aspects of retirement means formulating answers to various questions regarding retirement such as when he will retire, what he will do, how he will overcome any problems that may arise and even who will be his partner when he retires.

Career Adaptability

Career adaptability is an individual's competence to make adjustments and participate in various work roles that are constantly changing (Savickas, 1997). This ability can also be interpreted as a transactional competency that is built by a person based on learning from a series of experiences in his career journey (Savickas & Pofeli, 2012). This competency will make a person able to carry out routine

tasks, special tasks and make it easier for him to make adjustments when there are changes and even unexpected changes.

A person will be congruent with various changes if he has good career adaptability (Savickas, 1997; Rossier et al., 2012). Congruence occurs because this ability will encourage a person to continue to be positive when facing various career obstacles (Savickas & Porfeli, 2012; Yousefi et al., 2013; Soresi et al., 2014; Tian & Fan, 2014), when there is competition in the workplace. (Guo et al., 2014), when there is a decline in career satisfaction (Chan & Mai, 2015; Guan et al., 2015; Johnston, 2016).

Career adaptability should be the focus of attention for self-development of every worker since starting his career (Van den Heuvel et al., 2013). The earlier this awareness is built, the more intensive the improvement efforts and the easier adaptation will be. Measurement of career adaptability can be done through the dimensions of Concern, Control, Curiosity and Confidence (Savickas, 2005).

Career adaptability is important, because workers who have career adaptability generally have more career options (Gunkel et al., 2010), more resource choices and adaptation strategies (Savickas & Porfeli, 2012; Soresi et al., 2014; Peng et al., 2016), more open to new experiences (Rusu et al., 2015), more stable in the face of change (Savickas & Porfeli, 2012; Buyukgoze-Kavas, 2014; Johnston, 2016; Ramos & Lopez, 2017), more aspirational (Balin & Hirschi, 2010), more responsive to change (Savickas & Porfeli, 2012; Fiori et al., 2015), more aware of career choices (Rossier et al., 2012; De Guzman & Choi, 2013), more stable in managing emotions and stress (Magiori et al., 2013; Zacher, 2014; Fiori et al., 2015; Rudolph et al., 2017), more optimistic when facing problems (Buyukgoze-Kavas, 2014), more effective in taking advantage of career opportunities (Tolentino et al., 2013), more resilient and flexible (Tolentino et al., 2014), more able to explore his potential (Guo et al., 2014; Negru-Subtirica et al., 2015; Rudolph et al., 2017), more balanced between career and personal life (Ceotzee & Stoltz, 2015), more proactive (Guan et al., 2015), more advanced in career (Chan & Mai, 2015), and easier to cope with career trauma (Rudolph et al., 2017).

Attitude on Retirement

Attitude describes a psychological tendency that is expressed in the form of liking or disliking an object as a result of evaluating its various entities (Eagly & Chaiken, 1993). When it comes to retirement, we will find the word attitude on retirement. Retirement attitudes can appear in the form of a positive attitude or a negative attitude. For the purposes of this study, we will define attitudes towards retirement as an expression of one's liking or disliking of retirement as a result of evaluating all instruments related to it (Newman et al., 2012).

A person will respond positively to retirement when he believes that the pension benefits are greater or at least equivalent to the benefits of extending his tenure (Maestas, 2010). On the other hand, a person tends to respond negatively to retirement if he believes that his tenure is better than his post-retirement situation. This condition often occurs in workers who have high job satisfaction (Olesen et al., 2012) and have high job involvement (Topa & Alcover, 2015). The negative attitude was formed because of the lack of confidence in the ability of various new activities to replace the comforts that he obtained during his career.

Research has shown that many senior employees view retirement negatively. This attitude arises because they feel unsure of being able to adapt to various changes and retirement situations (Beehr, Glazer, 2000). The form and manifestation of negative attitudes can be seen from the increased worry (Peng et al., 2016) which is expressed in the form of defensive behavior and rejection of retirement (Bender, 2012; De Preter et al., 2013).

Newman, Jeon, & Hulin have formulated five dimensions of measuring attitudes towards retirement, which consist of: attitude or attitudes consisting of attitudes toward post-retirement roles, attitudes toward retirement roles, attitudes toward role transitions, attitudes toward role transitions, attitudes toward retirees, attitudes toward retirees; beliefs and expectations about retirement or beliefs & expectations; preparation for retirement activities or preparation activities; perceived control, right to pension or retirement entitlement (Newman et al., 2012).

Mediation Effects of Career Adaptability

Many studies on the role of retirement planning in shaping attitudes towards retirement have been carried out. The results of the study prove that this variable is a positive and significant shaper for attitudes towards retirement. However, the facts are very concerning, because attention to retirement planning among workers is very minimal (Van Rooij et al., 2011). Under these conditions, there is a possibility that workers will respond negatively to retirement, so a career adaptability variable is needed as a mediation that can influence the role of retirement planning in shaping attitudes towards retirement. The placement of this variable is based on its positive and significant role in the formation of positive attitudes when facing various career changes (Savickas & Porfeli, 2012; Buyukgoze-Kavas, 2014; Ramos & Lopez, 2017). On this basis, the researcher believes that this variable is also a positive and significant shaper for attitudes towards retirement.

Research Methods

Sampling Technique

This study is a population study involving 415 West Kalimantan Credit Union employees aged 40 to d. 55 years. The selection of research objects is based on the opinion that the age of 40 years is a group of workers who are maintaining career stability and is considered appropriate to be the target of research related to attitudes towards retirement (Lim, 2003).

The distribution of the questionnaire was carried out using Google Forms which was sent through the WhatsApp contact number and email of each respondent. Data collection was closed after getting answers from 415 respondents from 473 research populations, because 5 prospective respondents explicitly stated that they refused to be respondents, 27 people gave positive responses and stated that they would fill out the questionnaire every time they were contacted, but after going through several times of their communication still did not answer the questionnaire, 13 people never responded and 13 potential respondents who could not be contacted at all due to limited telephone and internet access at their work locations. Data processing was carried out using SEM with the help of the WarpPLS 6.0 program.

Research Hypothesis

Hypothesis of the Effect of Retirement Planning on Attitude to Retirement

Involvement in retirement planning has been shown to positively and significantly influence the formation of positive attitudes towards retirement (Taylor & Doverspike, 2003, Van Rooij, 2011; Kirui et al., 2015; Peng et al., 2016), the formation of an optimistic attitude towards retirement (Reitzes). & Mutran, 2004; Noone et al., 2009), readiness to face retirement (Stolzenberg & Lingren, 2016), courage to make decisions and determine retirement time (Lusardi, 2003; Pienta, 2003; Ferreira & Dos Santos, 2013), formation of proactive attitude (Munnell et al., 2014), stability in the face of change (Americis et al., 2007; Van Rooij et al., 2008; Noone et al., 2013), openness to new experiences (Sullivan & Arthur, 2006), ability to acting rationally assessing the retirement situation realistically (Taylor & Doverspike, 2003) satisfaction with retirement (Noone et al., 2013). Retirement planning has been proven to make it

easier for a person to adjust his lifestyle so that he is able to maintain a certain consistency of standards throughout his life (Adams & Rau, 2011).

Although involvement in retirement planning has been shown to have a positive effect on many aspects of retirement, most workers still think less about retirement issues and allocate little time for this (Van Rooij et al., 2011). Research has shown that this lack of involvement has a positive and significant impact on increasing negative perceptions of retirement (Van Rooij et al., 2011), worries about retirement (Stolzenberg & Lindgren, 2016), mental health declines nearing retirement (Williams, 2005; Peng et al., 2016), decreased physical health at the time of retirement (Zhan et al., 2009), increased potential for decreased well-being (Chan & Stevens, 2001).

Researchers believe that retirement planning has a positive and significant effect on the formation of attitudes towards retirement. To prove the truth of this belief, the researcher formulates a hypothesis that describes the relationship between these two variables as follows:

H1. Retirement planning has a positive and significant effect on the formation of attitudes towards retirement

Effect of Retirement Planning on Career Adaptability

Career adaptability describes personal competence as a result of learning from a series of career experiences (Savickas & Porfeli, 2012). This competence can be measured by the quality of knowledge, skills, abilities and willingness of a person to make adjustments when changes occur.

Although the authors have not found research evidence that specifically links retirement planning with career adaptability, researchers believe that those who have good retirement planning will think more concretely and act more realistically in their careers.

Based on this belief, the researcher will formulate a hypothesis regarding the effect of retirement planning on the formation of career adaptability as follows:

H2. Retirement planning has a positive and significant impact on the formation of career adaptability

The Effect of Career Adaptability on Attitude to Retirement

Differences in career adaptability will be seen in differences in the way a person makes adjustments, career progress, readiness to face retirement, job satisfaction, life satisfaction and personal growth (Savickas & Porfeli, 2012). Adaptive workers always try to understand the situation and make adjustments so that they continue to be in tune with the situation.

Although research has not linked career adaptability with attitudes toward retirement (Ramos & Lopez, 2017), researchers believe that people with good career adaptability will perceive retirement more positively because they are more proactive about changes. The belief in the influence of career adaptability in the formation of attitudes towards retirement is based on the findings which state that this variable has a positive and significant effect on the ability to build positive perceptions of work (Soresi et al. 2014), the ability to form positive and proactive attitudes towards various changes. (Savickas, 2005; Savickas & Porfeli, 2012; Buyukgoze-Kavas, 2014; Tian & Fan, 2014; Guan et al., 2015), the ability to explore one's potential (Negru-Subtirica et al., 2015; Rudolph et al., 2017), ability to manage stress (Rossier et al., 2012; Zacher, 2014; Fiori et al., 2015; Rudolph et al., 2017), openness to new experiences (Rusu et al., 2015), ability to take advantage of opportunities career (Tolentino et al., 2013), ability to face career competition (Guo et al., 2014), ability to overcome various obstacles and career trauma (Yousefi et al., 2013; Rusu et al., 2015; Rudolph et al., 2017), flexibility in dealing with career complexities, (Savickas & Porfeli, 2012), the ability to build meaningful career experiences (Hesketh et al., 2011; Chan

& Mai, 2015; Ramos & Lopez, 2017), responsiveness to change (Savickas & Porfeli, 2012; Fiori et al., 2015), ability to make effective adaptations (Savickas, 1997; Porfeli et al., 2008; SaVickas & Porfeli, 2012; Johnston, 2016 ; Nilforooshan & Salimi, 2016), ability to maintain a balance between career and personal life (Coetzee & Stoltz, 2015), tenacity (Tolentino et al., 2014), ability to increase adaptation resources (Peng et al., 2016), choice formation career choices (Gunkel et al., 2010), awareness of career choices (Rossier et al., 2012). Based on these findings, the researcher formulated a hypothesis regarding the effect of career adaptability on the formation of attitudes towards retirement as follows:

H3. Career adaptability has a positive and significant effect on the formation of attitudes towards retirement.

The Role of Two-Stage Mediation of Career Adaptability Variables in the Relationship Between Retirement Planning and Attitudes towards Retirement

Researchers have not found supporting studies that specifically place career adaptability as a mediation between retirement planning and attitudes towards retirement. However, researchers believe that good planning will encourage people to think concretely about the future and act more realistically in preparation for their retirement. Although not specifically linking this variable, research has proven that retirement planning has a positive and significant effect on various aspects related to adaptability such as health (Topa et al., 2009), retirement satisfaction (Topa et al., 2009; Bender, 2012). ; Noone et al., 2013), the ability to determine retirement choices (Taylor & Doverspike, 2003).

The researcher believes that including this variable as a mediation, will strengthen the effect of retirement planning on the formation of attitudes towards retirement. For this reason, the researcher formulates the hypothesis of the indirect effect of retirement planning on the formation of attitudes towards retirement through the mediation of career adaptability variables as follows:

H4. Career adaptability serves as a positive and significant mediation of retirement planning on the formation of attitudes towards retirement

Data Processing

Of the 415 respondents there were 265 men and 150 women, 280 of them had bachelor's degrees, 77 were high school graduates, 41 had diplomas and 17 had master's degrees, 25 were single, 375 were married and 15 were widowed/widowed. Furthermore, data processing is carried out by testing the validity, reliability,

Validity

Several tests were carried out including convergent validity and discriminant validity of each research indicator, convergent validity of each research variable and predictor validity of all exogenous variables, and discriminant validity of research variables discriminant variables. Based on the test results using Structural Equation Medeling (SEM) through the WarpPls version 6 approach, it turns out that all research indicators have met the requirements of convergent validity with a loading factor value > 0.50 (Hair et al, 2010) and discriminant validity with a higher Combined loadings value. of the value of the cross-loadings.

Table 1. Combined loadings and cross-loadings

	PP-X	KBK-Y1	SAP	Type (a)	SE	P value
X1	0.772	0.041	0.062	Reflect	0.044	<0.001
X2	0.700	0.238	-0.219	Reflect	0.045	<0.001
X3	0.713	-0.157	0.073	Reflect	0.045	<0.001

X4	0.756	0.056	-0.049	Reflect	0.044	<0.001
X5	0.802	-0.160	0.112	Reflect	0.044	<0.001
Y11	0.020	0.891	0.099	Reflect	0.044	<0.001
Y12	-0.102	0.845	-0.192	Reflect	0.044	<0.001
Y13	0.097	0.894	0.055	Reflect	0.044	<0.001
Y14	-0.021	0.913	0.027	Reflect	0.043	<0.001
Y21	0.021	0.201	0.783	Reflect	0.044	<0.001
Y23	0.055	0.038	0.701	Reflect	0.045	<0.001
Y24	-0.034	-0.186	0.726	Reflect	0.045	<0.001
Y25	-0.042	-0.070	0.706	Reflect	0.045	<0.001

Selanjutnya hasil pengukuran di Tabel 2 menunjukkan bahwa semua variabel yang digunakan sudah memenuhi syarat validitas convergen karena memiliki nilai *average variances extracted* > 0,50 dan variabel eksogen sudah memenuhi syarat validitas prediktif yang baik karena nilai *Q-squared* sudah > 0.

Tabel 2. Nilai Avarage Variances Extracted dan Q-squared coefficients Untuk Setiap Variabel Penelitian Pada Karyawan CU Kalbar

	PP-X	KBK-Y1	SAP
Avarage variances extracted	0.562	0.786	0.532
Q-squared coefficients		0.284	0.473

The calculated numbers in Table 3 prove that all the questionnaires used to measure the latent variables in this study have met the discriminant validity requirements, because they already have the value of Square roots of average variances extracted (AVEs) > their correlation coefficient with other variables. The Square roots of average variances extracted (AVEs) values are the main diagonal figures in the AVEs table and the correlation coefficient.

Table 3. Value of Square Roots of Average Variances Extracted (Aves) and Correlation Coefficient with Other Variables

	PP-X	KBK-Y1	SAP
PP-X	0.749	0.498	0.525
KBK-Y1	0.498	0.886	0.638
SAP	0.525	0.638	0.730

Reliability

There are two forms of reliability that must be taken into account, namely composite reliability and internal consistency reliability. The calculated figures in Table 4 prove that all indicators in this study have met the requirements of composite reliability and internal consistency reliability because all variables already have Composite reliability coefficients > 0.7 and Cronbach's alpha coefficients are > 0.6 (Malhorta, 1996).

Table 4. Nilai Composite Reliability Coefficients Dan Cronbach's Alpha Coefficients

	PP-X	KBK-Y1	SAP
Composite reliability coefficients	0.865	0.936	0.820
Cronbach's alpha coefficients	0.804	0.909	0.706

Model Fit and Quality Indices

One model fit means that there is a match between the model and the data provided. Table 5 below proves that the model used is fit because it meets all the specified requirements.

Table 5. Criteria for Model Fit and Quality Indices

No	Assessment Element	Criterion	Test Results	Ket Model
1	Average path coefficient (APC)	Fit when $P < 0.05$	0.436, $P < 0.001$	Fit
2	Average R-squared (ARS)	Fit when $P < 0.05$	0.379, $P < 0.001$	Fit
3	Average adjusted R-squared (AARS)	Fit when $P < 0.05$	0.377, $P < 0.001$	Fit
4	Average block VIF (AVIF)	Accept if ≤ 5 , ideally ≤ 3.3	1,425	Acceptable, Ideally
5	Average full collinearity VIF (AFVIF)	Acceptable if ≤ 5 , ideally ≤ 3.3	1,711	Acceptable, Ideally
6	Tenenhaus GoF (GoF)	small value $> = 0.1$, medium $> = 0.25$, large $> = 0.36$	0,487	Large
7	Sympson's paradox ratio (SPR)	Acceptable if ≥ 0.7 ideally =1	1,000	Acceptable, Ideally
8	R-squared contribution ratio (RSCR)	Acceptable if ≥ 0.9 ideally =1	1,000	Acceptable, Ideally
9	Statistical suppressi-on ratio (SSR)	Acceptable if ≥ 0.7	1,000	Acceptable
10	Nonlinear bivariate causality direction ratio (NLBCDR)	Acceptable if ≥ 0.7	1,000	Acceptable

Hypothesis Testing and Result Analysis

This study tested 4 hypotheses consisting of 3 direct influence hypotheses and 1 indirect influence hypothesis. For hypothesis testing, path coefficient figures and P-values of each tested relationship are required as shown in Table 6.

Table 6. Coefficient Values Correlation and P-value of Each Test Path

No	H	Line	M 1	Path	Koef Liner	P-V	Desc
1	H1	X-Y2		1	0.279	< 0.001	Highly Significant
2	H2	X-Y1		1	0.533	< 0.001	Highly Significant
3	H3	Y1-Y2		1	0.495	< 0.001	Highly Significant
4	H4	X-Y2	Y1	1	0.264	< 0.001	Highly Significant

H1. Retirement planning has a positive and significant effect on the formation of attitudes towards retirement for employees of CU Kalbar

This hypothesis examines the direct effect of retirement planning (X) on attitudes toward retirement (Y2). From Table 6, it can be seen that the path coefficient value of the direct influence of the retirement planning variable (X) on the attitude toward retirement variable (Y2) is 0.279 with a P-Value

<0.001. These figures explain that the direct influence of retirement planning on attitudes towards retirement is positive and significant, so that H1 is declared acceptable. This influence relationship illustrates that, the better the retirement planning, the more positive the attitude towards retirement for CU Kalbar employees

Acceptance of the first hypothesis reinforces rational choice theory believing that good planning will lead them to rational choice of retirement situations that will be pleasant. This finding is in line with the results of previous studies which state that retirement planning has a positive and significant effect on the formation of positive attitudes towards retirement in Tel-Aviv University retirees (Jiska Cohen-Mansfield, 2016), dan pada pensiunan Tionghoa Hong Kong (Chan, Chung, & Yeung, 2020). Another finding that is in line is research which states that the lack of retirement planning, especially health planning, is a predictor of increasing negative attitudes towards retirement (Peng et al., 2016).

H2. Retirement planning has a positive and significant impact on the formation of career adaptability for CU Kalbar employees

In order to adapt well, a person must continue to develop his potential well and dare to try something different from his regular activities. This can happen if someone has a good plan on how to improve the quality of his knowledge, skills because retirement planning has been proven to be related to involvement in training and career development (Tian & Fan, 2014).

The second hypothesis of this study is to examine the direct effect of retirement planning on career adaptability. From Table 6, it can be seen that the path coefficient value of the direct influence of the retirement planning variable (X) on the career adaptability variable (Y1) is 0.533 with a P-Value <0.001. These figures explain that the direct effect of retirement planning on career adaptability is positive and significantly high, so H2 is declared acceptable. This influence relationship illustrates that, the better the retirement planning, the better the career adaptability of West Kalimantan CU employees.

H3. Career adaptability has a positive and significant effect on the formation of attitudes towards retirement for West Kalimantan CU employees.

From Table 6, it can be seen that the path coefficient value of the direct influence of the career adaptability variable (Y1) on the attitude toward retirement variable (Y2) is 0.495 with a P-Value <0.001. These figures explain that the direct effect of career adaptability on attitudes toward retirement is positive and significant, so H3 is declared acceptable. This influence relationship illustrates that, the better the career adaptability, the more positive the attitude towards retirement for West Kalimantan CU employees.

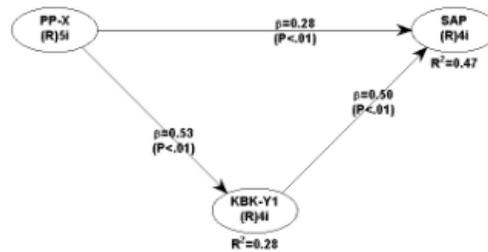
H4. Career adaptability serves as a positive and significant mediation of retirement planning on the formation of attitudes towards retirement in West Kalimantan CU employees.

From Table 6 it can be seen that the path coefficient value of the indirect influence of the retirement planning variable (X) on the attitude towards retirement variable (Y2), after being mediated by the career adaptability variable (Y1) is 0.262 with a P-Value <0.001. These figures explain that the indirect effect of retirement planning on attitudes toward retirement after being mediated by career adaptability is positive and significantly high so that H4 is declared acceptable. In other words, career adaptability is a positive and significant partial mediating variable between retirement planning and attitudes towards retirement for West Kalimantan CU employees.

Data Analysis Results Model

From the results of testing and analysis of the direct influence of each exogenous variable on the endogenous variables used in this study, the structural model can be described as follows.

Figure 1. Structural Model Direct Influence of Research Variables



Conclusion

Retirement planning is a high positive and significant predictor variable for the formation of career adaptability and attitudes towards retirement, career adaptability is a high positive and significant predictor variable for the formation of attitudes towards retirement as well as a positive and high significant partial mediation between retirement planning and attitudes towards retirement. pension for employees of CU Kalbar

Attitudes towards retirement illustrate that respondents believe that there is a continuity between positive experiences throughout their careers and their retirement experiences. This positive attitude is shaped by the belief that there is continuity and the ability to adapt to retirement situations. These beliefs are formed from their past positive experiences and their current condition. This theory believes that the connectedness of past, present and future conditions is a projection (Atchley, 1999). In more detail, this theory explains that today's lifestyle or behavior pattern can be a measure to reflect a person's lifestyle or behavior pattern in the future, on the contrary, today's lifestyle or behavior pattern is a picture of a person's lifestyle or behavior pattern in the future. previously.

Overall, the findings of this study strengthen the theory of sustainability. This is evidenced by research findings which state that all predictor and mediating variables have a positive and significant effect on the response variable. The predictor and mediating variables in this study are the determinants of the continuity of positive experiences at work with positive experiences during retirement. The positive and significant influence of the predictor and mediation variables illustrates that the belief in the existence of continuity in retirement will significantly shape a positive attitude towards retirement.

Limitations of the Research

The limitation of this study lies in the lack of variables used. This study did not involve measuring aspects of health and psychosocial interests, prepared retirement wealth, children's independence at the time of retirement, the existence of unpaid debts at the time of retirement as a form of attitude towards retirement. In fact, this aspect also significantly influences the formation of attitudes towards retirement.

Future Research Recommendations

Future research should explore attitudes towards retirement more comprehensively by involving other aspects such as retirement wealth, physical and mental health, psychosocial aspects, support from spouses, condition and independence of children, existence of outstanding debts when retirement age arrives and interest in social psychosocial relationships.

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