

Analysis of Retirement Preparation Program on Retirement Readiness in the State Civil Services at the State Prosecutor of Palembang

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Abstract

Retirement or retirement is the final stage of the service of a Civil Servant (PNS) where at this stage, employees will leave their careers, leave attachments to the organization and face the pressures of retirement physically, psychologically and socially. Retirement is something that will definitely be experienced by every worker and cannot be avoided for a worker, therefore there needs to be careful preparation related to the retirement preparation program, so that the employees of the State Civil Apparatus (ASN) can prepare their employees to face the future. pension. The purpose of this study was to determine how the pension program of State Civil Apparatus (ASN) employees towards retirement readiness at the Palembang District Attorney's Office. To Know What to Prepare for ASN Employees at the Palembang State Prosecutor's Office, in Preparing for Retirement Preparation. The method used in this study is the quantitative method by distributing questionnaires to 72 respondents from the Palembang District Attorney's Office. The results of this study indicate, the level of retirement readiness program of the participants of the retirement preparation program can be categorized as very good with the responses of the respondents of the retirement preparation program participants who have financial material readiness, physical readiness, mental and emotional readiness and the readiness of the whole family. Therefore, it can be interpreted that the participants of the retirement preparation program have a very good level of retirement readiness when viewed from the pension program variables.

Keywords

retirement preparation program;
retirement readiness



I. Introduction

Retirement or retirement is the final stage of the service of a State Civil Apparatus (ASN) where at this stage, employees will leave their careers, leave attachments to the organization and face the pressures of retirement both physically, psychologically and socially.

For a worker, there will come a period where each worker must enter a retirement period which forces the worker to end his working period from his job at a certain age. Retirement will be a problem for those who do not have provisions in entering their retirement period, although retired workers will receive severance pay, but during this period they are very vulnerable to experiencing a shock known as Post Power Syndrome. Based on an article written by Wahyu Riska Elsa Pratiwi (2015) on the psychology website of UIN Malang in the journal (Saputra & Sagala, 2016), Post Power Syndrome is a

symptom that occurs where the sufferer is trapped in the shadow of greatness and success in the future. past, so he tends to find it difficult to accept the current situation.

It is often thought that preparing for retirement will take years or even months before retirement. If you have thoughts like that, it's not quite right. The best time to prepare for retirement is on the first day they enter the workforce. If they are not currently preparing for retirement, it is important for them to prepare for it because all workers will experience a career transition starting from entering the workforce, gaining expertise, until then entering retirement. Normal and early retirement preparations are almost the same, including mental and financial preparation.

As for the problems faced by employees due to not making preparations for retirement, it can also make someone experience worries about himself if the person has entered retirement but does not prepare for retirement. Another impact is that a person will experience physical changes and setbacks because when a person has retired, changes will be seen during his working period and at the time of his retirement, because when he is active in work in addition to getting rewards in the form of salary, position or position and various things, the kinds of material facilities they have received, of course, after retirement, everything will be different because they cannot be enjoyed, therefore with the retirement preparation they can better organize the preparation of employees in planning their retirement. Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019).

If the employees do not prepare for retirement, it is possible that a person can suffer losses to himself because of the absence of retirement readiness both materially and mentally. For example, there are psychological disorders that occur due to a person's unpreparedness to face retirement, they can even experience stress, or depression. This condition can also be followed by the appearance of other disease symptoms. And conversely, not a few civil servants who have entered retirement are still in very good condition, both in terms of physical and mental health, because employees who are more prepared for retirement are much more prepared to prepare for retirement as well as possible before an employee enters retirement. So before entering the retirement phase, it is better for an employee to always prepare and prepare for retirement as well as possible so that life after retirement will be more organized and planned by enjoying the results obtained while still actively working at the institution.

It is very important to prepare for the retirement program, both from the agency and from its employees. Because in general the normal retirement age for employees is limited to a maximum of 55 years, up to 65 years, or even up to 50 years, depending on the policies of each agency.

Regarding the welfare of the employees of the Palembang District Attorney's Office, the agency itself must begin to prepare a pension program because the impact of the unpreparedness of employees is quite influential when they are no longer working, thus the preparation of a pension program makes employees more prepared to face the end of their working period with already armed with the knowledge and experience that has been obtained previously.

The Palembang State Prosecutor's Office has a population that is sufficient for its own human resources, so that in various divisions there are already sections of their respective units, ASN employees at the Palembang State Attorney's Office also have different sections, the population is divided into 2 (two) groups, namely , Prosecutors, and Administration. In each division, of course, there must be a Prosecutor, and Administration, and the 2 (two) ASN groups are further divided into their respective

positions, namely, Head of the Prosecutor's Office, Kasi (Head of Section), Kasubag (Head of Sub-Section), and the Head of Subsection (head of the Sub-Section). Each existing population has its own responsibilities, in the administration section it is only an administrative task, not involving the prosecutor, because the prosecutor himself already has duties and responsibilities in that section.

Of all the ASN employees at the Palembang District Attorney's Office, every ASN employee at the end of his working period is definitely facilitated with various guarantees, from health insurance, labor insurance, to insurance that is facilitated by the agency, regarding the end of the working period for all service ASN employees. The State of Palembang itself does not yet have a Retirement Preparation Program, because so far the retirement preparation program at the Palembang District Attorney itself only needs to prepare data on retirement requirements for the last 6 (six) months of the working period of ASN employees.

Therefore, the ASN Employee Retirement Readiness at the Palembang State Prosecutor's Office does not yet have special preparations for the end of the ASN employee's working period because in every preparation for the end of the working period of the Palembang State Prosecutor's Office there is no special training given to ASN employees to face the end of their working period.

II. Review of Literature

2.1 Definition of Retirement Retirement

Period will certainly occur and apply to anyone for those who have worked both in government agencies, private, and state-owned institutions. Retirement is formulated as a "role without a role" in society that is built on a work ethic, and retirement is an important event in a person's life, while the work organization according to Rakhmawanto (2014) has an obligation to facilitate maintenance from one stage to another. Anyone who has entered the end of the working period must be able to live successfully in human dignity even without having another job.

Retirement is a period of transition to a new lifestyle, so retirement always involves changes in roles, changes in desires and values, and overall changes in individual lifestyles. The changes that occur are important changes in a person's life, individuals who previously worked become unemployed, reduced income, reduced interactions and relationships, and increased leisure time. (Hurlock, 1980).

2.2 Definition of Retirement

Retirement preparation is defined as an investment effort made by individuals who are still temporarily working for the welfare of life in retirement (Muratore & Earl, 2010). At the end of their working period, each worker must leave the agency or company due to several reasons, such as age, declining productivity or due to a succession process that has been designed by the agency or company. To avoid the existence of companies from the impression of being "out of sweetness and throwing away" to employees which will have a bad impact on the agency or company, the company should prepare its workers to be ready to enter retirement. There are many activities that can be prepared by the agency or company in order to assist the readiness of workers in entering retirement. For example, contributing to providing training such as mental preparation training, and entrepreneurship training. (Saputra & Sagala, 2016).

2.3 Retirement Preparation Program

For any agency or company, it is essentially something that must happen and be implemented. In principle, the pension is a program that has benefits for the continuity of the organization and is mandatory for an employee or employees at a certain age, Apsari (2012). programsPre-retirement focus more on helping retirees to cope with the life and career concerns they may face in preparation for retirement. There are several organizations that offer programs to assist agencies or companies in increasing their awareness of the problems that workers face in approaching retirement. Therefore it is considered very important because it not only affects retirees but also affects the morale of workers (Saputra & Sagala, 2016). Retirement preparation programs can also assist prospective retirees in going through the transition period to the end of their working period so that they are expected to be able to easily adjust when the status of workers changes to retirees.

2.4 Understanding Career

Many people suspect that a career is a promotion that is obtained by someone in the organization. The word career can be viewed from several different perspectives. (Sinambela, 2021).

Based on the first perspective, a career is a sequence of positions occupied by a person during his lifetime. This is an objective career. However, from another perspective, a career consists of changes in values, attitudes, and motivations that occur as a person gets older. This is a subjective career.

Both perspectives assume that people have some degree of control over their destiny so that they can take advantage of opportunities to maximize the success and satisfaction that comes from their careers. This perspective further assumes that various human resource activities must identify career stages, and shape employees with various development tasks that they face at each career stage. Career planning is very important because the consequences of career success or failure are closely related to the self-concept, identity, and satisfaction of each individual with his career and life. (Sinambela, 2021).

2.5 Definition of Retirement

Readiness Readiness itself can be interpreted as the level of development of maturity or maturity that is favorable for the practice of something. (Saputra & Sagala, 2016). Meanwhile, the International Foundation for Retirement Education (Infre) is a non-profit educational foundation that aims to improve the retirement readiness of workers in the United States. The three dimensions of retirement planning are financial security, health and happiness. (Saputra & Sagala, 2016) said that preparation and readiness for retirement is essentially physical, financial, and mental-emotional preparation and readiness from the start.

III. Research Method

The method of analysis carried out in this study uses quantitative descriptive methods, quantitative descriptive research methods are methods that aim to make pictures or descriptive of a situation objectively using numbers, starting from data collection, interpretation of the data as well as appearance and results. . (Rukajat, 2018).

This quantitative research was conducted using an observational descriptive research design. This research was used to see a description of the phenomenon, the Retirement

Preparation Program for the Retirement Readiness of ASN Employees at the Palembang District Attorney's Office. Descriptions of activities are carried out systematically and emphasize factual data rather than conclusions (Nursalam, 2013).

3.1 Population and Sample

The population in this study are civil servants (PNS) at the State Prosecutor's Office of Palembang, who will prepare for retirement. Of the 72 people belonging to the population, a sample calculation was carried out using a saturated sampling model, which is a sampling technique where all members of the population are used as samples. According to (Arikunto, 2013). If the population is less than one hundred then all are taken, but if more than one hundred are taken 10% to 15% of the existing population. The characteristics of the informants in this study were selected based on the criteria determined according to the research objectives. The criteria can be used as a representative sample of each work unit in each division.

3.2 Variable Operational

a. Retirement Program

Needs Employee needs for programs or activities organized by the organization/employer for workers who will enter retirement, which discusses things that need to be prepared before retirement later (Power & Hira, 2004)

Indicators:

- Economic
- Preparation Health, Psychological/Mental
- Preparation Physical Health Preparation

b. Retirement Readiness

Important things that must be owned by every employee for survival in old age after retirement mulcokro & Sutarto (2008)

Indicator:

Financial Material Readiness

- Savings
- Insurance
- Asset
- Source of Income

c. Physical Readiness

- Health
- Pattern Healthy life
 - Mental and emotional readiness
- Positive outlook
- Ability to adapt to changes that occur

IV. Result and Discussion

The beginning of retirement every worker must work first. That's why retirement preparation is always related to the nature of a career, because when we have to prepare for retirement it starts from When I first started working, I had to prepare for a retirement program. In essence, a career is a sequence of positions occupied by a person during his lifetime. This is an objective career. However, from another perspective, a career consists

of changes in values, attitudes, and motivations that occur as a person gets older. This is a subjective career. That is why the nature of a career is relevant in retirement preparation programs, because the longer a person is in the job, the employee perceives that people have some degree of control over their destiny so that they can take advantage of opportunities to maximize the success and satisfaction that comes from their careers. This perspective further assumes that various human resource activities must identify career stages, and shape employees with various development tasks that they face in each career. That is why career planning is very important because the consequences of career success or failure are closely related to each individual's self-concept, identity, and satisfaction with his career and life. So that there is no early retirement, or early retirement.

4.1 Reliability Test

In the reliability test in this study, the researcher used the SPSS 23 tool. The results of the reliability test can be seen in the following table:

4.2 Instrument Reliability Test Results

Table 1. Variable Reliability Test (X)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .866 | 6 |

Table 2. Variable Reliability Test (Y)

| Reliability Statistics | |
|------------------------|------------|
| Cronbach's Alpha | N of Items |
| .761 | 6 |

Source: Output SPSS 23 processed, 2022

4.3 Interval Value

From the number of respondents' answer scores obtained, then the assessment criteria are arranged for each statement item. Furthermore, to answer the description of each research variable, the following research criteria ranges are used:

$$RS = \frac{mn}{b}$$

Source: Sugiyono (2016)

Description:

RS = Interval Scale (distance)

n = The lowest number in the answer score

m = The highest number in the answer score

b = Number of classes / categories of answers

To determine the ranking in each research variable, it can be seen from the comparison between the actual score and the ideal score. To get the tendency of respondents' answers will be based on the average score of answers which will then be categorized into the following score ranges:

$$\begin{aligned} \text{Minimum score} &= 1 \\ \text{Maximum score} &= 5 \\ \text{Scale width} &= 5 - 1 = \frac{0.8}{5} \end{aligned}$$

Thus, the scale category can be determined as follows:

Table 3. Category Scale

| Category | Category |
|-------------|-------------------------|
| 1.00 - 1.80 | Strongly disagree (STS) |
| 1.81 - 2.60 | Disagree (TS) |
| 2.61 - 3.40 | Uncertain (RR) |
| 3.41 - 4.20 | Agree (S) |
| 4.21 - 5.00 | Strongly agree (SS) |

Source: Sugiyono (2016)

4.4 Classical Assumption

a. Test Normality Test

Based on the results of the normality test using the Kolmogorov Smirnov method, the significance result of the normality test is 0.001. Where the results are stated not greater than the 0.05 significance level, so it can be concluded that the normality test in this study is normally distributed

Table 5. One-Sample Kolmogorov-Smirnov Test

| One-Sample Kolmogorov-Smirnov Test | | Unstandardized Residual |
|------------------------------------|----------------|-------------------------|
| N | | 72 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 1.23986186 |
| Most Extreme Differences | Absolute | .145 |
| | Positive | .145 |
| | Negative | -.089 |
| Test Statistic | | .145 |
| Asymp. Sig. (2-tailed) | | .001 ^c |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Output of SPSS 23 processed, 2022

4.5 Hypothesis

a. Testing t Test

Based on the results of calculations using the SPSS 23 program as shown in the table above, the Pension Program variable (X) has a t count of 7.420 with a sig value. 0. The decision-making provisions for the hypothesis are accepted or rejected, based on the value of t count > t table, -t count < -t table, or if the significance is < 0.05, it can be concluded that the hypothesis is accepted. The results of the research in this study, obtained the t arithmetic value > t table (7.420 > 1.927) and a significance value of 0 < 0.05, it can be concluded that the style of the Pension Program (X) has a positive and significant effect on Retirement Readiness (Y) of ASN Employees. Palembang District Attorney's Office.

Table 6. Partial Test Results (t-test)

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 14,250 | 1,920 | | 7,420 | .000 |
| | Kebutuhan_Program_Pensiun | .387 | .070 | .551 | 5,520 | .000 |

a. Dependent Variable: Kesiapan_Pensiun

Source: Output of SPSS 23 processed, 2022

V. Conclusion

Based on the results and discussions that have been described previously, several conclusions can be drawn as follows:

1. The program prepared for the Palembang District Attorney's ASN Employee Pension Program has been prepared with good results, this is supported by data obtained through the data collection method in the form of a questionnaire and gets an average category of "GOOD". Employees have prepared all the necessary needs in terms of financial, economic, and health readiness.
2. ASN Retirement Readiness has been well prepared, seen from the responses from employee respondents, the components prepared are financial, economic, and health readiness to be able to adapt in the future.

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