THE ROLE OF RETIREMENT GOAL CLARITY IN MEDIATING SOCIAL SUPPORT, FUTURE PERSPECTIVE AND THE DIRECT EFFECT OF FINANCIAL LITERACY, HEALTH LITERACY ON RETIREMENT PLANNING

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ABSTRACT

The purpose of this study is to determine the influence of financial literacy, health literacy, and social support, as well as a future perspective mediated by clarity of retirement goals on retirement planning. This research was conducted on employees of media companies in the city of Jogjakarta from May to June 2024, with a total of 59 respondents. This research was carried out using quantitative methods and using the Smart PLS-3 test device. The results of this study are that financial literacy, health literacy, and clarity of retirement goals have a positive and significant effect on retirement planning. Social support and future perspectives have no effect on retirement planning. The variable of clarity of retirement goals in this study is proven to be able to mediate the influence of social support and future perspectives on retirement planning.

KEYWORDS	Retirement Planning, Financial Literacy, Health Literacy, Clarity Of Retirement Goals, Social Support

INTRODUCTION

Humans will work to meet their needs. Needs that are met, both current and future needs. Humans will work as hard as possible to provide the best results for their family life. Youth and productivity will be maximized for the preparation of old age by every human being. Various things are done so that in the future old age can still continue to live well. This is because when entering old age, the ability to work and be active in generating income usually decreases (Rokhman, 2021).

Financial and life changes after retirement seem to pose quite significant problems at this point. This is revealed by the results of research from Manulife Investment Management, which revealed that an average of 69% of Indonesians estimate that they must continue to work after retirement (Olavia, 2023). The retirees were unable to meet their living needs on a monthly basis and finally filed a lawsuit against shareholders to obtain share rights and return dividend rights (East, 2023). They are very active in working so that their salary is quite good, and their welfare is quite guaranteed, but because there is no guarantee of old age or pension provided by the company, their old age becomes full of difficulties. Therefore, they have conflicts between employees or former employees and the company.

The phenomenon of early retirement does not only occur in Indonesia, even in the United States; the occurrence of early retirement is also carried out by the world technology giant Google, which during 2023 has terminated 12,000 employees. This termination of employment made employees and the world community gasp. This is because Google has been known as a technology company that is predicted to be strong due to the rise of digital business after the COVID-19 pandemic. The digital business after COVID-19 is actually on the rise, and Google is one of the main players in this digital business. However, in the end, Google also has to carry out an early retirement process for its employees related to some of its business sectors that are seen as less productive. Thus, it can be concluded that under the phenomenon of business, uncertainty can occur in various sectors, and employees are at risk of becoming victims of policies (Djumena, 2024).

The future vulnerability or retirement of employees must be seriously considered. Attention must be paid since employees are still at a productive age so that their retirement does not become a burden for those closest to them. The sandwich generation phenomenon, a term that describes a generation that feels 'squeezed' between the obligation to take care of parents and their children who still need attention. Therefore, it takes good thinking and preparation by individuals and organizations through understanding the things that need to be prepared to enter old age (Citradi, 2020).

The retirement planning process involves various factors, such as psychological and financial factors. Tomar et al., (2021) conducted research on how psychological determinants influence retirement financial planning behavior. The study concluded that there was a positive influence between future time outlook, clarity of retirement goals, and social group support with retirement planning behavior, moderated by financial literacy. Future time prospects and clarity of retirement goals also play a mediating role. Strengthening research is also produced by Jey et al., (2023) those who conducted research on the influence of *self-efficacy* and social support for retirement planning, which also revealed the same findings.

Results of the study Zhu & Chou, (2018)**by** Ismawati & Iramani (2022) Shehu & Molisthi, (2022) also revealed the same thing: the social support factor also has an influence on retirement planning in China.

On the other hand, financial factors also require attention so that retirement planning can be done properly. Research from Hajam, (2020) which examines the influence of financial literacy, future orientation mediated by financial saving behavior on retirement planning, results in the conclusion that there is a direct influence of financial literacy and future orientation on retirement planning. The results of this study are also strengthened by Supoyo et al., (2022) Hiremath et al. (2022), Safari et al. (2021), Gutiérrez et al., (2022), Dhlembeu et al. (2022), Rodrigo & Hyungsoo (2023), Tan (2022), Mustafa et al., (2023), Karim et al., (2023), Ghadwan et al., (2022), Shehu & Molisthi, (2022), Noviarini et al., (2021), Komarudin et al., (2020), Veriwati et al., (2021), Mejía & García, (2023), Saputra & Murniati, (2021) Fadilla & Usman, (2022), Rokhman, (2021), Hajam, (2020), Supoyo et al., (2022), and Hardiyanti, (2022) which states that financial literacy influences retirement planning, which led to the conclusion that financial literacy and family education have a direct effect on retirement planning.

However, there are differences in research results, especially related to the influence of financial literacy and behavior on retirement planning. Research from Muntahanah et al., (2021) concluded that financial literacy does not affect retirement planning. This is in accordance with the results of research Tan & Singaravelloo, (2020) , which resulted in the conclusion that there was no influence of financial literacy on retirement planning.

The existence of the phenomenon and difference in results (research gap) above, the author is motivated to conduct research and by adding health literacy variables as a differentiator from previous research.

RESEARCH METHOD

The design of this research is quantitative, where the research is carried out on media employees in the city of Jogjakarta. The number of samples in this study is 59 employees. Sample selection was carried out using the purposive sampling method. The criteria taken are employees with a minimum age of 40 years referring to (Ira, 2023) and (Waskito, 2023) and also in accordance with the company's internal policies. Research conducted from May to June 2024 will use the Smart PLS-3 test device. This PLS was developed by economist Herman O.A. Will in 1975, 1982, and 1985 (Ghozali & Latan, 2015: 5). PLS is an excellent method of analysis or power. PLS was developed to test weak theories and weak data, such as small sample sizes and problems in data normality (Ghozali & Latan, 2015: 5) (Hair et al., 2019).

The construction of this research indicator uses a reflective construct. Constructs with reflective indicators assume that covariant Among the measurements of the model are described by variants that are manifestations of constructs. The direction of the indicator is from the construct to the indicator (Ghozali & Latan, 2015: 58).

The Smart-PLS evaluation model is carried out by assessing the Outer Model and Inner Model (Ghozali & Latan, 2015: 7) , and (Hair et al., 2019) the outer Model or evaluation of measurement models is carried out to assess the validity and reliability of the model. Outer Model with reflective indicators analyzed with validity convergent and validity Discriminant from latent construct-forming indicators and composite reliability and Cronbach Alpha for the indicator block (Ghozali & Latan, 2015: 73) (Hair et al., 2019). Inner Model or structural model evaluation is carried out to predict the relationship between latent variables. Inner Model evaluated by looking at the size of the variance presentation explained, namely by looking at the value of R-square. for endogenous constructs, Stone-Geisser test to test predictive relevance and average variance estracted to predictiveness by using resampling procedures such as jackknifing and bootstrapping to obtain stability from the estimate (Ghozali & Latan, 2015: 73) and (Hair et al., 2019).

RESULT AND DISCUSSION

Outer Model Test
Convergent Validity
 1. **Loading Factor**
The convergent validity test in Smart PLS with reflective indicators, as carried out in this study, must have a value greater than 0.6. An indicator if the loading factor value is > 0.6 can be said to be quite good (Ghozali & Latan, 2015: 76) and (Hair et al., 2019).
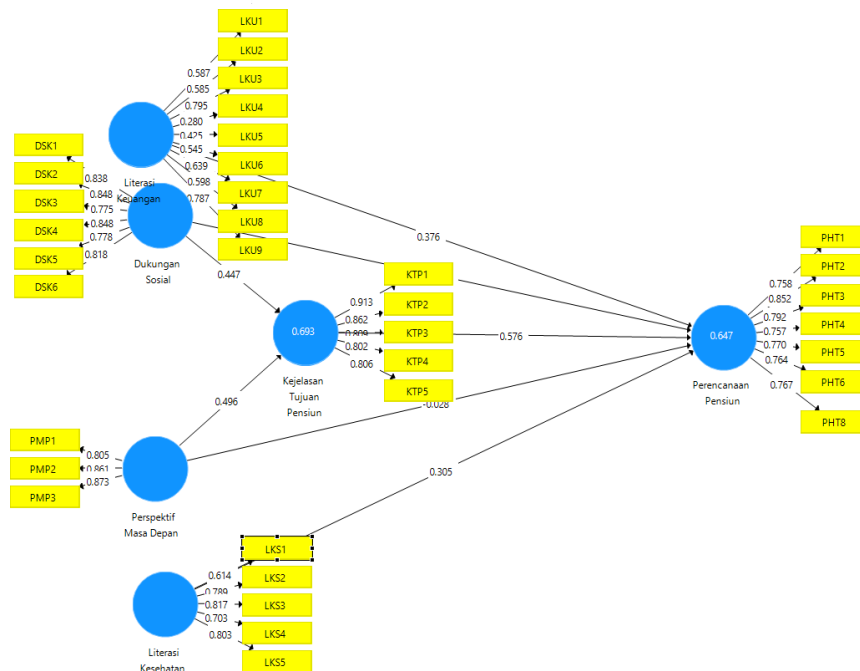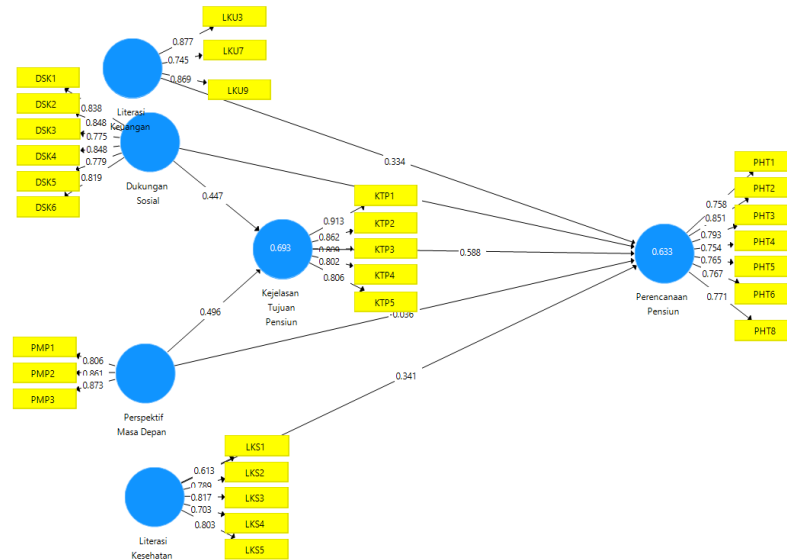

Figure 1. Path diagram loading factor results

From the data above, there are indicators that must be eliminated because the loading factor value is < 0.6.

Table 1. Indicators

Indicators	Outer Loading	Critical Points	Validity
LKU1	0.587	0.600	Invalid
LKU2	0.585	0.600	Invalid
LKU4	0.280	0.600	Invalid
LKU5	0.425	0.600	Invalid
LKU6	0.545	0.600	Invalid

After being removed, the new factor loading path diagram is as follows:

Figure 2. New Factor Loading Path Diagram

From the data above, all indicators have a loading factor value of > 0.6. So it can be stated that all indicators are quite good (Ghozali & Latan, 2015: 76) and (Hair et al., 2019).

2. Average Variance Extracted (AVE)

Table 2. Average Variance Extracted (AVE)

Indicators	Average Variance Extracted (AVE)
Social Support	0.669
Clarity of Retirement Goals	0.705
Health Literacy	0.561
Financial Literacy	0.693
Retirement Planning	0.609
Future Perspective	0.717

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Based on the data in the table above, it can be concluded that all constructs have an AVE value of > 0.5 so that it can be concluded that all constructs have good convergence validity (Ghozali & Latan, 2015: 76) and (Hair et al., 2019).
Validity of Discriminant
1. Cross Loading

Table 3. Cross-Loading Result Data

Indicators	Social Support	Clarity of Retirement Goals	Health Literacy	Financial Literacy	Retirement Planning	Future Perspective	Max
DSK1	0.838	0.642	0.113	0.376	0.123	0.395	0.838
DSK2	0.848	0.615	0.093	0.206	0.069	0.427	0.848
DSK3	0.775	0.447	0.055	0.104	-0.149	0.320	0.775
DSK4	0.848	0.541	0.050	0.158	-0.069	0.384	0.848
DSK5	0.779	0.590	0.262	0.376	0.207	0.567	0.779
DSK6	0.819	0.660	0.162	0.259	0.175	0.585	0.819
KTP1	0.609	0.913	0.326	0.487	0.515	0.715	0.913
KTP2	0.637	0.862	0.249	0.404	0.409	0.632	0.862
KTP3	0.658	0.809	0.180	0.304	0.220	0.607	0.809
KTP4	0.484	0.802	0.199	0.311	0.474	0.605	0.802
KTP5	0.657	0.806	0.315	0.331	0.341	0.558	0.806
LKS1	0.014	0.072	0.613	0.198	0.344	0.163	0.613
LKS2	0.183	0.318	0.789	0.498	0.434	0.142	0.789
LKS3	0.120	0.196	0.817	0.389	0.455	0.134	0.817
LKS4	0.074	0.196	0.703	0.278	0.501	0.212	0.703
LKS5	0.173	0.322	0.803	0.543	0.524	0.226	0.803
LKU3	0.275	0.400	0.536	0.877	0.617	0.329	0.877
LKU7	0.174	0.288	0.297	0.745	0.357	0.310	0.745
LKU9	0.319	0.401	0.420	0.869	0.498	0.324	0.869

Indicators	Social Support	Clarity of Retirement Goals	Health Literacy	Financial Literacy	Retirement Planning	Future Perspective	Max
PHT1	0.011	0.249	0.557	0.430	0.758	0.190	0.758
PHT2	-0.003	0.369	0.405	0.478	0.851	0.311	0.851
PHT3	0.044	0.344	0.574	0.456	0.793	0.276	0.793
PHT4	0.045	0.303	0.355	0.336	0.754	0.237	0.754
PHT5	0.034	0.341	0.418	0.489	0.765	0.307	0.765
PHT6	0.225	0.523	0.434	0.501	0.767	0.307	0.767
PHT8	0.135	0.425	0.560	0.592	0.771	0.268	0.771
PMP1	0.514	0.656	0.236	0.289	0.222	0.806	0.806
PMP2	0.468	0.623	0.138	0.281	0.276	0.861	0.861
PMP3	0.435	0.615	0.227	0.401	0.384	0.873	0.873

In the table above, the correlation between each indicator and its construct is shown in a gray box. Each value in the gray box corresponds to one of the maximum values listed in the Max column. Therefore, each indicator has a strong discriminatory validity (Ghozali & Latan, 2015: 76) (Hair et al., 2019).

2. Fornel Lecker

The results of the validity test for discrimination, when using Smart PLS software to analyze the root value of AVE against the correlation between latent constructs, if the root value of AVE is higher than the highest correlation value between constructs, then this indicates that there is good validity and decent validity for the concept (Ghozali & Latan, 2015: 76). The results are as follows:

Table 4. Validity test results for discrimination

Construct	Social Support	Clarity of Retirement Goals	Health Literacy	Financial Literacy	Retirement Planning	Future Perspective
Social Support	0.830					
Clarity of Retirement Goals	0.738	0.839				
Health Literacy	0.182	0.327	0.792			

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Construct	Social Support	Clarity of Retirement Goals	Health Literacy	Financial Literacy	Retirement Planning	Future Perspective
Financial Literacy	0.337	0.443	0.540	0.832		
Retirement Planning	0.131	0.474	0.609	0.611	0.780	
Future Perspective	0.573	0.745	0.230	0.383	0.349	0.847

The table shows that all constructs have good validity in discrimination because their AVE (*Fornel Lecker) root value* is still higher than the highest correlation value between constructs, indicating the highest association level.

3. Reliability

There are two methods available to perform reliability tests in PLS, namely Composite Reliability and Cronbach's Alpha. The Rule of Thumb for Composite Reliability and Cronbach's Alpha should both be higher than 0.6.

Table 5. Reliability

Construct	Cronbach's Alpha	Composite Reliability	Critical Points	Criterion
Social Support	0.902	0.924	0.6	Reliable
Clarity of Retirement Goals	0.894	0.922	0.6	Reliable
Health Literacy	0.802	0.863	0.6	Reliable
Financial Literacy	0.783	0.871	0.6	Reliable
Retirement Planning	0.893	0.916	0.6	Reliable

Based on the results of the table above, it can be concluded that each construct has a Composite Reliability and Cronbach's Alpha value above 0.6 so it means that all constructs are reliable.

Inner Model Test
R-Square

Table 6. Estimated value of R-Square

Construct	R Square	R Square Adjusted
Clarity of Retirement Goals	0.693	0.682
Retirement Planning	0.633	0.599

The R-square *value* for the Clarity of Retirement Goals variable is 0.693 which can be interpreted that the magnitude of the influence of the Social Support

and Future Perspective variables on the Clarity of Retirement Goals is 69.30% while the remaining 29.7% is explained by other variables outside this study.

The R-square *value* for the Retirement Planning variable is 0.633 which can be interpreted that the magnitude of the influence of the variables Financial Literacy, Social Support, Future Perspective and Health Literacy on Retirement Planning is 63.30% while the remaining 33.7% is explained by other variables outside this study.

Q-Square

A value of "Q² > 0" indicates that the observed values have been accurately reconstructed, so the model has "relevance" in the prediction. Predictive relevance does not exist when the average value of Q² is less than zero. The Q² value is used to see the relative influence of the structural model on the observational measurement for the latent-dependent variable (Ghozali & Latan, 2015: 80).

Table 7. Q-Square Results

Construct	SSO	SSE	Q^2 (=1-SSE/SSO)
Social Support	354	354	
Clarity of Retirement Goals	295	162.972	0.448
Health Literacy	295	295	
Financial Literacy	177	177	
Retirement Planning	413	266.978	0.354
Future Perspective	177	177	

Based on the table above, it can be seen that the Q² value for the Clarity of Retirement Goals construct is 0.448, Retirement Planning 0.354. The meaning of the value is that the model has predictive relevance.

Direct Impact Analysis

A hypothesis should be tested using the Bootstrapping function of SmartPLS 3.0, regardless of whether the hypothesis is accepted or rejected. A hypothesis is accepted when the t-value is greater than the critical value, or the significance level is less than 0.05. At a significance level of 5%, the statistical t-value is 1.96 (Hair et al., 2019).

Table 8. Hypothesis Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Financial Literacy -> Retirement Planning	0.334	0.254	0.155	2.147	0.032	Accepted

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Social Support -> Retirement Planning	-0.470	-0.387	0.268	1.752	0.080	Rejected
Clarity of Retirement Goals -> Retirement Planning	0.588	0.596	0.165	3.562	0.000	Accepted
Future Perspective -> Retirement Planning	-0.036	0.027	0.158	0.227	0.821	Rejected
Social Support -> Clarity of Retirement Goals	0.447	0.436	0.109	4.085	0.000	Accepted
Future Perspective -> Clarity of Retirement Goals	0.496	0.501	0.085	5.838	0.000	Accepted
Health Literacy -> Retirement Planning	0.341	0.301	0.120	2.835	0.005	Accepted

From the results of the path analysis above, it can be concluded that:
1. The first hypothesis is accepted because financial literacy affects retirement planning.

In relation to planned behavior theory, financial literacy can increase a person's positive attitude toward retirement planning. When individuals have a good understanding of finances, they tend to see retirement planning as something important and beneficial, increasing their intention to plan for retirement.

The results of this study are the same as those of Hiremath et al. (2022), Safari et al. (2021), Gutiérrez et al. (2022), Dhlembeu et al. (2022), Rodrigo & Hyungsoo (2023), Tan, (2022), Mustafa et al., (2023), Karim et al., (2023), Ghadwan et al., (2022), Shehu & Molisthi, (2022), Noviarini et al., (2021), Komarudin et al., (2020), Veriwati et al., (2021), Mejía & García, (2023), Saputra & Murniati, (2021) Fadilla & Usman, (2022), Rokhman, (2021), Hajam, (2020), Supoyo et al., (2022), and Hardiyanti, (2022) which states that financial literacy has an influence on retirement planning.

2. The second hypothesis was rejected because social support had no effect on retirement planning.

    In relation to the theory of planned behavior, although social support is important, this study does not play a significant role in shaping a person's intention to plan for retirement.

    The results of this study are different from the results of the study Tomar et al., (2021) by Jey et al. (2023) Zhu & Chou (2018), and Novendra et al., (2021) which state that social support has an influence on retirement planning

3. The third hypothesis is accepted because the clarity of retirement has an effect on retirement planning.

    In relation to the theory of planned behavior, the clarity of retirement goals in this study plays an important role in shaping a person's intention to plan for retirement.

    The results of this study are the same as the results of the study Tomar et al., (2021), Zhu & Chou (2018) Hiremath et al., (2022) , which state that the clarity of retirement goals has an influence on retirement planning.

4. The fourth hypothesis is rejected because the future perspective affects retirement planning.

    In relation to planned behavior theory, in this study, the future perspective does not play an important role in shaping a person's intention to plan for retirement

    The results of this study are the same as the results of the study Tomar et al., (2021), Zhu & Chou (2018) Hiremath et al., (2022) , which state that the clarity of retirement goals has an influence on retirement planning

5. The fifth hypothesis is accepted because health literacy affects retirement planning.

    In relation to planned behavior theory, health literacy can increase a person's positive attitude toward retirement planning. When individuals have a good understanding of their health, they tend to keep their health in line with their retirement planning goals, which in turn increases their intention to plan for retirement.

6. The sixth hypothesis is accepted because social support has an effect on the clarity of retirement goals.

    In relation to planned behavior theory, social support factors have been shown to play an important role in shaping the clarity of a person's retirement goals. When social support is strong, individuals are more likely to understand the importance and direction of their retirement goals in accordance with the expectations and views of those around them.

    The results of this study are the same as those of the previous study Tomar et al., (2021).

7. The seventh hypothesis is accepted because the future perspective has an effect on the clarity of retirement goals.

    In relation to planned behavior theory, a strong future perspective factor can increase a person's positive attitude toward retirement planning. When individuals have a clear view of their future, they are more likely to set clear retirement goals and plan for them better. The results of this study are the same as those of the previous study Tomar et al., (2021).

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Indirect Influence Analysis

Table 9. Hypothesis Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Social Support -> Clarity of Retirement Goals -> Retirement Planning	0.263	0.262	0.106	2.486	0.013	Accepted
Future Perspective -> Clarity of Retirement Goals -> Retirement Planning	0.292	0.297	0.092	3.162	0.002	Accepted

From the results of the path analysis above, it can be concluded that:

1. The eighth hypothesis is accepted because the clarity of retirement goals mediates the influence of social support on retirement planning.

This shows that clarity of retirement goals plays a key role in effective retirement planning. Planned Behavior Theory emphasizes that intention is the best predictor of actual behavior. In this case, the clarity of retirement goals strengthens the employee's intention to plan for retirement well, which in turn improves the quality of their retirement planning. Social support that is initially insignificant affects this intention becomes significant when the clarity of retirement goals is taken into account, signaling the mediating role of the clarity of retirement goals. The results of this study are the same as those of the previous study Tomar et al., (2021)**.**

2. The ninth hypothesis is accepted because the clarity of retirement goals mediates the influence of future perspectives on retirement planning.

Planned Behavior Theory emphasizes that intention is the best predictor of actual behavior. In this case, the clarity of retirement goals strengthens the employee's intention to plan for retirement well, which in turn improves the quality of their retirement planning. An initially insignificant future perspective becomes significant when clarity of retirement goals is taken into account, signaling an important mediation role. The results of this study are the same as those of the previous study Tomar et al., (2021)**.**

CONCLUSION

The variables of financial literacy and health in this study are able to influence the retirement planning carried out by employees. Financial and health literacy in this case is seen by employees as a factor that can affect how they act in making retirement planning, the higher the financial literacy and health of employees, the higher the retirement planning carried out by employees.

Social support variables and future perspectives do not affect retirement planning. This proves that social support factors and future perspectives are not the main determining factors that can affect employees' plans for their retirement.

The variable of clarity of retirement goals in this study is proven to be able to affect the retirement planning carried out by employees directly. Even when mediated with the social support variable and the future perspective variable, the clarity of retirement goals variable is able to mediate both variables and become influential on retirement planning. The direct influence produced by this variable is positive, which means that the higher the clarity of retirement goals, the higher the retirement planning carried out by employees. The mediating nature of the variable of clarity of retirement goals is also positive so that the higher the clarity of retirement goals, the higher the influence of social support and future perspectives on retirement planning carried out by employees of PT Media Tribun Jogja. On the other hand, the lower the clarity of retirement goals, the lower the influence of social support and future perspectives on retirement planning carried out by employees. Thus, the variable of clarity of retirement goals becomes a factor that determines the intention of employees in carrying out their retirement planning and can even be a differentiating factor when mediated against the variables of social support and the employee's future perspective.

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