




Effect of Psychological Preparedness on the Quality of Life among Retired Primary School Teachers in Nakuru West Sub-County

Authors

Pauline Naanyu Kiyiapi ⁽¹⁾; Jane N. Gacohi ⁽²⁾; Alice W. Omondi ⁽³⁾

Main author's email: pkiyiapi@gmail.com

(1.2.3) St. Paul's University, Kenya.

Cite this article in APA

Kiyiapi, P. N., Gacohi, J. N., & Omondi, A. W. (2023). Effect of psychological preparedness on the quality of life among retired primary school teachers in Nakuru West Sub-County. *Journal of psychology and behavioural sciences*, 2(1), 45-50. <https://doi.org/10.51317/jpbs.v2i1.405>



A publication of Editon Consortium Publishing (online)

Article history

Received: 23.06.2023

Accepted: 24.08.2023

Published: 21.09.2023

Scan this QR to read the paper online



Copyright: ©2023 by the author(s). This article is an open access article distributed under the license of the Creative Commons Attribution (CC BY) and their terms and conditions.



Abstract

This study sought to determine the effect of psychological preparedness on the quality of life among retired primary school teachers in Nakuru West Sub-County. Lack of retirement preparedness has been linked to psychological concerns, failure to adjust to the new normal in life, increased dependency, and debilitating life-related health concerns. While scholars emphasise the positive contribution of retirement planning, others contend that what determines the quality of life is psychological retirement preparedness. This study sought to establish how psychological preparedness affects the quality of life among retired primary school teachers in Nakuru West Sub-County. The study used a mixed research design. The target population was 61 retired primary school teachers and 3 local TSC administrators. The study analysed data through descriptive statistics and multiple regressions, while qualitative data was analysed thematically. The study found that some retired primary school teachers knew of retirees who suffered low self-esteem after retirement due to a lack of psychological preparedness. Meanwhile, psychological preparedness has given others the confidence to handle life after retirement and helped others to accept the new normal so as to adjust effectively to life after retirement. The regression results found that psychological preparedness had a positive relationship with quality of life. The study recommends that effective mechanisms be introduced by the employer to create awareness of the importance of psychological preparedness training before retirement. The study will be significant because it will strengthen the existing body of academic literature on the area of quality of life among retired primary teachers.

Key terms: Expectations, Primary school, Psychological preparedness, Quality life, Retired Teachers.

INTRODUCTION

Retirement from work can be smooth or rough, thereby compromising the quality of life after retirement (Afthanorhan et al., 2020). Quality of life may be assessed in terms of psychological well-being. However, the main indicators of quality of life include economic well-being, health, freedom, social participation, and self-perceived satisfaction. Generally, quality of life is a function of the degree to which each identified human need is met in relation to its relative contribution to one's subjective well-being during retirement years. It encompasses how retirees perceive the goodness of their psychological preparedness in the multiple aspects of their lives.

Many researchers have considered psychological preparedness, especially monetary value, about observable dimensions of quality of life (Mohamed et al., 2020). The concern is brought about by the fact that retirement pensions have been on the increase and are set to rapidly increase as larger proportions of employees attain the mandatory retirement age and live longer than previously anticipated. However, there is increasing urgency to encourage retirees to remain active psychologically. This is because maximising quality of life after retirement is not only a basic human right but also a replica of adequate psychological preparedness among retirees (Jais & Asokumar, 2020).

LITERATURE REVIEW

A study conducted in Ohio (United States) found that those who psychologically planned for retirement adjusted better than those who were unprepared (Cohen-Mansfield & Regev, 2018). In Africa, enhancing the quality of life for retirees should be of particular concern because of the dependency problems, such as the psychological status associated with retirement. In Nigeria, a study by Amune et al. (2015) found that the majority of employees had undertaken no voluntary steps to psychologically prepare for retirement. In a study of retirees in South Africa, Prinsloo and Slade (2017) observed that although retirement preparedness was the best predictor of retirement adjustment, only 45 per cent of the respondents had adequately prepared psychologically prior to retirement. This means that the majority of the workers ignored the need to psychologically prepare

during working days, and this had a negative impact on their overall life after retirement. Notably, studies in Africa compared to those from developed nations show glaring discrepancies insofar as preparedness and expectations for retirement are concerned (Maina & Kimani, 2020).

In Kenya, few studies have been directed to psychological preparedness, overall quality of life, and standards of living for most senior citizens (Musila et al., 2019; Thuku et al., 2016). Apparently, the emphasis is skewed towards financial planning with little reference to psychosocial domains. Studies by Thuku et al. (2016) show that retirees fail to prepare for retirement, and this ultimately affects their quality of life upon retirement. Again, the local scenario, in particular, Nakuru West Sub-County, is not different from the African analysed studies that heavily observed a lack of preparedness by most retirees.

However, studies show that many retirees experience psychological difficulties upon retirement, and this could affect their overall quality of life (Thuku, 2019; Maina & Kimani, 2020). Battered down by old age, leading to despair, they cannot access quality life, and this is majorly attributed to a lack of proper psychological preparedness (Nyoro & Otieno, 2016). In addition, most retirees have succumbed to mental-related illnesses, and this is proof that many struggle to psychologically cope with life after retirement (Musila et al., 2019). It is, therefore, important to interrogate the extent to which psychological retirement preparedness can contribute to the realisation of quality of life among retired teachers not only globally but also among those primary school teachers who have retired in Nakuru West Sub-County.

Erik Erikson's Theory of Psychosocial Development

The theory was developed by Erik Erikson in the year 1950. The theory states that personality develops in eight sequential stages, with corresponding life developmental tasks. The eighth phase, integrity versus despair, is characterised by evaluating life's accomplishments; struggles include letting go, accepting care, detachment and physical and mental decline. This final stage of Erikson's theory is referred to as Integrity versus Despair. This stage happens during the old age of an individual and is primarily

focusing on the reflection of an individual's previous life. This is where individuals look back at their past, what they have achieved that makes them feel happy and satisfied, or they regret some of the things they did or did not do in life. According to the theory, an individual looks back to see if they planned well for the future and lived a life of integrity in retirement or if they regret wasted life during their past life and live a life full of regrets and despair (Maree, 2021). According to this study, a retired teacher will probably be satisfied with their life after retirement if they plan well for life after retirement during working days. Simply put, those who fail to plan for retirement will lead a life of despair. Therefore, the theory argues that older adults (retired primary school teachers) need to look back on their past lives and have a sense of fulfilment, wisdom and satisfaction. On the contrary, failure in this stage results in despair, bitterness, and regret (Kerpelman & Pittman, 2018).

Therefore, successful completion of the eighth stage of psychological development implies looking back with no or few regrets and a general sense of feeling satisfied; hence, such persons are able to attain wisdom and a sense of pride even when confronted with death. Therefore, to lead a life with few or no regrets, primary school teachers need to plan well financially, socially, and psychologically during working time so that upon retirement, they will be able to lead a fruitful, peaceful, and satisfying life that is generally full of dignity (Robinson et al., 2017).

METHODOLOGY

The study used a mixed research design that included both the use of quantitative and qualitative data collection tools. In this regard, Bell et al. (2018) posit that the qualitative research method through interview is applicable to understanding people's thoughts and views on a given social issue. On the other hand, quantitative research involves collecting numerical data that can be counted. In this study, quantitative data was collected through questionnaires. The study was limited to Nakuru West Sub-County. Nakuru West is one of the constituencies found in Nakuru County. The Sub-County is located in the western part of the County. Further, Nakuru West being the hub of middle-class dwellers among the eleven sub-counties in Nakuru, drove the researcher to

focus on this area with the assumption that the occurrences insofar as retirement preparedness and expectations and quality of life are concerned can be used to draw inferences on the entire county.

The target population in this study was all retired primary school teachers and three TSC local administrators in Nakuru West Sub-County. In Nakuru County, the number of retired primary school teachers is estimated to be 622, with Nakuru West Sub-County having about 61 retired primary school teachers as per the local education office records. The three local administrators studied were the sub-county Director of Education (SCDE), the Sub-County Human Resource Officer (SCHRO), and the Education Human Resource Officer (EHRO).

The study used a census-sampling technique to sample all the 61 teachers (Cooper & Schindler, 2014). This method was applicable in this study because the researcher was able to identify all the retired teachers in the area. Further, the fact that the sample size was manageable and accommodative, census was the most appropriate technique. Further, all three local administrators representing the TSC were also selected using census sampling. The study used both a structured questionnaire and an unstructured interview guide. The questionnaire collected data from retired primary school teachers. Meanwhile, an interview guide was used to gather information from the local administrators.

The study analysed qualitative data using content analysis, whereby responses were grouped into themes. Meanwhile, quantitative data was analysed using descriptive statistics processed by Statistical Package for Social Sciences (SPSS version 28). Further, graphical methods such as tables and figures were used to show comparison, trends, and clarity. The study also used inferential statistics in the form of multiple regression analysis to check the relationship between independent, dependent, and intervening variables. The regression model was suitable for this research because it assisted the researcher in finding out the relationship between psychological preparedness and quality of life. The model took the following form:

$$Y = \alpha_0 + \beta_1 X_1 + \epsilon$$

Where:
 Y-Quality life
 α_0 -Is the constant
 X1-Psychological preparedness
 β_1 ,-Coefficients
 ϵ -Residual error term

The study investigated the effect of psychological preparedness on the quality of life among retired primary school teachers in Nakuru West Sub-County. The responses were on a Likert scale of 1-5, where 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Not Sure (NS), 4 = Agree (A), and 5 = Strongly Agree (SA). The results are indicated in Table 1.

FINDINGS AND DISCUSSION

Table 1: The Effect of Psychological Preparedness on the Quality of Life

	SD		D		NS		A		SA		No response	
	%	f	%	f	%	f	%	f	%	f	%	F
I am happy and living a dignified life after retirement	5.1	3	27.1	16	11.9	7	45.8	27	8.5	5	1.7	1
During my active teaching period, I received psychological preparedness training	61.0	36	18.6	11	0.0	0	11.9	7	6.8	4	1.7	1
I feel more enthusiastic and positive about my retirement	6.8	4	25.4	15	15.3	9	33.9	20	16.9	10	1.7	1
I am aware that some of my fellow retired teachers suffer a sense of desperation and deprivation	3.4	2	5.1	3	23.7	14	49.2	29	16.9	10	1.7	1
I am aware that some of my retired colleagues have committed unanticipated acts, such as suicide	8.5	5	10.2	6	3.5	2	35.6	21	13.6	8	1.7	1
Lack of psychological preparedness resulted in my engagement in alcohol and drug abuse	47.5	28	3.0	2	1.8	1	10.2	6	6.8	4	3.4	2
I am aware that some of my retired comrades have developed a sense of loneliness and low self-esteem	5.1	3	3.4	2	2.0	1	54.2	32	15.3	9	1.7	1

Source: Research Data, (2023)

According to the findings in Table 1, the study indicated that the respondents were happy and living a dignified life after retirement, as reported by 45.8 per cent (27) of the respondents who agreed and strongly agreed (8.5% (5)). Further, the respondents strongly disagreed (61.0% (36)) and disagreed (18.6% (11)) that, during their active teaching period, they received psychological preparedness training. However, it was found that most respondents felt more enthusiastic and positive about their retirement, as represented by 33.9 per cent (20) and 16.9 per cent (10) respondents who agreed and strongly agreed,

respectively. The research also established that most respondents were aware that some of their fellow retired teachers suffered a sense of desperation and deprivation, as supported by 49.2 per cent (29) who agreed, while 16.9 per cent (10) respondents strongly agreed. The study further found out that the majority of the respondents were aware that some of their retired colleagues had committed unanticipated acts such as suicide, and this was supported by 35.6 per cent (21) and 13.6 per cent (8) of the respondents agreed and strongly agreed in that order. It was also found that 47.5 per cent (28) and 30.5 per cent (18)

(who are the majority) strongly disagreed and disagreed, respectively, that a lack of psychological preparedness resulted in their engagement in alcohol and drug abuse. The results also indicated that most respondents were aware that some of their retired comrades had developed a sense of loneliness, as revealed by 54.2 per cent (32) and 15.3 per cent (9) of the respondents who had strong agreement and agreement, respectively.

Concerning the information gathered via the interview guide, the officers were asked to indicate whether

they had a psychological support department. It was found that one of the administrators indicated that; *There was no psychological department in Nakuru West Sub County. However, we only have a welfare department that caters for teachers' interests.*

Regression

The research conducted a multiple regression to assess the connection between the variables (psychological preparedness and quality of life).

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644 ^a	.543	.466	7.7433

Source: Research Data, (2023)

The results for the model summary in Table 2 show that the R is 64.4 per cent. This could be interpreted to mean that psychological preparedness represented about 64.4 per cent variation in the quality of life

among the retired primary school teachers in Nakuru West Sub-County.

Table 3: ANOVA (Analysis of Variance)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	115	4	51.046	6.400	.000 ^b
	Residual	556	11	9.454		
	Total	771.672	15			

a. Dependent Variable: Quality Life

b. Predictors: (Constant), Psychological preparedness

Source: Research Data, (2023)

As shown in Table 3, the significant level for the Anova results is 0.000^b. This can be said to mean that the

regression model is significantly reliable hence, a good fit for making inferences.

Table 4: The Regression Coefficient

Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.881	3.111		.876	.771
	Psychological preparedness	0.655	0.077	.621	1.006	.043

a. Dependent Variable: Quality Life

Source: Research Data, (2023)

The results in Table 4 show that psychological preparedness was significantly and positively related to the quality of life among the retired primary school teachers in Nakuru West Sub-County ($\beta = 0.621$; Sig = 0.043). The results could be interpreted to mean that increased psychological preparedness could lead to an increment in the quality of life among retired primary school teachers. The results contradict the findings of yet another study by Soósová (2016), who observed that social-related factors have no relationship with the life after retirement of public servants.

Discussion

As per the findings in Table 1, the study indicated that the respondents were happy and living a dignified life after retirement, as reported by 45.8 per cent (27) of the respondents who agreed and strongly agreed (8.5% (5)). The results disagree with a study by Maree (2021), who declared that "once work is gone, and so are friends, self-disdain has replaced self-esteem... hope has disappeared, and there is a sense of passivity and helplessness, loss, and isolation." This stage in Erikson's theory of integrity versus Despair (Erikson, 1950) allows individuals to look back at their past and what they have achieved, which makes such individuals feel happy and satisfied, or they regret some of the things they did or did not do correctly in life.

Further, the respondents strongly disagreed (61.0% (36)) and disagreed (18.6% (11)) that, during their active teaching period, they received psychological preparedness training. The results are against the position of a study by Tomar et al. (2021), who alluded that a potential retiree should also go through intense financial training, psychological preparedness training, workshops, and seminars to be exposed to challenges that may arise due to life after active job life.

However, it was found that most respondents felt more enthusiastic and positive about their retirement, as represented by 33.9 per cent (20) and 16.9 per cent (10) respondents who agreed and strongly agreed, respectively. The results also concur with the eighth stage of Erikson's theory (1950) of Integrity versus Despair. The integrity aspect allows individuals to look back at their past and what they have achieved, which makes them feel happy and satisfied. In agreement, a

study by Maree (2021) found that about 63 per cent of the retirees in Turkey had psychologically prepared themselves, as they knew that at some point in life, the government would send them home on retirement after they attained the retirement age. The research also established that most respondents were aware that some of their fellow retired teachers suffered a sense of desperation and deprivation, as supported by 49.2 per cent (29) who agreed, while 16.9 per cent (10) respondents strongly agreed. In agreement, Yeung and Zhou (2017) found that, during the first weeks of retirement, many people suffer a sense of deprivation and despair.

The study further found out that the majority of the respondents were aware that some of their retired colleagues had committed unanticipated acts such as suicide, and this was supported by 35.6 per cent (21) and 13.6 per cent (8) of the respondents agreed and strongly agreed in that order. However, 30.5 per cent (18) of the respondents were not sure that some of their retired colleagues had committed unanticipated acts such as suicides. In Erikson's theory, those who felt emotionally anxious, confused, and stressed were in a state of despair, and this could lead to committing unexpected acts such as suicide, among other life-threatening behaviours such as alcoholism and drug abuse. In support, a study by AbuRuz (2018) reports that retirees had reported greater bouts of depression, loneliness, lower life satisfaction, and unhappiness as compared to those working, and such experiences could lead to life-threatening decisions in life.

It was also found that 47.5 per cent (28) and 30.5 per cent (18) (who are the majority) strongly disagreed and disagreed, respectively, that a lack of psychological preparedness resulted in their engagement in alcohol and drug abuse. The results contradict a study by Sousa et al. (2017), who found that negative coping skills in retirement are observed when the retiree engages in activities that may lead to harmful psychological conditions in relation to self and others. For example, negative behaviours can also be seen when one engages in escapism or avoidance by immersing oneself in alcoholism, and this is what is seen in Erikson's theory as a state of despair.

The results also indicated that most respondents were aware that some of their retired comrades had developed a sense of loneliness and low self-esteem, as revealed by 54.2 per cent (32) and 15.3 per cent (9) of the respondents who had strong agreement and agreement, respectively. The results are supported by another study by Froidevaux et al. (2016) that found that loneliness, low self-esteem, and meaninglessness in life usually inhibit the quality of life of retirees. According to Erik Erikson's (1950) theory (the final stage), those who fail to plan for retirement will lead a life of despair, and this is attributable to loneliness, low self-esteem, anxiety, confusion, and meaninglessness.

Further, the respondents were also asked to explain how their psychological preparedness had impacted their lives after retirement. Some respondents indicated that psychological preparedness had enabled them to financially budget and program their affairs. Others said that the psychological preparedness had impacted their lives poorly. Some also indicated that psychological preparedness had no effect on their lives after retirement. The implication is that, to some of the respondents chosen in this study, psychological preparedness was not an issue because they could cope with life anyway. On the contrary, others indicated that it had positively impacted their lives after retirement, an indication of a highly positive impact.

Further, some retired primary school teachers said that they still had low self-esteem or low self-confidence even after psychological preparedness. Meanwhile, psychological preparedness has given

many retired primary teachers confidence, especially in financial aspects, to handle life after retirement. Again, psychological preparedness helped others to accept the new normal and equally adjust effectively to life after retirement.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions: The study concludes that the respondents were enthusiastic, positive, happy, and living a dignified life after retirement. Despite that, during their active teaching days, the teachers did not receive adequate psychological preparedness training, and most of them led a good life. Retired teachers equally reported other life stresses from drug abuse by family members, while others lost lump sum money from being defrauded. The regression analysis also found that there was a strong positive and significant relationship between psychological preparedness and quality of life among the retired primary school teachers in Nakuru West Sub-County.

Recommendations: The study recommends that effective mechanisms should be introduced by the employer to ensure that teachers who are yet to retire are subjected to adequate psychological preparedness, social and financial trainings to enhance their quality of life after retirement. Through such initiatives, they will be able to access guidance and counseling sessions prior to retirement that could greatly decrease cases of desperation, loneliness, low self-esteem, confusions, and deprivations after retirement. The study recommends that, a study should be carried out with the aim of specifically establishing the effect of psychological preparedness on the mental wellbeing of retired primary school teachers in Kenya.

REFERENCES

- AbuRuz, M. E. (2018). Anxiety and depression predicted quality of life among patients with heart failure. *Journal of Multidisciplinary Healthcare*, 11, 367. <https://doi.org/10.2147/JMDH.S170327>
- Afthanorhan, A., Mamun, A. A., Zainol, N. R., Foziah, H., & Awang, Z. (2020). Framing the retirement planning behaviour model towards sustainable well-being among youth: The moderating effect of public profiles. *Sustainability*, 12(21), 8879. <https://doi.org/10.3390/su12218879>
- Amune, J. B., Aidenojie, E. O., & Obinyan, O. (2015). Management of life after retirement and its implication on retired academic librarians in Edo State, Nigeria. *Work, Employment and Society*, 20(5), 172-191. https://www.researchgate.net/publication/335224941_Management_of_life_after_retirement_and_its_implication_on_retired_academic_librarians_in_Edo_State_Nigeria
- Bell, E., Bryman, A., & Harley, B. (2018). *Business Research Methods*. Oxford University Press.

- Cohen-Mansfield, J., & Regev, I. (2018). Retirement preparation programs: An examination of retirement perceptions, self-mastery, and well-being. *Research on Social Work Practice*, 28(4), 428–437. <https://doi.org/10.1177/1049731516645194>
- Cooper, C. R., & Schindler, P. S. (2014). *Business Research Methods* (10 ed.). McGraw-Hill.
- Erikson, E. H. (1950). Erikson's stages of psychosocial development. *The Wiley Encyclopedia of Personality and Individual Differences: Models and Theories*, 179-184. <https://www.ncbi.nlm.nih.gov/books/NBK556096/>
- Froidevaux, A., Hirschi, A., & Wang, M. (2016). The role of mattering as an overlooked key challenge in retirement planning and adjustment. *Journal of Vocational Behaviour*, 94, 57-69. <https://doi.org/10.1016/j.jvb.2016.02.016>
- Jais, J. B., & Asokumar, A. (2020). Psychological Process, Social and Environmental Influence on Retirement Planning: Malaysian Energy Industry Perspective. *Management & Marketing*, 15(2). <https://doi.org/10.2478/mmcks-2020-0009>
- Kerpelman, J. L., & Pittman, J. F. (2018). Erikson and the relational context of identity: Strengthening connections with attachment theory. *Identity*, 18(4), 306-314. <https://doi.org/10.1080/15283488.2018.1523726>
- Maina, L., & Kimani, E. (2020). Determinants of income security among pensionable retired persons in Kenya. *Chemchemi International Journal of Humanities and Social Sciences*, 11(1), 24-34. <https://doi.org/10.33886/cijhs.v11i1.139>
- Maree, J. G. (2021). The psychosocial development theory of Erik Erikson: a critical overview. *Early Child Development and Care*, 191(7-8), 1107–1121. <https://doi.org/10.1080/03004430.2020.1845163>
- Mohamed, N. G., Sharkawy, S. A. E. H., El-Aziz, A., & Mahmoud, N. (2020). Quality of life among elderly after retirement at Assuit City. *Assiut Scientific Nursing Journal*, 8(20.0). <https://doi.org/10.21608/ASNJ.2020.88642>
- Musila, A. K., Masinde, J., & Maithya, H. (2019). Retirement Lived Challenges Experienced by Retirees: The Case of Retired Teachers in Makeni County, Kenya. *International Journal of Research in Humanities and Social Studies*, 6(9), 17-26. <https://www.researchgate.net/publication/336276146>
- Nyoro, K. N., & Otieno, O. J. (2016). Predictors of employee preparedness for retirement in Preparation of Life after Retirement and Quality of Life of South Korean Adults across Different Age Groups. *Sustainability*, 13(10), 5351. <https://doi.org/10.20431/2349-0381.0301018>
- Prinsloo, P., & Slade, S. (2017). Big data, higher education and learning analytics: Beyond public institutions within Mombasa County, Kenya. *International Journal of Humanities Social Sciences and Education*, 3(1), 136-145. https://doi.org/10.1007/978-3-319-06520-5_8
- Robinson, O. C., Demetre, J. D., & Litman, J. A. (2017). Adult life stage and crisis as predictors of curiosity and authenticity: Testing inferences from Erikson's lifespan theory. *International Journal of Behavioral Development*, 41(3), 426–431. <https://doi.org/10.1177/0165025416645201>
- Soósová, M. S. (2016). Determinants of quality of life in the elderly. *Cent Eur J Nurs Midw*, 7(3), 484-93. <https://doi.org/10.15452/CEJNM.2016.07.0019>
- Sousa, R. D. D., Rodrigues, A. M., Gregório, M. J., Branco, J. D. C., Gouveia, M. J., Canhão, H., & Dias, S. S. (2017). Anxiety and depression in the Portuguese older adults: prevalence and associated factors. *Frontiers in Medicine*, 4, 96. <https://doi.org/10.3389/fmed.2017.00196>
- Thuku, P. (2019). Psychosocial, financial and health predictors of a quality retirement life: A Kenyan Case. *Career Development International Journal*, 3(2), 453–459. <https://karuspace.karu.ac.ke/handle/20.500.12092/2291>
- Thuku, P., Maina, L., & Gecaga, M. (2016). The relationship between psychosocial preparation for retirement and quality of life of retirees in Kenya. *The Business & Management Review*, 7(6), 99-105. <https://karuspace.karu.ac.ke/handle/20.500.12092/2445>

- Tomar, S., Baker, H. K., Kumar, S., & Hoffmann, A. O. (2021). Psychological determinants of retirement financial planning behaviour. *Journal of Business Research*, 133, 432–449. <https://doi.org/10.1016/j.jbusres.2021.05.007>
- Yeung, D. Y., & Zhou, X. (2017). Planning for retirement: Longitudinal effect on retirement resources and post-retirement well-being. *Frontiers in Psychology*, 8, 1300. <https://doi.org/10.3389/fpsyg.2017.01300>