

**THE INFLUENCE OF RETIREMENT READINESS, PRE-RETIREMENT TRAINING, AND RETIREE MOTIVATION ON ORGANIZATIONAL SATISFACTION OF PWRI ADMINISTRATORS IN BEKASI**



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**Abstract**

The increase in life expectancy in Indonesia has led to a rising elderly population, including in Bekasi City. This poses a challenge in ensuring sustainable quality of life for the elderly. This study aims to analyze the influence of retirement readiness, retirement training, and retiree motivation on organizational satisfaction among members of the Indonesian Retired Civil Servants Association (PWRI) in Bekasi City. A quantitative approach was used with proportional stratified sampling involving 80 representatives of PWRI managers at city, sub-district, and village levels. Data were analyzed using the Partial Least Square (PLS) method. The findings show that retiree motivation significantly influences organizational satisfaction, while retirement readiness and retirement training do not. Hence, the Bekasi City PWRI and local government should enhance synergy in designing training and empowerment programs tailored to retirees' interests. Social support should also be reinforced to improve retirees quality of life comprehensively.

**Keyword:** Retirement Readiness, Retirement Training, Retiree Motivation, Organizational Satisfaction

## **INTRODUCTION**

The increase in life expectancy in Indonesia, which reached 72.50 years in 2024, led to an increase in the number of elderly people, including the retired group (Mutiah, 2024). Retirement is now an important phase that must be prepared thoroughly, not only financially but also mentally, socially and psychologically. This needs to be considered to maintain the quality of life of the elderly in a sustainable manner. Therefore, it is crucial to develop post-retirement activities and training that can help older people stay physically, mentally and socially active to remain productive in retirement. A person's success in old age is strongly influenced by their participation in activities to maintain social connections, both physically and emotionally (Nurlianawati, 2021). Persatuan Wredatama Republik Indonesia (PWRI) is present as an organization that accommodates the social activities of retirees, including in Bekasi City. Apart from accommodating social activities, PWRI Bekasi City synergizes with the Bekasi City Government to create programs aimed at improving pension welfare. One of the programs is the exemption and reduction of rural and urban land and building tax (PBB-P2), which has been regulated through Bekasi Mayor Regulation Number 13 of 2024. However, there is a challenge for PWRI Bekasi City, namely the activeness of the management which is still low compared to the number of the management itself.

This research departs from the phenomenon of board participation and the lack of optimal post-retirement training programs provided. Based on interviews with the Chairperson of PWRI Bekasi City, it was found that many retirees do not fully understand the benefits of PWRI Bekasi City. The lack of incentives provided by the Bekasi City government is considered insufficient for operational needs and planned work programs. As a result, it affects motivation and the gap between the increasing number of retirees and low organizational engagement is an important background for this research. By measuring the influence of retirement readiness, retirement training, and retiree motivation on organizational satisfaction, this research is expected to contribute to the development of a more effective and relevant retiree organization strategy.

## **REVIEW OF LITERATURE**

### **Retirement Readiness**

The transition from working life to retirement is an important event in the life of a retiree (Tambellini, 2023). Retirement readiness is a condition or level of readiness of a person in financial, emotional, social, and psychological aspects to face life changes from active work to retirement (Pratama et al., 2023). Retirement readiness also describes the readiness, acceptance, and willingness of individuals to face and undergo changes when no longer working (Suryana & Lestari, 2023). When individuals choose to remain active after retirement, they certainly get benefits such as longer life, better health, and higher welfare (Siagian, 2024). Indicators of retirement readiness include physical readiness through a healthy lifestyle, mental and emotional readiness to adapt to changes in activities in retirement, and family readiness to deal with adjustments to different lifestyles (Siagian, 2024).

### **Training for Retirement**

Training is an activity that aims to provide, obtain, and improve and develop potential, productivity, discipline, and work ethic in certain skills or expertise (Nugroho & Iryanti, 2023). In the context of retirement, retirement training can be defined as a program

that prepares individuals with skills and knowledge for the transition from active work to retirement life. Retirement-related training will provide useful information for those planning for retirement or already retired (Becker et al., 2024). In the context of retirement, retirement training can be defined as a program that prepares individuals with skills and knowledge to prepare for the transition from active work to retirement life. Retirement training can also be referred to as an investment for welfare in retirement (Baskoro et al., 2019). Indicators of training for facing retirement include leverage mindset to increase the entrepreneurial spirit as a productive effort through useful activities, wisdom living to prepare mentally and spiritually, healthy sessions to introduce a healthy lifestyle, and psychological management to encourage retirees to remain active and productive in retirement (Sari et al., 2021).

### **Retiree Motivation**

Motivation is the potential in individuals that can be developed independently or through external factors related to material or non-material rewards (Evasari & Prasetyo, 2023). Meanwhile, retirement itself is a stage in a person's life when they reach the specified working age limit (Suryono, 2022). The correlation of these two opinions shows that retiree motivation is an important role to determine a person in facing and undergoing retirement to remain productive, explore new interests, and contribute to the community. The correlation between these two opinions shows that retiree motivation is an important role in determining a person's ability to face and live through retirement to remain productive, explore new interests, and contribute to the community. For some individuals, motivation arises due to external pressures, such as encouragement from agencies, company regulations, or because of the lure of financial compensation offered when entering retirement. In some cases, the motivation is also partly internal, such as anxiety about the future or a desire to fulfill social or family expectations (Collazo-Castiñeira et al., 2025). Indicators of retiree motivation include physiological needs to provide for daily life, the need for security to support stability and well-being, the need for love and affection to continue to feel accepted and valued, the need for self-esteem to continue to be valued for the experience, skills, and contributions that have been made, and the need for self-actualization to achieve personal goals that have not yet been achieved (Rahmadania & Aly, 2023).

### **Organizational Satisfaction**

Organization is a place where individuals work together in a structured and systematic manner to achieve common goals (Fahidatul Ade Saputra et al., 2021). Job satisfaction is defined as a sense of comfort felt by employees due to support from the work environment, which is supported by the quality of good interpersonal relationships in the organization (Suryani, 2022). In the context of organizational satisfaction, it can be defined when individuals are valued in a supportive organizational environment and can develop and contribute productively to the success of the organization. Indicators of organizational satisfaction include the need for achievement in non-career fields, the need for power in impacting others even though they are no longer in formal positions, and the need for relationships to establish interpersonal relationships in the organization (Munir, 2022). In retirement, joining social groups such as community, volunteer or fitness clubs can help maintain a sense of identity. Such groups can provide social support and new meaning in life, so retirees still feel connected and valued (Jolles et al., 2023).

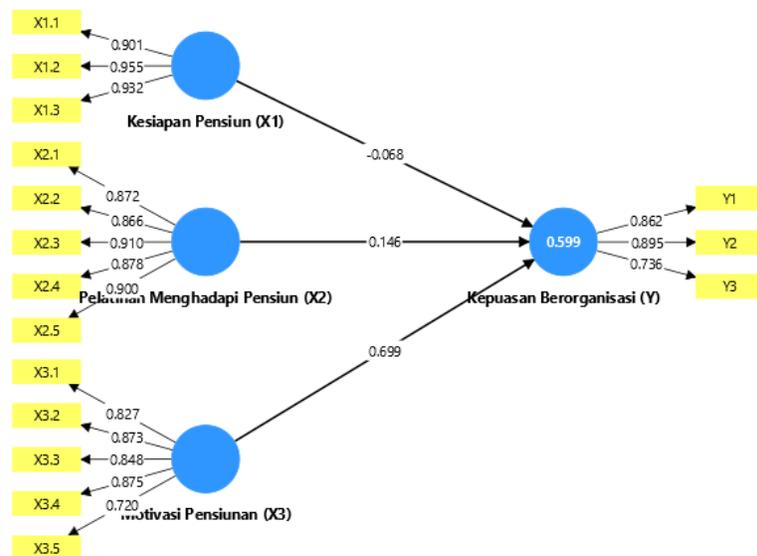
## RESEARCH METHOD

This research uses quantitative methods with primary data obtained through distributing questionnaires using the proportional stratified sampling method to 80 representatives of PWRI administrators at the city, sub-district and village levels in Bekasi City. Data analysis uses the Partial Least Square (PLS) technique to test the direct influence between Retirement Readiness, Training for Facing Retirement, and Retiree Motivation on Organizational Satisfaction. Prior to the implementation of the study, the researcher has obtained official permission from the relevant institutions, as well as ensuring that all participation is voluntary. Each respondent was given an explanation of the purpose of the research and given a guarantee of confidentiality of the identity and answers given.

## RESULTS AND DISCUSSION

This study examines the effect model of retirement readiness, retirement training, and retiree motivation on organizational satisfaction. The test results are divided into two parts, namely testing the outer model which is focused on evaluating the measurement model, and testing the inner model which aims to test the structural relationship between variables in the research model.

### PLS Measurement Model



### Source: SmartPLS4

Based on the PLS output image above, it can be seen that the factor loading value for each indicator is located above the arrow between the variable and the indicator. In addition, it can also be seen the magnitude of the path coefficients located above the arrow line connecting the independent variable with the dependent variable. The R-Square value can also be observed, which is displayed inside the circle of the dependent variable (i.e. Organizational Satisfaction variable).

### Outer Model (Indicator Measurement and Validity)

#### Outer Loading

**Table 1 Outer Loading**

	<b>Retirement Readiness (X1)</b>	<b>Retirement Training (X2)</b>	<b>Retiree Motivation (X3)</b>	<b>Organizational Satisfaction (Y)</b>
<b>X1.1</b>	0.901			
<b>X1.2</b>	<b>0.955</b>			
<b>X1.3</b>	0.932			
<b>X2.1</b>		0.872		
<b>X2.2</b>		0.866		
<b>X2.3</b>		<b>0.910</b>		
<b>X2.4</b>		0.878		
<b>X2.5</b>		0.900		
<b>X3.1</b>			0.827	
<b>X3.2</b>			0.873	
<b>X3.3</b>			0.848	
<b>X3.4</b>			<b>0.875</b>	
<b>X3.5</b>			0.720	
<b>Y1.1</b>				0.862
<b>Y1.2</b>				<b>0.895</b>
<b>Y1.3</b>				0.736

**Source: Data processed by researchers 2025**

Factor Loading is a measure of the correlation between indicators and their variables. If the value is more than 0.5 or the p-value shows significance, then the indicator is considered valid and can be used as a variable measure. Based on the outer loading table presented, the loading factor value for each indicator - as in the Retirement Readiness variable - exceeds 0.5. Thus, all indicators of the variables in this study have a loading factor above 0.5, which means they meet convergent validity.

**Discriminant Validity**

**Table 2 Cross Loading**

	<b>Organizational Satisfaction (Y)</b>	<b>Retirement Readiness (X1)</b>	<b>Retiree Motivation (X3)</b>	<b>Retirement Training (X2)</b>
<b>X1.1</b>	0.577	<b>0.901</b>	0.756	0.823
<b>X1.2</b>	0.668	<b>0.955</b>	0.828	0.854
<b>X1.3</b>	0.641	<b>0.932</b>	0.854	0.878
<b>X2.1</b>	0.701	0.768	0.783	<b>0.872</b>
<b>X2.2</b>	0.629	0.775	0.800	<b>0.866</b>
<b>X2.3</b>	0.635	0.864	0.820	<b>0.910</b>
<b>X2.4</b>	0.576	0.831	0.769	<b>0.878</b>
<b>X2.5</b>	0.621	0.823	0.837	<b>0.900</b>
<b>X3.1</b>	0.643	0.742	<b>0.827</b>	0.790
<b>X3.2</b>	0.700	0.781	<b>0.873</b>	0.835
<b>X3.3</b>	0.584	0.746	<b>0.848</b>	0.758
<b>X3.4</b>	0.714	0.795	<b>0.875</b>	0.805
<b>X3.5</b>	0.542	0.548	<b>0.720</b>	0.542
<b>Y1</b>	<b>0.862</b>	0.590	0.675	0.665
<b>Y2</b>	<b>0.895</b>	0.629	0.692	0.656

<b>Y3</b>	<b>0.736</b>	0.465	0.556	0.452
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**Source: Data processed by researchers 2025**

Based on the cross-loading results in the table above, it can be seen that the correlation between each variable and its indicators is higher than the correlation with other variable indicators. This shows that each variable has fulfilled discriminant validity well, where indicators in one group of variables have a stronger relationship with their own variables than indicators from other groups of variables.

**Construct Reliability and Validity**

**Table 3 Average Variance Extracted (AVE)**

	<b>Average Variance Extracted (AVE)</b>
<b>Retirement Readiness (X1)</b>	0.864
<b>Retirement Training (X2)</b>	0.784
<b>Retiree Motivation (X3)</b>	0.690
<b>Organizational Satisfaction (Y)</b>	0.695

**Source: Data processed by researchers 2025**

The Average Variance Extracted (AVE) measurement model represents the amount of indicator variance that can be explained by latent variables. An AVE value greater than 0.5 indicates that the latent variable has sufficient convergent validity. A model is considered good if each variable has an AVE value above 0.5. Based on the test results, it is known that the Retirement Readiness, Retirement Facing Training, Retirement Motivation, and Organizational Satisfaction variables all have AVE values that exceed 0.5. Then the four variables are declared valid.

**Construct Reliability and Validity**

**Table 4 Composite Reliability**

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
<b>Retirement Readiness (X1)</b>	0,921	0.950
<b>Retirement Training (X2)</b>	0,931	0.948
<b>Retiree Motivation (X3)</b>	0,886	0.917
<b>Organizational Satisfaction (Y)</b>	0,778	0.872

**Source: Data processed by researchers 2025**

The reliability of a variable can be seen through the Cronbach's alpha and composite reliability values, where a variable is said to be reliable if the value exceeds 0.70. This shows that the indicators used are consistent in measuring latent variables. Based on the test results, the Retirement Readiness, Retirement Facing Training, Retiree Motivation, and Organizational Satisfaction variables all have Cronbach's alpha and composite reliability values above 0.7, so it can be concluded that the four variables are declared reliable.

**Inner Model (Model Structure Testing)**

Testing the inner model or structural model aims to assess the relationship between variables and the significance between these variables. Evaluation of the structural model is carried out by looking at the R-Square value, which serves as an indicator of the goodness-of-fit of the model. The R-Square value shows how much the ability of the independent variables to explain the dependent variable in the model built. This analysis is carried out by looking at the R-Square value in the relationship between latent variables.

**R-Square**

**Table 5 R-Square**

	<b>R-square</b>
<b>Organizational Satisfaction (Y)</b>	0.599

**Source: Data processed by researchers 2025**

The R<sup>2</sup> value of 0.599 indicates that the model is able to explain the Organizational Satisfaction variable by 59.9% through the influence of the independent variables, namely Retirement Readiness, Training Facing Retirement, and Retiree Motivation. Meanwhile, the remaining 40.1% is influenced by other factors not included in this study.

**Hypothesis Testing**

The significance value in the path coefficient is used to evaluate the extent to which one variable affects another variable in a model to determine whether the relationship between variables is statistically meaningful, by paying attention to the t-statistic and p-value. The t-statistic value indicates how far the estimate differs from zero, while the p-value illustrates the possibility that the relationship occurred by chance. If the p-value is less than 0.05, then the hypothesis is accepted, which means there is a significant relationship. Conversely, if the p-value exceeds 0.05, then the relationship is considered insignificant, which may affect the overall validity of the research model. Hypothesis testing can be seen from the results of the coefficient and T-statistic value of the inner model as follows:

**Table 6 Path Coefficients (Mean, STDEV, T-Values)**

	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ((O/STDEV))</b>	<b>P values</b>
<b>Retirement Readiness (X1) -&gt; Organizational Satisfaction (Y)</b>	-0.068	-0.107	0.260	0.261	0.794
<b>Retirement Training (X2) -&gt; Organizational Satisfaction (Y)</b>	0.146	0.201	0.332	0.439	0.661
<b>Retiree Motivation (X3) -&gt; Organizational Satisfaction (Y)</b>	0.699	0.687	0.220	3.182	0.001

**Source: Data processed by researchers 2025**

1. The original sample value of -0.068 indicates a negative effect. However, this effect is not significant because the T-statistic value is only 0.261 < 1.96 and the p-value is 0.794 > 0.05. This means that Retirement Readiness has no effect on Organizational Satisfaction.
2. The original sample value of 0.146 indicates a positive direction of influence. However, this effect is also not statistically significant because the T-statistic value is 0.439 < 1.96 and the p-value is 0.661 > 0.05. This means that Retirement Training does not affect Organizational Satisfaction.
3. The original sample value of 0.699 indicates a strong positive effect. The T-statistic value of 3.182 > 1.96 and the p-value of 0.001 < 0.05 indicate that this effect is

significant. This means that Retiree Motivation has a positive and significant influence on Organizational Satisfaction.

### **The Effect of Retirement Readiness on Organizational Satisfaction**

The initial hypothesis states that retirement readiness has a positive effect on organizational satisfaction, especially PWRI Bekasi City. This readiness includes physical, mental, and family support aspects (Siagian, 2024). However, the results showed that retirement readiness did not directly increase organizational satisfaction. The majority of respondents who previously held positions as leaders and are now organizational administrators show a low level of satisfaction; this can be seen from the low attendance of administrators in PWRI activities. This is due to the difference in concept between a formal leadership style that has the authority and power to influence member behavior (Meilina, 2024) and conversely in social organizations, a leader is required to have social concern, create an inclusive atmosphere, be open to new ideas, and uphold the value of solidarity and shared welfare (Gunawan & Nulhaqim, 2021). The mismatch between previous leadership experience and new demands in social organizations, plus psychological fatigue due to previous tenure, becomes an obstacle in achieving organizational satisfaction after retirement. Thus, no influence was found between retirement readiness and organizational satisfaction.

### **The Effect of Retirement Training on Organizational Satisfaction**

The initial hypothesis states that training to face retirement has a positive effect on organizational satisfaction, especially in PWRI Bekasi City. This training includes aspects of leverage mindset, wisdom living, healthy session, and psychological management (Sari et al., 2021). However, the results showed no significant effect between training and organizational satisfaction. The majority of respondents who used to be leaders showed symptoms of psychological fatigue due to the transition from an influential role to a voluntary role, which could potentially lead to post-power syndrome, which is a psychological condition characterized by anxiety and discomfort after losing power in the world of work (Dwi et al., 2023). This finding is in line with the research of Dwi et al. (2023) who concluded that the lack of family support contributes to the high rate of post-power syndrome and involvement in social organizations, including management in PWRI, is not enough to prevent this condition. Thus, retirement training that does not directly target social role adaptation and management of post-leadership expectations is not likely to have a significant impact on satisfaction in the organization.

### **The Effect of Retiree Motivation on Organizational**

In accordance with the hypothesis proposed, that retiree motivation has a positive effect on organizational satisfaction can be accepted. This means that the higher the level of motivation of retirees, the higher their level of satisfaction in the organization, especially in the context of PWRI Bekasi City. This research is in line with a study entitled “The Effect of Work Motivation on Employee Performance through Job Satisfaction as a Mediating Variable at PT Bank Tabungan Pensiunan Nasional (BTPN) Jambi Branch”, which found that work motivation has a significant effect on job satisfaction, and job satisfaction acts as a mediator in improving employee performance (Kesuma, 2022). Although the study was conducted on active employees, these findings provide valuable insight into the importance of motivation in increasing individual satisfaction in an organizational context.

In this study, the indicator with the highest factor loading is the need for self-esteem, which reflects how retirees feel valued for the experience, skills and contributions they have made during their working life. The survey results show that most retirees feel valued and still have a meaningful role in the family or community, even though they are no longer actively working. This suggests that social recognition and a sense of self-worth are important factors in increasing their satisfaction with the organization. Based on these findings, it can be concluded that the retiree motivation variable also has a positive and significant influence on retiree organizational satisfaction.

## CONCLUSION

Based on the results of the analysis using the Partial Least Squares (PLS) approach, this study concludes that not all variables studied have an effect on organizational satisfaction in PWRI Bekasi City. Retirement readiness has no effect on organizational satisfaction. This means that the level of readiness of people in facing retirement is not always in line with their level of satisfaction in participating in social organizations such as PWRI. Although the mental and emotional readiness indicator is the highest loading factor value, it has not been able to influence even though retirees realize that mentally and emotionally there is a need for adaptation, feelings of loss of social identity or decreased role often cause psychological fatigue. This is triggered by a mismatch between personal expectations and roles in social organizations. In addition, training for retirement also has no effect on organizational satisfaction. Although the wisdom living indicator has the highest loading factor value, its impact has not been able to reach the social aspects that are the basis for involvement in the organization. On the other hand, motivation to retire has an effect on organizational satisfaction. This shows that the internal drive to stay active and feel meaningful in retirement is the main factor that influences individual satisfaction in organizations.

Based on these findings, PWRI Bekasi City can develop more relevant and applicable retirement training programs, especially those that can increase awareness of the importance of social roles and active involvement in the organization. Training materials such as wisdom living should be directed not only to personal strengthening, but also to encourage social contributions. The Bekasi City Government is expected to work together to provide more support for PWRI Bekasi City programs, with a more proportional and sustainable budget allocation required to support PWRI activities, both through grants and program assistance by organizing early retirement training that includes mental, social, and entrepreneurial development readiness in accordance with individual interests and abilities. In addition, it is important for retirees to continue to build motivation to live an active and meaningful retirement.

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