

## Contribution of Self Efficacy and Social Support to Teachers' Readiness to Face Retirement

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**Abstract:** This study aims to describe and analyze self-efficacy, social support, and teacher readiness to face retirement. The research was carried out using descriptive quantitative methods. The population of this research is 125 teachers who will retire in Kecamatan Bangkinang Kota, Riau, and the research sample is 95 teachers who will retire in Kecamatan Bangkinang Kota, Riau. Sampling using a purposive sampling technique. The research data were analyzed using simple regression and multiple regression. The data analysis process uses the help of the SPSS program. The findings of this study are: (1) self-efficacy contributes to teacher readiness to face retirement with an effective contribution of 28.1%, (2) social support contributes to teacher readiness to face retirement by 21.6% (3) self-efficacy and social support simultaneously collectively contributed 31.5% to teachers' readiness to face retirement. The implications of the results of this study can be used as a basis for the preparation of guidance and counseling service programs.

**Keywords:** Self-Efficacy, Social Support, Retirement Readiness.

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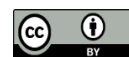
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The authors declare that they have no significant competing financial, professional or personal interests that might have influenced the performance or presentation of the work described in this manuscript.



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## Introduction

Retirement is a period in which someone who works must end his working period, either because he has reached the predetermined retirement age or because of an agreement between the individual concerned and the place where the individual works to undertake early retirement (Susilaningih & Rahayu, 2018). One of the tasks of middle adult development is to accept and adapt to retirement (Lesmana, 2014). Adjustment to work during middle adulthood is the most difficult thing to do so it requires readiness (Jahja, 2011). One of the developmental tasks in old age is adjusting to reduced income (Hurlock, 2008; Kusumiati & Yuliasuti, 2009; Saputra, Daharnis, & Yarmis, 2016). This adjustment is for some individuals easy to implement and is not the end of their career. However, for some other individuals, retirement is a frightening and difficult time to live (Ikawati & Gutomo, 2018; Dewi, 2019). So that before retirement arrives, some people are already feeling anxious because they don't know what kind of life they will face later. Emotionally and psychologically, retiring individuals will experience a critical period at the beginning of retirement (Mulyono, 2011). Individuals who are about to enter retirement experience anxiety and severe emotional shocks (De Vries, 2003; Rahmat & Suyanto, 2016). The main factor that underlies a person's anxiety in facing retirement is feelings of loss (Hadi, 2004; Shultz & Wang, 2011).

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At retirement, three things that are missing in an individual's life. First, the loss of routine activities carried out makes individuals feel confused and do not know what to do; the second lost a co-worker; third, a person will lose part of the income and status it bears. (Helmi, 2000; Kim, & Moen, 2002; Azizah, 2011; Isnawati & Suhardi; 2013; Rahmat & Suyanto, 2016). Apart from that, individuals in retirement will also lose their social role in society and lose social contact (Turner & Helms, 2001). It causes some individuals to experience anxiety and stress during retirement (Nurhayati & Indriyana, 2015; Wulandari & Lestari, 2018).

Worries and fears in facing retirement due to unpreparedness make some people experience psychological and physical problems (Kadarisman, 2011), especially individuals who have big ambitions and want a high position in their work (Zahra, 2014). Psychological effects during the transition to retirement include identity problems caused by job losses, reduced self-esteem, loneliness, and feelings of anxiety and depression (Osborne, 2012).

The success of individuals adjusting to retirement is influenced by many factors, namely: (1) self-efficacy and self-concept, namely self-perception of the ability to cope with a change or problem (2) family factors, namely social support, number of children, and role in the family (3) environmental demands, namely the environmental perception of himself being unable anymore (4) retirement anxiety, namely poor health, finances, social status and whether there is family conflict (Solinge & Henkens, 2005). Better self-adjustment in individuals who enter retirement emphasize on self-efficacy (Bandura, 2006). This is because the individual himself determines how to adjust, even though there is social, family, economic support, etc.

Retirement readiness is a condition when a person is ready to face changes that occur in his life, especially changes when he enters retirement, which is influenced by factors from within and from outside the individual. External factors can be in the form of social support and financial stability (Sutarto & Ismulcokro, 2008; Mucci, Giorgi, Roncalioli, Fiz & Arcangeli, 2016). Meanwhile, internal factors can be in the form of psychological factors include perception, attitude, emotional stability, clear goals after retirement, and self-efficacy (Aloudi & Njuguna, 2017). Retirement readiness, both from inside and outside the individual is very influential on the success of undergoing retirement at a later date.

Self-efficacy underlies an individual's belief in his ability to be successful in doing something or to produce something he wants (Feldman, 2015). Self-efficacy is one of the most influential aspects of self-knowledge in everyday human life (Prestiana & Purbandini, 2012; Utami, 2013). This is because self-efficacy affects individuals in determining the actions to be taken to achieve a goal, including estimates of various events to be faced (Bandura, 2009). Self-efficacy will also determine how individuals feel, think, motivate themselves, and behave. So that self-efficacy is needed for individuals because it can reduce anxiety and anxiety about the future (Tahmassian & Jalali, 2011; Ghaderi & Salehi, 2011). Individuals with high self-efficacy tend to be better prepared for retirement and have lower levels of anxiety related to retirement (Topa & Valero, 2017). Conversely, individuals who have low self-efficacy tend to be less motivated and show low performance (Bandura & Locke, 2003).

Apart from self-efficacy, individuals also need social support from their environment so that they can adjust well when they enter retirement. Kim & Moen (Papalia, Olds, Feldman & Gross, 2009) which states that several things that can affect how well individuals face retirement, namely personal resources, (including health, socioeconomic status, and personality), economic resources, and social relationship resources (social support from family and close friends) can help individuals to stay enthusiastic and confident in facing the realities of life.

Social support refers to the comfort, attention, appreciation, or assistance provided by other people or groups to individuals (Lahey, 2007; Maslihah, 2011; Sarafino & Smith, 2014; Aldila & Mudjiran, 2019). The availability of social support can help individuals adapt to the changes that occur (Heisler, Evans & Moen, 2003; Handono & Bashori, 2013). Not only that, but social support can also increase a sense of well-being, personal control, positive feelings, and help individuals prepare for changes that occur with lower stress levels (Astuti, Santosa & Utami, 2000; Fardila, Rahmi & Putra, 2017). With social support, obstacles in facing retirement can be resolved. Based on the explanation above, the authors are interested in seeing how self-efficacy and social support contribute to teacher readiness for retirement.

## Method

This research uses descriptive quantitative method, with a population of 125 teachers who will retire in Kecamatan Bangkinang Kota, Riau. The research sample is 95 teachers who will retire who are selected using a purposive sampling technique. The instrument used is a scale with a Likert model. The instruments used are self-efficacy instruments, social support instruments, and retirement readiness instruments. The research data were analyzed using descriptive statistics, simple regression, and multiple regression using the SPSS application.

## Results and Discussion

The data of this study consisted of the variable self-efficacy (X1), social support (X2), and Retirement Readiness (Y), the following is a description of the research data.

**Table 1. Description of Average (mean) and Percentage (%) of Self Efficacy (X1) Based on Indicators**

No	Indicator (Number of Items)	Score							
		Ideal	Max	Min	$\Sigma$	Mean	%	SD	Ket
1	Belief in the ability to level the difficulty of individual tasks (7)	35	35	17	2382	25,1	71,6	2,99	T
2	Selection of behavior based on the level of difficulty of the task (5)	25	25	7	1747	18,4	73,6	2,83	T
3	The strength of an individual's belief in his or her abilities (7)	35	34	18	2420	25,5	72,8	2,96	T
4	Individual belief in the ability to carry out tasks in various activities (6)	30	30	15	2134	22,5	74,9	2,68	T
<b>Overall (25)</b>		<b>125</b>	<b>124</b>	<b>70</b>	<b>8683</b>	<b>91,4</b>	<b>73,1</b>	<b>11,46</b>	<b>T</b>

Table 1 shows the teacher's self-efficacy average is in the high category, with an achievement level of 73.1%. It means that average teachers who will retire have high self-efficacy. Individuals have inner confidence in their ability to cope with problems and pressures in various situations in their life. Based on the achievement of each indicator is known that all indicators are in the high category. So, from the table above can be understood that retirement readiness is inseparable from the self-efficacy of each individual.

**Table 2. Description of Average (mean) and Percentage (%) of Social Support (X2) Based on Indicators**

No	Indicator (Number of Items)	Score							
		Ideal	Max	Min	$\Sigma$	Mean	%	SD	Ket
1	Presence of empathy (4)	20	20	11	1423	15	74,9	1,97	T
2	Care and attention (5)	25	25	14	1845	19,4	77,7	2,71	T
3	Direct assistance in the form of materials / goods (3)	15	15	7	1067	11,2	72,3	1,85	T
4	Direct assistance in the form of services / actions (4)	20	20	9	1447	15,2	76,2	2,34	T
5	Give advice and advice (6)	30	30	14	2074	21,8	72,8	2,91	T
6	Help solve problems (4)	20	20	11	1479	15,6	77,8	1,80	T
7	Positive Rating (5)	25	25	11	1768	18,6	74,4	2,59	T
8	Self-esteem (4)	20	20	9	1474	15,5	77,6	1,98	T
<b>Overall (35)</b>		<b>175</b>	<b>166</b>	<b>93</b>	<b>12577</b>	<b>132,4</b>	<b>75,7</b>	<b>18,15</b>	<b>T</b>

Table 2 shows that teachers' social support is on average in the high category, with an achievement level of 75.7%. This means that on average, teachers who are about to retire have high social support and feel that they are loved, cherished, cared for by their family, friends, and their environment. Based on the achievement of each indicator known that all indicators are in the high category. So, from the explanation of the table above, it can be understood that the success of an individual in preparing for his retirement cannot be separated from the help and support of family, friends, and their environment.

**Table 3. Description of Average (mean) and Percentage (%) of Retirement Readiness (Y) Based on Indicators**

No	Indicator (Number of Items)	Score							
		Ideal	Max	Min	$\Sigma$	Mean	%	SD	Ket
1	Have provisions to support after retirement (7)	35	34	16	2247	23,7	67,6	3,13	T
2	Physically preserved (5)	25	23	14	1715	18,1	72,2	2,15	T
3	Healthy lifestyle (5)	25	25	14	1807	19	76,1	2,42	T
4	Able to adapt after not working anymore (6)	30	29	13	1957	20,6	68,7	3,05	T
5	Able to adapt to changes in social status (4)	20	20	11	1441	15,2	75,8	2,27	T
	<b>Overall (27)</b>	<b>135</b>	<b>123</b>	<b>74</b>	<b>9167</b>	<b>96,5</b>	<b>71,4</b>	<b>13,02</b>	<b>T</b>

Table 3 shows that teacher retirement readiness is in the high category, with an achievement level of 71,4%. It means on average, teachers who are about to retire have high readiness and feel that they have the confidence to be able to accept all changes with various preparations, both physically, mentally, and materially to get through their retirement well.

**Table 4. Analysis of the contribution of Self Efficacy ( $X_1$ ), Social Support ( $X_2$ ), and Retirement Readiness (Y)**

No	Model	R	R Square	Sign
1	$X_1$ -Y	,530	,281	0,000
2	$X_2$ -Y	,465	,216	0,000
3	$X_{12}$ -Y	,562	,315	0,000

Table 4 above shows that the correlation value (R) of self-efficacy ( $X_1$ ) with retirement readiness is 0.530, an R Square value of 0.281, and a Sign value of 0.000 indicates that self-efficacy contributes significantly to retirement readiness with an effective contribution of 28.1%. The remaining 71.9% is influenced by other variables. Self-efficacy has an important role in teacher readiness in facing retirement. Sarafino (Dony, Daharnis, & Syahniar, 2017) states that individuals who have high self-efficacy will experience lower pressure when dealing with sources of stress or stressors. With high self-efficacy, individuals will be able to overcome the anxiety that will be present before retirement (Christian & Moningka, 2012).

In the second model, it can be seen that the R-value obtained between social support and retirement readiness is 0.465, with an R Square value of 0.216. These results indicate that social support has a significant contribution to retirement readiness, with an effective contribution rate of 21.6%. The remaining 78.4% is influenced by other variables. Social support is a supporting factor for teachers' readiness to face retirement. Social support can be defined as comfort, attention, appreciation, encouragement, and acceptance received by individuals from other people or groups when there are problems or difficulties (Saputri & Indrawati, 2014).

House and Kahn (Wati, Daharnis, & Syahniar, 2013) mention the forms of social support that can be provided, namely, in the form of emotional support are including appreciation, love, and trust, attention, and willingness to listen. Then informative support includes advice, suggestions, directions, and information. Social support arises from perceptions that are seen as causing problems. The existence of social support received can increase positive feelings and increase self-esteem. This will later affect the way

individuals respond, behave, and the individual's welfare in general. Individuals who get high social support from family, friends, and their environment will feel that they are loved, cherished, cared for (Stanley, 2012; Wulandari, 2016; Syafitri, 2018). So it can increase the self-confidence and self-readiness of these individuals to face retirement.

The third model in Table 4 shows the correlation value (R) of self-efficacy and social support on the retirement readiness of 0.562. The R Square value of 0.315 explains that self-efficacy and social support have a joint contribution to retirement readiness, with an effective contribution of 31.5%. The remaining 68.5% is influenced by other variables not included in this study.

Based on the above findings, it can be concluded that self-efficacy and social support are factors that affect teacher retirement readiness. Self-efficacy, which is an individual's belief in their ability to overcome problems and pressures in various conditions, affects their self-confidence and thinking. Individuals who have high self-efficacy can set goals and targets in dealing with problems, they can control excessive anxiety and avoid post power syndrome when retiring. Besides having good retirement readiness, individuals also need good social support from their environment. The existence of social support makes individuals feel valued, loved, cherished and felt cared for (Saragi, Iswari & Mudjiran, 2016). Social support received by individuals can provide physical and psychological comfort, so it is very helpful in overcoming anxiety about the coming of retirement. besides addition, the social support received will also affect the way individuals adjust well when they enter their retirement.

## Conclusion

Based on the findings of the study, concluded that self-efficacy and social support significantly contribute to the readiness of teachers to face retirement. Self-efficacy contributed significantly to 28.1% of retirement readiness, social support contributed significantly to teacher readiness to retire by 21.6%. Together, self-efficacy and social support contributed significantly to teachers' readiness to face retirement with an effective contribution of 31.5%. This result means that the level of retirement readiness is not only influenced by one variable but is simultaneously influenced by self-efficacy and individual social support. All parties should pay attention to the results of this study to increase self-efficacy and social support. So that individuals will have good readiness when entering retirement and avoid post power syndrome.

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