

**ANALYSIS OF KEY BARRIERS IN RETIREMENT PLANNING OF  
GOVERNMENT AND PRIVATE SECTOR EMPLOYEES IN INDONESIA**



**SKRIPSI**

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana  
Terapan (D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi  
Politeknik Negeri Sriwijaya

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**PALEMBANG**

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## **DECLARATION**

We hereby declare that the work has been done by our self and no portion of the work contained in this Thesis has been submitted in support of any application for any other degree or qualification on this or any other university or institution of learning.

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**Liana Febrianti**

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## **DECLARATION**

We hereby declare that the work has been done by our self and no portion of the work contained in this Thesis has been submitted in support of any application for any other degree or qualification on this or any other university or institution of learning.

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**Liana Febrianti**

## **ABSTRACT**

This study aims to identify the main barriers to retirement planning and determine whether career commitment, job attachment, and expectations related to professional development affect retirement planning for public and private employees in Palembang, Indonesia. Retirement can be considered one of the most important social change events. Important in late adulthood, which requires realigning the routines of daily life and social contacts. This allows the emergence of psychological problems. Retirement by some workers can be seen as a long-awaited period. However, some perceive it as a time when most employees are concerned about not preparing themselves financially early for retirement. Some employees entering retirement face a difficult financial life. They feel that the burden of living and lifestyle costs is getting more expensive, and because of the age factor, health costs increase while routine income decreases. The approach used in this research is quantitative. Data collection techniques using a questionnaire using a sample of 114 employees in Palembang. The data uses reliability analysis, multiple linear regression, normality analysis, and correlation analysis using SPSS software. This study indicates that the main obstacles in retirement planning among workers greatly affect career commitment, attachment to work, and expectations related to professional development. The target respondents were employees due to the limited time for data collection, which should have been more than 120, because many did not have time to fill out the questionnaire. This research is expected to increase knowledge about retirement planning in more detail.

### **Keywords:**

Planned retirement age, career commitment, Attachment to work, Work-related expectations.

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