

**EFFECT OF EMPLOYESS AND FINANCIAL LITERACY
TOWARDS RETIREMENT PLANNING**



SKRIPSI

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

**Oleh :
HANIF MUTHAWALLY
061940512758**

**POLITEKNIK NEGERI SRIWIJAYA
PALEMBANG
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KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA



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Judul Skripsi : Effect Of Employees Readiness And Financial Literacy Towards Retirement Planning

Telah Diujikan Pada Ujian Skripsi/Colloquium Tanggal 28 Agustus 2023

Dihadapan Tim Penguji Jurusan Akuntansi

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MOTTO

“Maka barang siapa yang mengerjakan kebaikan seberat zarah, niscaya dia akan melihat (balasan)nya”

(Q.S Al-Zalzalah : 7)

“Sesungguhnya Bersama kesulitan ada kemudahan”

(Q.S Al-Insyirah : 6)

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Palembang, 2 Mei 2024



ernyataan,

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ACKNOWLEDGEMENT

First of all, I would like to thank Allah SWT and our Prophet Muhammad SAW. I was able to finish this research from invaluable help and inspiration that I received from many people that help me. Furthermore, I also thank my parents and my siblings for their support given to me. This research would not have been completed without the help of my supervisors and lectures, which includes:

1. Mister Dr. Ing. Ahmad Taqwa, M.T, as a president of the State Polytechnic Sriwijaya
2. Mister Carlos R.S, S.T., M.T. as a vice president I of the State Polytechnic Sriwijaya
3. Madam Nelly Masnila, S.E., M.Si., Ak, as a vice president II of the State Polytechnic Sriwijaya
4. Mister Ahmad Zamheri, S.T., M.T. as a vice president III of the State Polytechnic Sriwijaya
5. Mister Drs. Zakaria, M.Pd. as a vice president IV of the State Polytechnic Sriwijaya
6. Madam Dr. Evada Dewata, S.E., M.Si., Ak., CA., CMA, as a head of Accounting major in State Polytechnic Sriwijaya
7. Madam Yuliana Sari, S.E., MBA., Ak, as a secretary of Accounting major in State Polytechnic Sriwijaya
8. Madam Anggeraini Oktarida, S.E., M.Si., Ak., CA, as a head of Diploma IV program public sector Accounting major in State Polytechnic Sriwijaya
9. All the lecturer, staff, administration and offer in Accounting major in State Polytechnic Sriwijaya
10. Madam Dr. Siti Fatimah Mohd Kassim and Mister AP Dr Azam Abdelhakeem Khalid, as a lecturer Research Project subject in Management & Science University
11. Mister Mior Faizmie Yusof Za Ba and Nurhasanah, S.E., M.Si., Ak

I know in writing this report, researcher feels far for perfect due to limitations of the abilities and knowledge that the researcher possesses. Therefore, all constructive criticisms and suggestions are highly welcome by the researcher as improvements for the future. I am very grateful for the help and support they gave me. As a result, I can finish this research and make everything go smoothly. May Allah SWT reward the kindness and sincerity of all parties who have assisted me in completing this final project by bestowing His blessings and grace.

Hanif Muthawally

DEDICATION

This study is dedicated from my deepest heart to my beloved family, friends, classmates, and loved ones who have given me emotional and moral support, encouragement, and strength. Furthermore, I dedicated this research to my lecturer Dr. Siti Fatimah Mohd Kassim and AP Dr. Azam Abdelhakeem Khalid Ahmed and also my supervisor Mister Mior Faizmie Yusof Za Ba and Madam Nurhasanah, S.E., M.Si., Ak. Finally, I would like to thank the Almighty God for providing me with guidance, strength, mind power, protection, and healthy life. All of these, I offer to you.

EFFECT EMPLOYEES READINESS AND FINANCIAL LITERACY TOWARDS RETIREMENT PLANNING

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ABSTRACT

Retirement planning is an action someone takes that attempts to prepare them for life once they retire. It would allow people to have realistic expectations about the changes they will face during the transition and to create long-term goals for their post-retirement lives. The purpose of this study is to examine the effect financial literacy along with employee readiness on retirement planning. As for methodology, primary data was acquired through online surveys. The SPSS technique was utilized to assess the structural model in the study.

Keywords: *Financial Literacy, Employee Readiness, Retirement Planning*

PENGARUH KESIAPAN DAN LITERASI KEUANGAN KARYAWAN TERHADAP PERENCANAAN PENSIUN

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ABSTRACT

Perencanaan pensiun adalah tindakan yang diambil seseorang untuk mempersiapkan mereka menghadapi kehidupan setelah pensiun. Hal ini akan memungkinkan masyarakat memiliki harapan yang realistis mengenai perubahan yang akan mereka hadapi selama masa transisi dan menciptakan tujuan jangka panjang untuk kehidupan mereka setelah pensiun. Tujuan penelitian ini adalah untuk menguji pengaruh literasi keuangan dan kesiapan karyawan terhadap perencanaan pensiun. Sedangkan untuk metodologi, data primer diperoleh melalui survei online. Teknik SPSS digunakan untuk menilai model struktural dalam penelitian.

Keywords: *Literasi Keuangan, Kesiapan Karyawan, Perencanaan Pensiun*

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