


Second Career Readiness After Retirement: Self-Efficacy, Positive Expectations, and Clear Goal Aspect

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<p>Submitted: 2025-12-15</p> <p>Revised: 2026-01-09</p> <p>Published: 2026-04-22</p> <p>Keywords: Retirement, Self-Efficacy, Social Support, Second Career</p> <p>Copyright holder: © Author/s (2026)</p> <p>This article is under:</p>  <p>How to cite: Zulfikar, M., Lubis, M. A., Harahap, N., & Amalianita, B. (2026). Second Career Readiness After Retirement: Self-Efficacy, Positive Expectations, and Clear Goal Aspect. <i>Bulletin of Counseling and Psychotherapy</i>, 8(2). https://doi.org/10.51214/002026081719000</p> <p>Published by: Kuras Institute</p> <p>E-ISSN: 2656-1050</p>	<p>ABSTRACT: This study aims to analyze the readiness of second careers after retirement among members of the Juang Kencana Community of <i>Badan Kependudukan dan Keluarga Berencana Nasional</i> (BKKBN) Jambi Province. Using a mixed-methods approach with concurrent design, quantitative data were collected from 31 retirees through questionnaires, while qualitative data were obtained through in-depth interviews with key informants. The findings reveal that overall, second career readiness is in the high category, with 58.06% of participants demonstrating strong self-efficacy, positive expectations, and clear goals. Self-efficacy emerged as the strongest aspect (70.97% high), followed by outcome expectations (61.29% high), while goals were relatively weaker (54.84% high). Qualitative findings support this by showing that retirees who remain engaged in entrepreneurial or organizational activities feel healthier, more motivated, and socially supported, although challenges such as declining business income, limited participation of community leaders, and irregular activity implementation persist. The novelty of this study lies in its integration of quantitative indicators and qualitative insights, highlighting the importance of family support, community involvement, and organizational platforms in strengthening second career readiness. The implications suggest that policymakers and community organizations should design programs that not only provide economic opportunities but also foster mental resilience and social engagement for retirees, ensuring their continued contribution to society.</p>
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INTRODUCTION

Retirement is often considered the end of one's professional contributions. However, it can also represent the beginning of a new career phase or "second career", particularly when individuals maintain motivation and adaptability (Shultz & Wang, 2019; Dingemans & Henkens, 2019). In recent years, retirement has increasingly been conceptualized as a transitional phase rather than a final exit from the labor market, where individuals may pursue continued work activities to maintain purpose, identity, and well-being (Kim & Feldman, 2020). Contemporary retirement transitions are not only individual decisions, but are also influenced by organizational changes and institutional contexts that shape opportunities for continued engagement after retirement (Moen et al., 2019).

This will be an important discussion when these elderly or retirees will choose their new career phase or second career in community life. According to Ehrenberg & Smith (2012), the allocation of

time to choose work or leisure time can consist of three factors, namely the cost of opportunity, the level of well-being, and preferences. Furthermore, according to Borjas (2016), if the wage level offered exceeds the expected minimum wage level, then a person will choose to enter the labor market. What motivates elderly or retirees to continue working? One reason is to meet their living expenses, when the lack of pension security forces them to continue working (Jamaluddin, 2021).

The elderly population has been synonymous with a decline in health levels and participation rates in the job market. However, there are still many potential elderly people who are able to be useful. In accordance with Law Number 13 of 1998 concerning Welfare of the Elderly, the elderly is said to have potential if they are still able to do work and activities that can produce goods or services. On the other hand, the existence of the elderly in the job market not only reflects the ability of the elderly to continue working, but can also be interpreted as the low level of welfare of the elderly. So that, they are forced to keep working to meet their living needs.

Previous studies on ageing and retirement have largely focused on elderly labor force participation, pension adequacy, and health-related limitations among older adults. While these studies provide valuable insights into why elderly individuals remain in or exit the labor market, they often treat the elderly population as a homogeneous group and pay limited attention to career readiness after retirement, particularly within organized retiree communities.

Moreover, existing research in Indonesia tends to emphasize economic necessity as the primary driver of post-retirement employment, with less exploration of psychological readiness, social capital, professional identity, and institutional support that shape second-career decisions. There is also a lack of empirical evidence examining retired civil servants or government-affiliated professionals who possess substantial human capital and experience but face unique challenges during the transition to post-retirement careers. Specifically, limited research has examined the post-retirement career readiness of members of the Juang Kencana Community of *Badan Kependudukan dan Keluarga Berencana Nasional* (BKKBN) in Jambi Province, despite their strategic role in population and family planning programs. This gap highlights the need for a focused analysis that integrates individual, social, and economic dimensions of post-retirement career readiness within a community-based context.

Empowering potential elders in various productive activities is one of the efforts to support the independence of the elderly, both from economic, psychological, social, cultural, and health aspects. Elderly people who continue to work, ideally choose a job according to their level of physical strength. Active elderly people do not only include the elderly who work, but also the elderly who are active in social, economic, cultural, and religious activities (Adioetomo & Pardede, 2018). Therefore, it is important to analyze the post-retirement career readiness of members of the Jambi Province BKKBN Juang Kencana Community, so that a more targeted empowerment strategy can be designed. The formulation of this research problem is what is the level of career readiness after retirement of members of the Juang Kencana Community BKKBN Jambi Province? And what factors affect post-retirement career readiness among these communities? The urgency of this research is driven by the rapid ageing of Indonesia's population and the increasing number of workers entering retirement age each year. Without adequate preparation and support, retirees may experience declining well-being, loss of productivity, and economic vulnerability. Understanding post-retirement career readiness is, therefore critical to ensuring that elderly individuals can transition into productive and meaningful roles after retirement.

Rationale of the Study

Population ageing has become a significant demographic phenomenon in Indonesia, including in Jambi Province, marked by a growing proportion of elderly individuals entering retirement age. Retirement is often perceived as the end of productive professional life. However, for many retirees, it represents the beginning of a second career phase. Members of the Juang Kencana Community,

consisting of retired BKKBN employees, demonstrate that elderly individuals can remain active contributors to social development, particularly in population and family planning sectors.

Despite this potential, the transition to post-retirement careers presents various challenges, including changes in professional identity, declining physical capacity, limited economic security, and insufficient institutional support. Furthermore, continued participation of elderly individuals in the labor market may reflect either productive ageing or economic vulnerability caused by inadequate pension coverage. Understanding the motivations and readiness of retirees to engage in post-retirement careers is therefore crucial. Given the increasing number of retirees and the strategic role of elderly empowerment in supporting economic, social, and psychological well-being, it is important to examine the level of post-retirement career readiness among members of the *Juang Kencana* Community in Jambi Province. Such analysis is essential for developing effective and targeted empowerment strategies that align with the capabilities and needs of elderly individuals.

Objectives

The general objective of this study is to analyze the level of post-retirement career readiness among members of the *Juang Kencana* Community of BKKBN in Jambi Province and to identify the factors influencing this readiness. Specifically, this study seeks to assess the level of post-retirement career readiness among community members, to identify and analyze individual, social, and economic factors that shape their readiness, to examine the motivations of elderly retirees in choosing to remain economically or socially active after retirement, and to formulate recommendations for elderly empowerment strategies that can support productive and sustainable post-retirement engagement.

METHODS

Design

This study uses a mixed-method approach, which combines quantitative and qualitative methods to obtain a comprehensive picture of post-retirement career readiness. The combination method is a quantitative and qualitative research method that is intended simultaneously in research activities so that the data that can be obtained is more comprehensive, valid, reliable, and objective (Azhari et al., 2023). Creswell in Azhari (2023) classifies two main models, namely the sequential model and the concurrent model. This study will use a combination approach with a concurrent model where this procedure combines quantitative and qualitative data together at the same time, both in the time of data collection and analysis, which will then be able to find which data can be combined and differentiated. The following steps will be explained in this study as follows.

Participants and Procedure

The determination of the sample is related to the community to be studied and coincides as the object is the retirees who are gathered in the *Juang Kencana Badan Kependudukan dan Keluarga Berencana Nasional* (BKKBN) community of Jambi Province. There were 30 participants, consisting of 23 men and 7 women, all of whom were retired and aged between 58 and 70 years old.

Instruments

The research instruments used included a Likert scale questionnaire to obtain quantitative data related to the career readiness level of retirees. In addition, in-depth interviews were used to explore qualitative data regarding experiences, perceptions, and social and psychological factors that influence this readiness. Focus group discussions (FGDs) were also conducted to enrich the results of individual interviews through the collective perspectives of community members. Documentation studies were conducted by examining various documents related to retiree

empowerment programs organized by the National Population and Family Planning Agency (BKKBN). The combination of these various data collection techniques is expected to provide a more holistic view of the phenomenon being studied.

Data Analysis

Quantitative data were analyzed using descriptive statistical techniques to describe the level of career readiness of retirees numerically. Meanwhile, qualitative data were analyzed using a thematic analysis approach by identifying patterns, categories, and main themes that emerged from the results of interviews, FGDs, and documentation. The results of these two analyses were integrated to strengthen the research findings, thereby providing a deeper understanding of post-retirement career readiness in the social and cultural context of the Juang Kencana BKKBN community in Jambi Province. The mixed-method approach used allows researchers to combine the strength of numbers with the depth of narrative, so that the research results are not only descriptive but also interpretive and contextual.

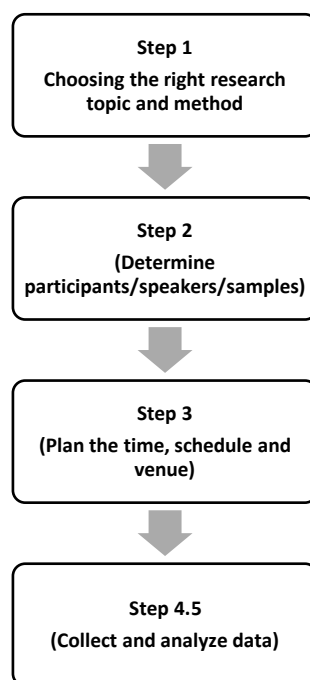


Figure 1. Step of mixed-method research

Step 1 (Choosing the right research topic and method). This research departs from the question of how high is the level of career readiness of retirees is in the Juang Kencana BKKBN community in Jambi province? What are the factors that affect the post-retirement career readiness of the retirees of the Juang Kencana BKKBN community in Jambi Province? These questions become a reference to start research and move on to the next step. The inclusion of variables such as self-efficacy, expectations, and goals reflects key dimensions highlighted in prior research on preretirement planning and retirement adjustment (Noone et al., 2018).

Step 2 (Determine participants/speakers/samples). The determination of the sample is related to the community to be studied and coincides as the object is the retirees who are gathered in the Juang Kencana BKKBN community of Jambi Province. There were 30 participants, consisting of 23 men and 7 women, all of whom were retired and aged between 58 and 70 years old.

Step 3 (Plan the time, schedule, and venue). The estimated time in this study ranged from one to two months. This study uses a combination method consisting of qualitative and quantitative data collection at the same time. The data collection process, even if possible, will be taken on a

larger scale or FGD than individually. Scheduling and location are planned where the community is located.

Step 4.5 (Collect and analyze data). The data collection process uses a questionnaire in the form of a Likert scale to collect data in quantitative form. In-depth interviews can be conducted with several key informants to dig up qualitative data and group interviews in the form of focus group discussions. As well as documentation studies in the form of reviewing the documents of the pension empowerment program by BKKBN. The data analysis technique uses descriptive statistics as quantitative data and qualitative data is analyzed thematically to find relevant patterns and meanings. This mixed-method approach allows researchers to combine the power of numbers (quantitative) with narrative depth (qualitative) to fully understand the phenomenon of post-retirement career readiness in the social context of the community.

RESULTS AND DISCUSSION

Result

Quantitative Analysis

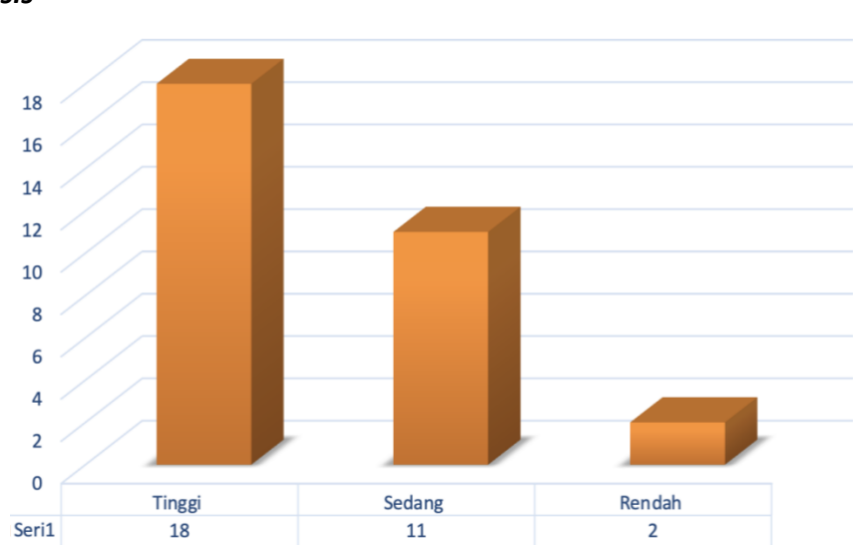


Figure 2. Second Career Readiness

Based on the figure above, the overall Second Career Readiness After Retirement in 31 retired respondents in the Juang Kencana Community of BKKBN Jambi Province is at most 18 people in the high category, with a percentage of 58.06%, then in the medium category, there are 11 people with a percentage of 35.48%. Then, in the low category, there were 2 people with a percentage of 6.45.

Based on data from 31 retirees, it can be concluded that overall, this community has a second career readiness rate that is Positive and Encouraging. High Majority: A total of 18 people (58.06%) are in the high category. This is a very strong indicator that more than half of the respondents already have self-confidence, good hopes, and a clear goal to start a new chapter in their lives after retirement. Moderate Significant Minority: A total of 11 people (35.48%) are in the medium category. This group may already have the will but still needs little encouragement, guidance, or further information to raise their readiness to a high level. Low Small Minority: Only 2 people (6.45%) are in the low category. This percentage is relatively small, which suggests that serious unpreparedness problems do not plague most communities. It can be concluded that this community profile is a group of retirees who are mostly optimistic, confident, and mentally ready to pursue a second career, with a small percentage still needing more attention. This finding is consistent with prior research indicating that retirees with strong self-efficacy and positive expectations are more likely to engage in bridge employment or meaningful post-retirement activities (Kim & Feldman, 2020; Fasbender et al., 2019).

Table 1. Post-Retirement Second Career Readiness based on 3 Aspects

Category	Efficacy Aspects	Expectation aspects	Aspek Goals
Height	22	19	17
Medium	7	9	12
Low	2	3	2

Based on the table above, if you look at each aspect of Second Career *Readiness*, the majority of the three most dominant aspects are in the high category. In the Efficacy aspect, the high category is 22, the medium category is 7, and the low category is 2. Then, in the aspect of expectations in the high category of 19, the medium category 9 and 3 in the low category. In terms of goals in the category of 17, the medium category is 12, and the low category is 2.

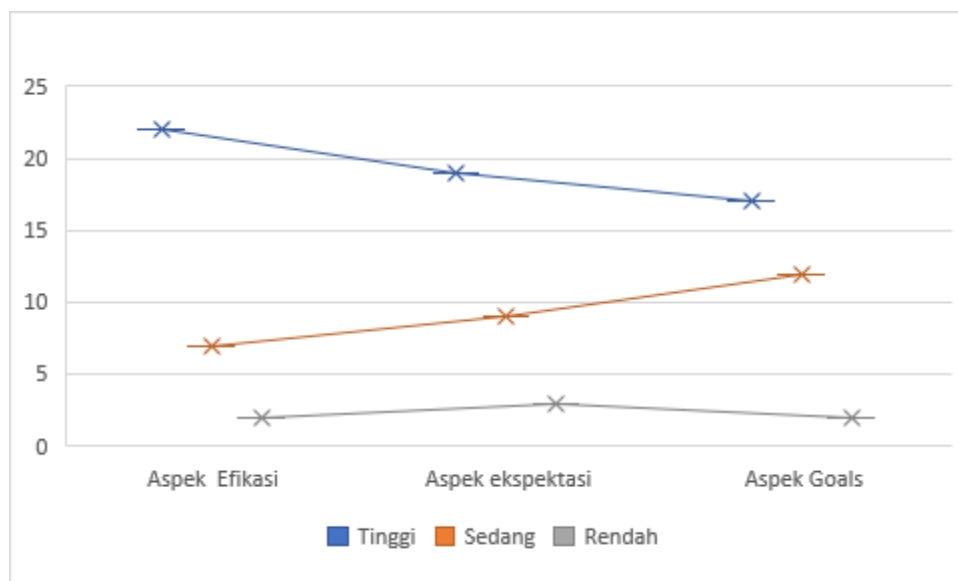


Figure 3. Second Career Readiness

In the image above, consistently, the three aspects of Efficacy, Expectations, and Goals are indeed dominant in the high category. This confirms that the overall high readiness (58.06%) is driven by strong beliefs, expectations, and goals. However, by looking at the number and percentage of each, we can see the nuances that matter.

Self-Efficacy Aspect High (22 people / 70.97%), Medium (7 people / 22.58%), Low (2 people / 6.45%). This is the STRONGEST aspect of this community. More than two-thirds of the members have very high confidence in their ability to succeed in a second career. This is very logical considering that they are retirees who have certainly accumulated experience, skills, and wisdom over decades of careers. They believe in the capacity they have. With such a solid foundation of self-efficacy, this community has the main mental "fuel" to start something new. It is this belief that will motivate them to act. High self-efficacy has been widely recognized as a key predictor of successful adaptation in later-life careers (Kooij et al., 2020).

Outcome Expectations High (19 people / 61.29%), Medium (9 people / 29.03%), Low (3 people / 9.68%). This aspect is also strong, although slightly lower than Efficacy. Most members view the results or benefits of starting a second career positively. They are confident that their efforts will pay off, whether in the form of additional income, a sense of usefulness, social networking, or life satisfaction. The presence of 9 people (29%) in the "moderate" category suggests that some members may still be hesitant or not fully sure of the concrete benefits they will get. Positive

outcome expectations are closely related to motivation and sustained engagement in post-retirement work (Zhan et al., 2019).

Goals Aspect High (17 people / 54.84%), Medium (12 people / 38.71%), Low (2 people / 6.45%) This is the "weakest" aspect among the three, although it is still relatively high in absolute terms. Only about half of the members already have clear and well-defined goals. A total of 12 people (38.71%) were in the "medium" category, which is the largest proportion among the three aspects. This indicates a gap between desire and planning. However, unclear goals may hinder effective career transition despite high motivation (Rudolph et al., 2017).

Results of Qualitative Analysis

Based on the results of interviews with the interviewees, it can be concluded that the process towards retirement is influenced by mental readiness, activity choices, as well as supporting and inhibiting factors from the surrounding environment.

Resource person F (Chairman of Juang Kencana) said that he had prepared himself a year before retiring. He chose to continue working through the Solok rice business and remained active in Juang Kencana. According to him, family support is very important because they are happy that F is still getting income, even though he faces obstacles in the form of a decrease in turnover due to declining people's purchasing power. F affirms:

"...I continue to work in Juang Kencana; besides that, the Solok rice business is also still running, even though the turnover has decreased slightly..."

Meanwhile, R (a member of Juang Kencana) said that she had prepared herself before retirement by choosing to continue working as a travel agency for Hajj and Umrah tours which was also carried out from before retirement. Her activities as a member of Juang Kencana made her feel healthy and stay excited. Family support is an important factor because they also feel the benefits of the activities carried out. Nevertheless, R highlighted the lack of figures involved as an obstacle. R says:

"...I continue to work and feel healthy; my spirit is also maintained, it's just that there are not many figures who have participated in supporting this activity..."

In contrast, W (Deputy Chairman of Juang Kencana) is looking forward to his retirement with optimism. He prefers to be active in the activities of socio-religious organizations and feels that he has the full support of the people closest to him. Even so, W admits that the biggest inhibiting factor is activities that sometimes don't go as planned. He said:

"...I am really looking forward to retirement, because I can be more active in the organization with the support of the people closest to me, although of course there are obstacles if activities are not carried out as expected..."

In general, the results of the interviews show that readiness to face retirement is not only determined by economic aspects, but also by mental health, social support, and the availability of space to remain productive. This emphasizes the importance of the role of family, social environment, and organizations like Juang Kencana in helping individuals stay useful in retirement. Individuals who engage more in pre-retirement and post-retirement planning behaviors experience a greater sense of mastery and control, which leads to better retirement adjustment. This means that while planning is important, the belief that one can influence the outcome is most important (Donaldson et al., 2010). Retirees' readiness to prepare can contribute to greater peace of mind. This peace of mind can arise when they can plan for retirement by observing others' retirements and learning how to design their lifestyles (Cook, 2015; Adams et al., 2011). Retirees should

increasingly enjoy their post-retirement lives over time and approach a stable state of psychological well-being. Thus, although some retirees may experience negative changes in their psychological well-being during the retirement transition, their psychological well-being may eventually recover and approach a more positive state (Wang, 2007). There is concern that retirement will hinder opportunities for personal growth, both professionally and socially. However, this fear has made participants more determined to build their confidence in adapting to future opportunities or jobs (Luke et al, 2016).

The results of the study showed that the second career readiness after retirement in members of the Juang Kencana Community of BKKBN Jambi Province was generally in the high category. A total of 18 people (58.06%) of respondents were in the high category, while 11 people (35.48%) were in the medium category, and only 2 people (6.45%) were in the low category. These findings illustrate that most retirees have good enough mental readiness and planning to undergo post-retirement activities. The continued engagement of retirees in entrepreneurial and social activities reflects the dual role of post-retirement work as both an economic strategy and a source of psychological and social well-being (Mutchler & Sass, 2019).

When viewed from three aspects of readiness, namely self-efficacy, outcome expectations, and goals, a relatively consistent pattern can be seen. The aspect of self-efficacy emerged as the strongest aspect with 70.97% of respondents in the high category. This confirms that the majority of retirees have strong belief in their ability to manage a second career. The aspect of expected results is also relatively high (61.29%), although there are some respondents (29.03%) who are still doubtful about the concrete benefits of activities undertaken after retirement. Meanwhile, the objective aspect was the weakest aspect among the three, with only 54.84% of respondents having a clear goal. There are still quite a few respondents (38.71%) who are in the medium category, which indicates that despite the enthusiasm and ability, some individuals do not have a directed plan.

These quantitative findings are strengthened by the results of qualitative analysis through interviews. Resource person F, for example, described real readiness by continuing to run the Solok rice business and activities in Juang Kencana. Family support is an important factor in maintaining this spirit, even though there are obstacles in the form of declining turnover due to people's purchasing power. This is in line with the high efficacy aspect that shows individual confidence in facing new situations.

Resource person R showed a similar picture of readiness, where he chose to continue working as a Hajj and Umrah travel agent and was active in Juang Kencana. He feels healthy and vibrant, although he highlights the lack of involvement of other characters as an obstacle. This indicates that social support and community participation are still important factors in strengthening outcome expectations and clarifying individual goals in a second career. One of the main factors that makes a retiree choose to continue their career is health. People in good health are more likely to make career decisions than those in poor health (Pleau & Shauman, 2012).

Meanwhile, resource person W emphasized optimism in welcoming retirement by choosing to focus on the activities of socio-religious organizations. Support from the people closest to you is the main support, although obstacles still exist in the form of activities that do not always go as planned. W's story shows how positive outcome expectations can encourage mental readiness even though clear goals still need to be emphasized. Rationally, workers will only retire when they feel that the financial resources they have accumulated, as well as the estimated future economic conditions, will allow them to meet their consumption needs in retirement (Wang & Shi, 2013; Beehr, 2014). Once financial needs are met, a person has the decision to retire also to fulfill social needs through interactions with friends and relatives, ways to organize time and activities of choice to fill that time (Beehr, 2014).

Thus, quantitative and qualitative results complement each other. Quantitative shows a general picture that second career readiness in this community is relatively high, while qualitative

provides a deeper context about supporting factors (family support, experience, and social environment) and inhibition (decreased turnover, lack of involved figures, and limitations in the implementation of activities). This confirms that readiness to face a second career is not only determined by individual internal factors, but also by external factors that affect the post-retirement adaptation process. A study by Coen et al. (2015) stated that a person's desire to retire is partly due to a lack of competency among employees. However, in our study, this was not found to be the case. Instead, retired *Juang Kencana* members demonstrated motivation to actively participate in socio-religious activities when needed. This suggests that employees implicitly retain the motivation to implement all their competencies when needed in community life. The findings suggest that second career readiness is strengthened not only by internal factors such as self-efficacy, but also by the presence of supportive social and organizational environments that enable older individuals to remain active and productive (Pak et al., 2019). The dominance of self-efficacy and positive expectations among respondents may indicate a higher likelihood of engaging in meaningful and high-quality bridge employment, which has been shown to positively affect retirees' adjustment and life satisfaction (Topa et al., 2018).

Implication

The implication of this research is that retirees should be mentally prepared if they can plan their retirement more meaningfully. Worries and fears are relatively absent if retirees can project their plans. This mental readiness, projected in the form of future goals, can be influenced by self-efficacy and positive expectations.

Limitation and Recommendation

This research was conducted with a relatively small number of respondents, making it impossible to generalize to the general situation of retirees. Furthermore, this research was conducted exclusively among *Juang Kencana* retirees, so it may not be representative of other retirement communities. We recommend continuing the research with a wider sample of respondents to allow for generalization and the development of modules and programs that can empower retirees.

CONCLUSION

Based on the results of the research, it can be concluded that the second career readiness after retirement for members of the *Juang Kencana* Community BKKBN Jambi Province is in the high category. The majority of respondents showed strong self-confidence, positive expectations, and clear goals, although there were still some who needed reinforcement in the aspect of goal planning. The qualitative analysis emphasizes that family support, previous work experience, and involvement in the organization are the main supporting factors, while the decline in business turnover, limited involvement of figures, and obstacles in the implementation of activities are the inhibiting factors. These results confirm that readiness to face retirement is not only determined by economic aspects, but also by mental health, social support, and the availability of space to remain productive. Therefore, a more comprehensive empowerment strategy is needed through community support and government policies, so that retirees can remain useful, contribute to society, and live a more meaningful retirement.

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