

## DAFTAR PUSTAKA

- Abdul Karim, R., Hussin, M., & Sahid, S. (2023). The Influence of Socioeconomics, Financial Literacy, and Psychological Factors on Teachers' Retirement Financial Preparation. *International Journal of Academic Research in Economics and Management Sciences*, 12(2). <https://doi.org/10.6007/ijarems/v12-i2/16744>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Arumsari, N. R., Lusianti, D., & Mulyani, U. R. (2023). Orientasi Kewirausahaan Pada Pegawai Yang Memasuki Masa Pensiu (Studi Kasus Di Kudus). *Value : Jurnal Manajemen Dan Akuntansi*, 18(3), 669–682. <https://doi.org/10.32534/jv.v18i3.4266>
- Bachtiar, A., Kharisma, I., & Hadistia, A. (2022). Pengaruh Literasi Keuangan dan Auditor Spesialisasi Terhadap Perilaku Pengelolaan Keuangan di Era Kenormalan Baru (Studi Kasus Dinas Sosial Kota Malang). *Jurnal Madani: Ilmu Pengetahuan, Teknologi, Dan Humaniora*, 5(2), 81–89. <https://doi.org/10.33753/madani.v5i2.221>
- Beach, L. R., & Mitchell, T. R. (1987). Image theory: Principles, goals, and plans in decision making. *Acta Psychologica*, 66(3), 201–220. [https://doi.org/10.1016/0001-6918\(87\)90034-5](https://doi.org/10.1016/0001-6918(87)90034-5)
- Casu, G., Gentili, E., & Gremigni, P. (2020). Future time perspective and perceived social support: The mediating role of gratitude. *International Journal of Environmental Research and Public Health*, 17(18), 1–11. <https://doi.org/10.3390/ijerph17186707>
- Chan, M. C. H., Chung, E. K. H., & Yeung, D. Y. (2021). Attitudes Toward Retirement Drive the Effects of Retirement Preparation on Psychological and Physical Well-Being of Hong Kong Chinese Retirees Over Time. *International Journal of Aging and Human Development*, 93(1), 584–600. <https://doi.org/10.1177/0091415020926843>
- Chart, M. (2022). *Digital Ad Spend Forecast to Double Linear TV This Year*.
- Chong, H. X., Chow, W. S., & Vasu, D. S. K. (2023). *Factors Affecting Retirement Planning Behaviour among Working Adults in the Private Sector: The Case of Pulau Pinang, Kuala Lumpur, and Johor* (Issue Bafe 2023). Atlantis Press International BV. [https://doi.org/10.2991/978-94-6463-342-9\\_12](https://doi.org/10.2991/978-94-6463-342-9_12)
- Cisilia, S. B., Toni, S., & Husin. (2023). Penerapan Teori Planned Behavior dan Perceived Value Pada Online Purchase Behavior. *Technomedia Journal (TMJ)*, 8(1), 123–134.

- Citradi, T. (2020). *Cerita Setengah Abad Lebih Pensiunan PNS Carut Marut*. CNBC.
- <https://www.cnbcindonesia.com/news/20201123165551-4-204022/cerita-setengah-abad-lebih-pensiunan-pns-carut-marut-rombak>
- De Los Santos-Gutiérrez, A., Molchanova, V. S., González-Fernandez, R., & García-Santillán, A. (2022). Financial Literacy, Savings Culture and Millennials Students Behavior Towards Retirement. *European Journal of Contemporary Education*, 11(2), 491–503.
- <https://doi.org/10.13187/ejced.2022.2.491>
- Dewi, V. I., Febrian, E., Effendi, N., Anwar, M., & Nidar, S. R. (2020). Financial literacy and its variables: The evidence from indonesia. *Economics and Sociology*, 13(3), 133–154.
- <https://doi.org/10.14254/2071-789X.2020/13-3/9>
- Dhlembeu, N. T., Kekana, M. K., & Mpinda, M. F. (2022). The Influence of Financial Literacy on Retirement Planning in South Africa. *Southern African Business Review*, 26. <https://doi.org/10.25159/1998-8125/9490>
- Djumena, E. (2024). Google PHK Ratusan Karyawan. Kompas.Com.
- <https://money.kompas.com/read/2024/01/12/130400326/google-phk-ratusan-karyawan>
- Fadilla, F. N., & Usman, B. (2022). Pengaruh Literasi Keuangan, Perilaku Keuangan Dan Intensi Strategi Pensiun Terhadap Perencanaan Pensiun Pada Karyawan Di Jabodetabek. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi (JIMBI UNSRAT)*, 9(3), 1685–1707.
- Fajrina, Z., Loan, F. M., & Purba, Y. E. (2022). Studi Pengelolaan Keuangan Individu yang Dimoderasi oleh Toleransi Risiko Keuangan pada Karyawan di Jabodetabek. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi (JIMBI UNSRAT)*, 9(2), 574–592.
- Farah, S. A., Wardani, D. K., & Sabandi, M. (2023). Pengaruh Pendapatan, Perspektif Waktu Masa Depan, Dan Literasi Keuangan Terhadap Perencanaan Pensiun Guru Smk Swasta Di Surakarta. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 11(2), 169–190.
- <https://doi.org/10.26740/jepk.v11n2.p169-190>
- Frank, D., Rupesh, R., & Vidya, B. (2023). RELEVANCE OF EMPLOYEE SAVING ATTITUDE TOWARDS RETIREMENT PLANNING AND SATISFACTION Daniel Frank A , Rupesh Roshan Singh B , Vidya Bai G C Article history : Keywords : Saving Attitude ; Financial Literacy ; Retirement Planning ; Considering the variables a. *International Journal of Professional*, 1–11.
- Ghadwan, A., Wan Ahmad, W. M., & Hanifa, M. H. (2022). Financial Planning for Retirement: The Mediating Role of Culture. *Risks*, 10(5).
- <https://doi.org/10.3390/risks10050104>

- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik, dan Aplikasi* (2nd ed.). Badan Penerbit Universitas Diponegoro Semarang.
- Hadi, M., Hadady, H., Amiro, S., & Pratama, R. (2023). Pengaruh Pengetahuan Keuangan Terhadap Pengelolaan Keuangan Keluarga Dengan Gaya Hidup Sebagai Variabel Moderasi (Study Kasus Di Masyarakat Kecamatan Tidore Timur). *Jurnal Ekonomi & Manajemen Indonesia*, 22(2), 77–87. <https://doi.org/10.53640/jemi.v22i2.1132>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hajam, M. A. (2020). The Effect of Future Orientation and Financial Literacy on Family Retirement Planning Mediated by Saving Attitude. *Jurnal Sosial Humaniora*, 13(2), 176. <https://doi.org/10.12962/j24433527.v13i2.7810>
- Hardiyanti, S. (2022). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Keuangan Karyawan Pertambangan Batu Bara Dikabupaten Sarolangun (Pt. Mandiangin Bara Sinergi). *Jurnal Manajemen Terapan Dan Keuangan*, 10(02), 281–292. <https://doi.org/10.22437/jmk.v10i02.13162>
- Hariyani, R. (2022). Urgensi Literasi Keuangan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa di Masa Pandemi Covid-19 di Indonesia. *Widya Cipta: Jurnal Sekretari Dan Manajemen*, 6(1), 46–54. <https://doi.org/10.31294/widyacipta.v6i1.12234>
- Hartini, H., & Murnia, N. (2021). Pengetahuan Keuangan, Gaya Hidup Dan Pendapatan Mempengaruhi Pengelolaan Keuangan Pada Karyawan Ritel Modern Di Kabupaten Sumbawa. *JPEK (Jurnal Pendidikan Ekonomi Dan Kewirausahaan)*, 5(2), 219–229. <https://doi.org/10.29408/jpek.v5i2.4460>
- Hernández-Mejía, S., & Moreno-García, E. (2023). Financial Literacy and Retirement Planning in Mexico. *Economics and Sociology*, 16(3), 65–81. <https://doi.org/10.14254/2071-789X.2023/16-3/4>
- Hiremath, K., Afza, N., & Kumar, D. (2022). Gender Bias in Financial Planning for Retirement. *SDMIMD Journal of Management*, 13, 73. <https://doi.org/10.18311/sdmimd/2022/29707>
- Indarto, D. N. S., & Dananti, K. (2021). Pengaruh Perilaku Konsumtif, Jenis Kelamin, dan Pendapatan terhadap Pengelolaan Keuangan Pribadi Karyawan Divisi Garment PT Dan Liris Sukoharjo. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(5), 558. <https://doi.org/10.24912/jmbk.v5i5.10327>
- Ingale, K. K., & Paluri, R. A. (2022). Financial literacy and financial behaviour: a bibliometric analysis. *Review of Behavioral Finance*, 14(1), 130–154. <https://doi.org/10.1108/RBF-06-2020-0141>

- Ira, L. (2023). *Syarat Pensiun Dini Swasta dan Cara Menghitung Pesangon*. Tempo.Co. <https://bisnis.tempo.co/read/1781617/syarat-pensiun-dini-swasta-dan-cara-menghitung-pesangon>
- Ismawati, I., & Iramani, R. (2022). Peran locus of control pada pengujian model perencanaan dana pensiun karyawan sektor swasta di Surabaya. *Journal of Business and Banking*, 11(2), 325. <https://doi.org/10.14414/jbb.v11i2.2890>
- Jey, C., Benu, A., Amseke, V., Benu, C. J. A., Amseke, F. V. P., Self, E., Dukungan, S., Keluarga, T., Kecemasan, P., Negeri, S., & Menghadapi, P. (2023). Pengaruh Self Efficacy Dukungan Sosial Keluarga Terhadap Kecemasan Pegawai Negeri Sipil Menghadapi Pensiun Sitasi. *Humanlight Journal of Psychology Juni*, 4(1), 11–24. <http://ejournal-iakn-manado.ac.id/index.php/humanlight>
- Kerdvimaluang, N., Kusalasaiyanon, C., Thenchan, N., & Tongwassanasong, N. (2023). Risk-Related Factor and Financial Attitude on Retirement Saving Behavior. *Rmutt Global Business Accounting and Finance Review*, 7(2), 1–8. <https://doi.org/10.60101/gbafr.2023.268068>
- Kiso, H., & Hershey Douglas. (2015). Retirement planning. *Professional Engineering*, 27(12). <https://doi.org/10.1002/9781118521373.wbeaa003>
- Komarudin, M. N., Nugraha, Hardjadi, D., & Pasha, R. A. (2020). Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Pengelolaan Keuangan (Survei Pada Tenaga Pendidik SD Se-Kecamatan Kuningan. *Jurnal Keuangan Dan Bisnis*, 18(1), 159–178.
- Lachowicz, M. J., Preacher, K. J., & Kelley, K. (2018). A novel measure of effect size for mediation analysis. *Psychological Methods*, 23(2), 244–261. <https://doi.org/10.1037/met0000165>
- Lusardi, A., & Mitchell, O. (2007). Financial literacy and retirement preparedness: Evidence and implications for financial education. *Business Economics*, 42(1), 35–44. <https://doi.org/10.2145/20070104>
- Meisa, Dai Ratna ; Aulia, H. M. (2023). FOR RETIREMENT ON RETIREMENT SAVING BEHAVIOR : A STUDY ON WORKERS. *Eurasia: Economics & Business*, 8(August), 117–121.
- Moore, D. (2003). Survey of financial literacy in Washington State: knowledge, behavior, attitudes, and experiences, social and economic sciences research center, Washington State University. *Washington State University*, 10(2.1), 4722–4729. <https://doi.org/10.13140/2.1.4729.4722>

- Muntahanah, S., Cahyo, H., Setiawan, H., & Rahmah, S. (2021). Literasi Keuangan, Pendapatan dan Gaya Hidup terhadap Pengelolaan Keuangan di Masa Pandemi. *Jurnal Ilmiah Universitas Batanghari Jambi*, 21(3), 1245. <https://doi.org/10.33087/jubj.v21i3.1647>
- Mustafa, W. M. W., Islam, M. A., Asyraf, M., Hassan, M. S., Royhan, P., & Rahman, S. (2023). The Effects of Financial Attitudes, Financial Literacy and Health Literacy on Sustainable Financial Retirement Planning: The Moderating Role of the Financial Advisor. *Sustainability (Switzerland)*, 15(3). <https://doi.org/10.3390/su15032677>
- Mustamin, S. N., Angraini, S., Salsabila, S., Simanjuntak, M., & Riany, Y. E. (2022). The Meaning of Family Social Support For Covid-19 Survivor : A Phenomenological Study of Nomads who Affected by Covid-19. *Journal of Family Sciences*, 52–67. <https://doi.org/10.29244/jfs.vi.36541>
- Napitupulu, J. H., Ellyawati, N., & Astuti, R. F. (2021). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Kota Samarinda. *Jurnal Pendidikan Ekonomi (JUPE)*, 9(3), 138–144. <https://doi.org/10.26740/jupe.v9n3.p138-144>
- Nielsen, A. (2023). *Belanja iklan digital di Asia*. <https://www.nielsen.com/id/news-center/2023/digital-ad-spend-in-asia-jumped-64-in-2022-as-overall-ad-investment-increased-by-12/>
- Novendra, I., Puspitasari, R., & Winarni, Iatri mei. (2021). Literature Review: Dukungan Sosial Menghadapi Masa Pensiun. *Journal of Health Research Science*, 1(1), 42–52. <https://doi.org/10.34305/jhrs.v1i1.298>
- Noviarini, J., Coleman, A., Roberts, H., & Whiting, R. H. (2021). Financial literacy, debt, risk tolerance and retirement preparedness: Evidence from New Zealand. *Pacific Basin Finance Journal*, 68(June), 101598. <https://doi.org/10.1016/j.pacfin.2021.101598>
- Olavia, L. (2023). *69% Masyarakat Indonesia Masih Bekerja Usai Pensiun*. Katadata.Co.Id. <https://katadata.co.id/finansial/keuangan/650d16555feba/69-masyarakat-indonesia-masih-bekerja-usai-pensiun-ini-alasannya>
- Pompian, M. M. (2011). *Behavioral Finance and Wealth Management*. John Wiley & Sons.
- Puspita, G., & Isnalita, I. (2019). Financial Literacy: Pengetahuan, Kepercayaan Diri dan Perilaku Keuangan Mahasiswa Akuntansi. *Owner*, 3(2), 117. <https://doi.org/10.33395/owner.v3i2.147>
- Qian, Yuting ; Tan, W. (2022). Household Financial Literacy and Retirement Planning in Rural China. *International Journal of Financial Studies*.

- Raharjo, M. E., Santoso, B. H., & Satrio, B. (2023). Pengaruh Motivasi, Literasi Keuangan, Dan Demografi Terhadap Perencanaan Keuangan Untuk Mencapai Kebebasan Keuangan. *Technomedia Journal*, 8(2), 261–275. <https://doi.org/10.33050/tmj.v8i2.2095>
- Ramadhanty, G. (2022). Pengaruh Kontrol, Sikap Keuangan, Dan Strategi Pensium Terhadap Rencana Pensium Dimoderasi Oleh Jenis Kelamin Pada Kalangan Dewasa Muda. *Business Management Analysis Journal (BMAJ)*, 5(1), 24–42. <https://doi.org/10.24176/bmaj.v5i1.7184>
- Ratna, S. N., & Agung, L. (2021). Pengaruh Literasi Keuangan, Pendidikan Keuangan di Keluarga, Uang Saku terhadap Perilaku Pengelolaan Keuangan dengan Financial Self-Efficacy sebagai Variabel Intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(1), 58–70. <https://doi.org/10.26740/jpak.v9n1.p58-70>
- Richardson, J., Alpert, K., Tanner, M., & Birt, J. (2022). Financial Literacy and Retirement Spending: A University Student Perspective. *Australian Accounting Review*, 32(3), 367–387. <https://doi.org/10.1111/auar.12377>
- Rodrigo, T., & Hyungsoo Kim. (2023). Financial and Pension Literacy and Retirement Preparedness in Sri Lanka: Evidence from Employee Provident Fund Contributors. *Journal of Consumer Sciences*, 8(1), 57–76. <https://doi.org/10.29244/jcs.8.1.57-76>
- Rokhman, M. A. (2021). the Effect of Financial Literature and Future Orientation With Mediating Role of Saving Attitude Toward Retirement Planning Behaviour. *International Journal of Economics, Business and Management Research*, 5(09), 207–226. [www.ijebmr.com](http://www.ijebmr.com)
- Rosalina, M., Mewangi, M., Justiari, M., & Katingka, N. (2024). *Provinsi yang Gaji Anak Mudanya Lebih Rendah dari Pengeluaran*. Kompas.Id. <https://www.kompas.id/baca/investigasi/2024/02/17/kisah-sisa-gaji-minus-kaum-menengah-pemilih-muda>
- Safari, K., Njoka, C., & Munkwa, M. G. (2021). Financial literacy and personal retirement planning: a socioeconomic approach. *Journal of Business and Socio-Economic Development*, 1(2), 121–134. <https://doi.org/10.1108/jbsed-04-2021-0052>
- Saputra, E. D., & Murniati, M. P. (2021). Pengaruh Literasi Keuangan, Perilaku Keuangan, Karakteristik Sosial Demografi, Toleransi Risiko terhadap Perencanaan Keuangan Hari Tua Pegawai Instansi XYZ .... *Fokus Bisnis: Media* ..., 20(2), 216–229. <https://doi.org/10.32639/fokusbisnis.v20i2.950>
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial Least Squares Structural Equation Modeling. *Handbook of Market Research*, July, 587–632. [https://doi.org/10.1007/978-3-319-57413-4\\_15](https://doi.org/10.1007/978-3-319-57413-4_15)

- SHEHU, E., & MOLISHTI, B. (2022). Retirement Planning Attitude in a Financial Behavior Perspective. Case of Albania. *Economicus*, 21(2), 101–113. <https://doi.org/10.58944/nrte1597>
- Stawski, R. S., Hershey, D. A., & Jacobs-Lawson, J. M. (2007). Goal clarity and financial planning activities as determinants of retirement savings contributions. *International Journal of Aging and Human Development*, 64(1), 13–32. <https://doi.org/10.2190/13GK-5H72-H324-16P2>
- Sugihartatik, F. I. (2019). Hubungan orientasi masa depan, pengetahuan keuangan dan kecerdasan spiritual dengan perilaku perencanaan dana pensiun keluarga. *Journal of Business & Banking*, 7(1). <https://doi.org/10.14414/jbb.v7i1.966>
- Supoyo, Ulupui, I. G. K. A., & Buchdadi, A. D. (2022). Influence of Financial Literacy and Family Education on Retirement Planning with Saving Behavior as Intervening Variable: Case Study at Employees of Angkasa Pura Company. *The International Journal of Social Sciences World*, 4(1), 352–364. <https://doi.org/10.5281/zenodo.6926544>
- Tan, S., & Singaravelloo, K. (2020). Financial Literacy and Retirement Planning among Government Officers in Malaysia. *International Journal of Public Administration*, 43(6), 486–498. <https://doi.org/10.1080/01900692.2019.1672078>
- Tanjung, A. A., & Triyani, R. A. (2023). Pengaruh Tingkat Pengetahuan Keuangan, Sikap Keuangan dan Kepribadian Terhadap Perilaku Manajemen Keuangan. *Owner*, 7(3), 2301–2315. <https://doi.org/10.33395/owner.v7i3.1604>
- Taylor, S. E., Welch, W. T., Kim, H. S., & Sherman, D. K. (2007). Cultural differences in the impact of social support on psychological and biological stress responses. *Psychological Science*, 18(9), 831–837. <https://doi.org/10.1111/j.1467-9280.2007.01987.x>
- Timur. (2023). *Mantan Direksi Jawa Pos Ini Dukung Eks Karyawan, Tuntut Saham dan Dividen Triliunan Rupiah*. Ipol.Id. <https://ipol.id/2023/10/mantan-direksi-jawa-pos-ini-dukung-eks-karyawan-tuntut-saham-dan-dividen-triliunan-rupiah/>
- Tomar, S., Kent Baker, H., Kumar, S., & Hoffmann, A. O. I. (2021). Psychological determinants of retirement financial planning behavior. *Journal of Business Research*, 133(May), 432–449. <https://doi.org/10.1016/j.jbusres.2021.05.007>
- Trommsdorff, G. (1987). Future time perspective and motivation : theory and research method. *N Psychologica Belgica*, January, 235.

- Ugwu, L. E., Enwereuzor, I. K., Nwankwo, B. E., Ugwueze, S., Ogbu, F. N., Nnadozie, E. E., Elom, C. O., Eze, A., & Ezeh, M. A. (2021). Proactive Personality and Social Support With Pre-retirement Anxiety: Mediating Role of Subjective Career Success. *Frontiers in Psychology*, 12(July). <https://doi.org/10.3389/fpsyg.2021.569065>
- Ugwu, L. E., & Idemudia, E. S. (2023). Retirement Planning and Financial Anxiety among Nigerian Civil Servants: Insights from Social Comparison Theory. *Behavioral Sciences*, 13(5). <https://doi.org/10.3390/bs13050425>
- Veriwati, S., Relita, D. T., & Pelipa, E. D. (2021). Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Program Studi Pendidikan Ekonomi. *JURKAMI : Jurnal Pendidikan Ekonomi*, 6(1), 43–53. <https://doi.org/10.31932/jpe.v6i1.1150>
- Waga, C. S., Memba, F., & Muriithi, J. (2021). Financial Behaviour and Retirement Planning in Kenya, Assessing the Role of Self-Control Bias. *European Scientific Journal ESJ*, 17(23), 348–366. <https://doi.org/10.19044/esj.2021.v17n23p348>
- Wahyu Amin Candra, & Surya Raharja. (2023). Financial Literacy and Financial Planning for Retirement “Case Studies on Employees PT. Adhi by Tbk. (Persero).” *Jurnal Multidisiplin Madani*, 3(2), 291–301. <https://doi.org/10.55927/mudima.v3i2.2320>
- Waskito, G. H. (2023). *Dua Belas Jurnalis Akurat.co Di-PHK Sepihak Tanpa Pesangon yang Layak*. Balairungpress.Com. <https://www.balairungpress.com/2023/11/dua-belas-jurnalis-akurat-co-di-phk-sepihak-tanpa-pesangon-yang-layak/>
- Widyakto, A., Liyana, Z. W., & Rinawati, T. (2022). The influence of financial literacy, financial attitudes, and lifestyle on financial behavior. *Diponegoro International Journal of Business*, 5(1), 33–46. <https://doi.org/10.14710/dijb.5.1.2022.33-46>
- Wynne W. Chin. (1998). The Partial Least Squares Approach to Structural Formula Modeling. *Advances in Hospitality and Leisure*, 8 (2) (January 1998), 5.
- Xu, X., Fang, J., Young, M., & Zou, L. (2023). The impact of post-retirement financial market participation on retirement income sufficiency in Australia. *Accounting and Finance*, 1–37. <https://doi.org/10.1111/acfi.13169>
- Xu, X., Young, M., Zou, L., & Fang, J. (2023). Retirement Income and Financial Market Participation in New Zealand †. *International Journal of Financial Studies*, 11(1). <https://doi.org/10.3390/ijfs11010024>

- Zada, M., Khan, J., Saeed, I., Zada, S., & Yong Jun, Z. (2023). Linking public leadership with project management effectiveness: Mediating role of goal clarity and moderating role of top management support. *Heliyon*, 9(5), e15543. <https://doi.org/10.1016/j.heliyon.2023.e15543>
- Zhu, A. Y. F., & Chou, K. L. (2018). Retirement goal clarity, needs estimation, and saving amount: Evidence from Hong Kong, China. *Journal of Financial Counseling and Planning*, 29(2), 328–342. <https://doi.org/10.1891/1052-3073.29.2.328>