ORGANIZATIONAL FINANCIAL SUPPORT AND EMPLOYEES' FINANCIAL RETIREMENT READINESS

Norasikin Salikin[1,a*], Nur Aliya Amalin Ramli[2,b] and Siti Nurulhuda Nordin[3,c]

[1]*Faculty of Business and Communication (FBC), Inti International University, Bandar Baru Nilai, Negeri Sembilan, Malaysia*
[2] *Kolej Poly-Tech MARA Kuantan,Pahang, Malaysia*
[1,3] *Faculty of Economics and Muamalat (FEM), Universiti Sains Islam Malaysia, Bandar Baru Nilai, Negeri Sembilan, Malaysia*
[a] *i21021476@student.newinti.edu.my*
[b] *aliyaamalin@kptm.edu.my*
[c]*nurulhuda@usim.edu.my*

*Corresponding Author: *norasikin@usim.edu.my*

Abstract**:** *Financial retirement readiness has become an increasingly important issue due to population ageing, rising cost of living, and growing uncertainty of surrounding retirement security. Previous studies have largely emphasized individual financial responsibility on financial retirement readiness. However, emerging evidence suggesting that organizations also play a critical role in supporting employees' retirement preparation through financial education, retirement planning programs, and workplace support initiatives. This paper reviews the existing literature on organizational financial support and employees' financial retirement readiness to identify current knowledge, major research themes, and future research directions. Using a narrative literature review approach, 30 studies published between 1999 and 2026 were synthesized. The review reveals that financial retirement readiness is a multidimensional construct encompassing financial preparedness, planning behaviour, financial capability, confidence, and psychosocial adjustment rather than merely retirement savings adequacy. Organizational financial support consistently enhances employees' financial planning. The review further identifies financial self-efficacy, goal clarity, family support, and financial capability as important mechanisms linking organizational support with retirement readiness. The findings highlight the need for organizations to adopt comprehensive retirement support strategies that integrate financial, psychological, and social resources. This review contributes to the retirement readiness literature by providing an integrated understanding of organizational financial support as a strategic organizational responsibility, particularly within developing economies such as Malaysia.*

Keywords: Financial retirement readiness, Organizational financial support, Workplace financial education, Financial capability, Financial self-efficacy.

1. Introduction

Employees' financial retirement readiness is influenced by a combination of factors beyond individual saving choices. Preparation for retirement is increasingly recognized as a process that involves organizational support, financial education, and social resources before labour-force exit. Retirement, therefore, should be conceptualized as a process that occurs in stages

before and after the exit from employment. Employees need to save, learn, gain confidence, and plan to cope with the financial risks and transitions associated with retirement (Caines et al., 2024; Fadila & Alam, 2016).

Studies, therefore, argue that retirement readiness encompasses financial, physical, psychological, social, knowledge, and skills resources (Caines et al., 2024). In addition, empirical research provides evidence that retirement preparation includes financial, health, social, and contingency planning (Arsi & Sami'an, 2025; Tolondon & Ortizo, 2024). Studies on retirees also indicate that physical, financial, social, and mental resources as well as preparation before retirement are integral to achieving a successful retirement (Fadila & Alam, 2016).

The focus on individual factors associated with retirement readiness shifts the emphasis on the organizational role in facilitating retirement preparation. Employers play a critical role in ensuring employees have the information, opportunities, education, and confidence to cope with retirement. Workplace practices can empower employees to have greater control and reduce uncertainty in the transition from employment to retirement (Caines et al., 2024).

Organizations play a critical role in retirement preparation since planning for retirement largely occurs while employees are still working (Caines et al., 2024). Firms can facilitate retirement planning through various practices including providing retirement planning programmes, workplace financial education, financial counselling, pension advice, succession planning, and flexible transitions to retirement. The role of organizational support in facilitating financial retirement readiness is well documented in various occupations. For example, organizational support was found to predict retirement planning and management practices among professional soccer players (Surujlal, 2016). In another study, the lack of knowledge about retirement among nurses prompted recommendations for institutional support through education and pension advice (Abore et al., 2026).

Workplace financial education is one of the mechanisms through which firms can support employees' financial retirement readiness. Financial education, including seminars, has been associated with higher participation and increased contributions to voluntary pension schemes, improved retirement planning, and increased confidence in achieving retirement goals (Alves, 2003; Bayers et al, 2009; Walstad et al., 2017). Seminars are more effective than written materials in facilitating financial education and retirement planning (Bayer et al, 2009). Overall, the role of financial education in boosting employees' financial retirement readiness is well documented. The studies, therefore, provide a solid foundation for exploring the role of organizational support in enhancing employees' financial readiness for retirement.

The role of financial education in enhancing employees' financial retirement readiness has significant implications for organizations. Employees with inadequate knowledge about retirement are likely to experience financial stress, exhibit poor saving behaviours, and face financial challenges after retirement. As a result, firms may experience implications for succession planning and employee retention and be obligated to address these challenges as part of their responsibility towards employees (Caines et al., 2024). Employees' financial retirement readiness is, therefore, a collective responsibility that emerges from individuals' financial capability and organizational financial support.

Although the role of various organizational mechanisms in facilitating financial retirement readiness is well documented, there is a need to synthesize the literature to develop an in-depth understanding of the role of organizational financial support in employees' retirement preparation. Previous studies have examined organizational support, including financial education, in enhancing employees' financial retirement readiness (Alves, 2003; Krajnak et al., 2008; Brayer et al, 2009; Walstad et al., 2017). Others have evaluated the role of workplace financial education, financial self-efficacy, and retirement goal clarity (Ujoatuonu et

al., 2023) as well as psychosocial programmes in facilitating retirement preparation (Arsi & Sami'an, 2025; Gathiira et al., 2019). Studies have also assessed the impact of organizational financial support, including financial education, on employees' financial retirement readiness (Caines et al., 2024; Fagbenro et al., 2026; Surujlal, 2016). However, organizational financial support has not been evaluated in detail within the context of financial retirement readiness.

This paper reviews 30 articles published between 1999 and 2026 to evaluate organizational support's role in enhancing employees' financial retirement readiness. The review will focus on the conceptualization of retirement readiness, organizational responsibility for retirement preparation, workplace financial education, financial self-efficacy and retirement goal clarity, and contextual variations in access to organizational financial support for retirement. The review will also consider implications for future research.

2. Financial Retirement Readiness

Retirement readiness means having sufficient resources for coping with transitioning processes from employment to retirement. Scholars have identified retirement as a process that includes preparation, decision-making, transitioning, and adjustment phases (Caines et al., 2024). Each phase requires financial, physical, psychological, social, knowledge, and skill resources, with financial being the most critical dimension.

Financial retirement readiness is a collective term that refers to employees' resources and capacities to provide for their financial maintenance after employment. However, financial retirement readiness should not be confused with the concept of financial preparedness for retirement. The latter term refers to the employees' accumulated retirement funds and their self-confidence and knowledge about handling finances during retirement. In general, financial retirement readiness encapsulates the financial retirement planning and preparedness and the employees' ability to execute the planned strategies.

Studies have revealed that clarity about retirement goals and financial self-efficacy significantly predicts employees' financial readiness for retirement (Ujoatuonu et al., 2023). Having clear goals about retirement allows workers to estimate their economic needs and develop strategies for saving enough to sustain their post-retirement lifestyles. In turn, financial self-efficacy predicts retirement confidence, which empowers employees to engage in goal-setting and other financially empowering activities.

Researchers have also differentiated retirement readiness from retirement confidence, anxiety, and adjustment. Retirement confidence refers to employees' perception about their ability to cope with retirement and transition smoothly into the new life stage. Studies have revealed a positive relationship between retirement confidence and accumulated retirement savings and financial education (Kim et al., 2005). In turn, pre-retirement anxiety refers to apprehension and tension about impending retirement. Lack of financial self-efficacy, clarity of financial goals, and social support contribute to pre-retirement anxiety (Fagbenro et al., 2026; Ujoatuonu et al., 2023). Finally, retirement adjustment refers to how well retirees adapt to their changed status in life after employment (Caines et al., 2024; Fadila & Alam, 2016).

Overall, the concepts of retirement readiness, confidence, anxiety, and adjustment differ from each other. Although financial resources are integral to post-retirement financial well-being, employees need knowledge and skills to execute retirement plans and the self-confidence to undertake various aspects of retirement, including the creation of a new identity.

3. Organizational Responsibility and Financial Support for Retirement

An important emerging trend in the retirement literature is the shift towards viewing organizational role in retirement preparation in a positive light. Caines et al. (2024) argue that organizations should be seen as key stakeholders in the retirement process as employees prepare considerably for retirement while remaining members of the organization. As a result, employers hold a privileged position whereby they can either enhance or hinder retirement preparations by staff.

Organizational support can be manifested in a variety of human resource and financial support ranging from retirement planning programmes, financial support, pension advice, retirement counseling, succession planning, and flexible transition options among others (Caines et al., 2024). Through such provisions, it becomes possible for employees to develop the financial, psychological, social, and knowledge capital needed to make informed retirement choices.

The role of the organization in facilitating the retirement process has been emphasized in a number of studies conducted in different professional settings. For example, Surujlal (2016) found that organizational support is a critical predictor of retirement planning and financial outcomes among professional soccer players. The observation is arguably even more pertinent for sportspeople considering that they have limited careers and are often compelled to retire earlier than expected due to injury, deselection, or aging. Employer support during this period is therefore critical, especially in helping them navigate the challenges associated with transitioning to a new stage of life.

Similar insights have been reported in other fields of study. For example, Abore et al. (2026) found that nurses who were about to retire had limited knowledge about health, wellbeing, and income planning compared to other categories of employees. The poor level of preparation was an indication of the need for greater organizational support in terms of retirement education, counseling, and pension advice.

Not all employees have equal access to organizational support resources. For example, according to Chen (2025), the likelihood of making provision for retirement depends on the organizational segment, size, and profitability. Thus, compared to employees in the private sector, those in the non-profit making organizations are less likely to have access to any formal retirement plans. In addition, workers in large firms have greater chances of accessing organizational retirement benefits than those in small enterprises. From these observations, it is evident that organizational financial support for retirement depends on a range of factors, including but not limited to organizational size, profitability, and community among others. These variables determine the extent to which employers can offer direct support to employees based on their financial capacity.

4. Workplace Financial Education and Retirement Behaviour

Workplace financial education represents one of the most common interventions that facilitate employees' financial preparedness. Such programmes typically comprise seminars or workshops, counseling and group meetings, printed information, and internet resources (Krajnak et al., 2008; Walstad et al., 2017).

Research evidence suggests that financial education can affect retirement saving outcomes. For example, Bayer et al (2009) found that worksite retirement seminars increased employees' participation in voluntary retirement savings plans and their average contributions to the plans. Moreover, the author reported that seminars proved more effective than providing

written information (Bayer et al, 2009). This outcome highlights the fact that the delivery method can greatly impact the message's effectiveness.

Financial education can also affect retirement expectations and goals. For example, Walstad et al. (2017) found that employees who attended retirement seminars were more likely to update their desired retirement income. The reason for this is that such employees obtained realistic insights about their retirement needs: an accurate estimation of the required income enables individuals to calculate their retirement savings and contributions. Besides, one should note that financial education can affect retirement confidence, which ultimately impacts an individual's retirement decision. Kim et al. (2006) found that holding financial literacy seminars at the worksite increased retirement confidence, which may suggest that employees felt more prepared to retire (Kim et al., 2006). Another benefit of workplace financial education is that it can improve employees' financial habits, which ultimately affect their retirement. For example, Lestari et al. (2024) found that employees improved their budgeting, saving, debt payoff, and overall financial literacy after attending such seminars (Lestari et al., 2024). In turn, financial literacy programmes are essential prerequisites for any retirement planning because individuals need to have realistic visions and adequate financial habits to retire (Lestari et al., 2024). Specifically, without appropriate financial habits, it would be impossible for an individual to make the right financial decisions to save for retirement.

Finally, financial education seems to be an especially effective intervention for financially disadvantaged employees, who might lack resources for financial advisors' services. For example, Bayer et al (2009) found that holding seminars was more effective for non-highly compensated employees, suggesting that such employees updated their savings plan contributions more actively. In addition, Hudson and Palmer (2014) argue that financial education at the workplace can help lower- and middle-class employees achieve financial stability (Hudson & Palmer, 2014).

Overall, the reviewed scholarly findings suggest that financial education impacts employees' retirement decisions in several ways. Notably, such programmes affect individuals' financial habits, retirement expectations, and confidence, as well as their ability to make decisions. Therefore, it is essential for workplaces to provide financial education to enable employees to retire.

5. Financial Self-Efficacy, Goal Clarity, and the Conversion of Support into Readiness

Although organizational resources can offer employees opportunities to prepare for retirement, the utilization of such resources can depend on the employees' level of ability and self-confidence in using them. Therefore, financial self-efficacy can be a mediating factor between financial knowledge and financial behavior.

Ujoatuonu et al. (2023) explain that financial self-efficacy predicted the level of pre-retirement anxiety among nurses lower. In other words, employees with a higher belief in their ability to control expenditures, save money wisely, and solve financial issues will have a more positive attitude toward retirement. Another crucial element influencing employees' financial behavior is goal clarity. Having specific goals can help individuals understand what income level, expenses, and savings they expect to have after retiring. Ujoatuonu et al. (2023) report that having a clear picture of retirement goals predicted the level of pre-retirement anxiety among nurses lower as well. Similarly, other studies highlight the significance of employees' retirement planning, financial confidence, and financial literacy in promoting their financial decision-making and overall well-being (Pande et al., 2024).

Therefore, providing employees with information on financial matters may not be sufficient if the provided knowledge does not translate into confidence in their ability to act accordingly. In other words, financial education programs must emphasize not only increasing employees' financial literacy but also developing their financial self-confidence. This assumption provides a solid foundation for exploring the financial capability mechanism, which can explain how organizational financial support can actually influence employees' financial retirement readiness.

6. Context, Inequality, and Access to Organizational Support

The reviewed literature highlights substantial between-group differences in organizational retirement support, which can depend on the employees' occupation or the organizational context they are in. Organizational resources can be a crucial source of inequality because better-off organizations can afford to implement more extensive retirement benefit programs as well as provide employees with more access to educational resources, compared to cash-strapped organizations (Chen, 2025).

In addition, depending on the nature of one's work, becoming financially prepared for retirement can present different challenges. For example, while professional athletes can retire prematurely (Surujlal, 2016), nurses may have insufficient knowledge about financial and health preparations for retirement (Abore et al., 2026), and public officers may have anxiety about pension and retirement benefits (Fagbenro et al., 2026). At the same time, an individual's occupation can influence the availability of financial resources for retirement savings. For instance, compared to higher-paid employees, lower-wage workers may have fewer financial assets to invest in retirement and may lack access to trust-worth advisors. Therefore, financial education provided by employers can be of particular importance for low- and middle-income employees (Hudson & Palmer, 2014; Bayer et al, 2009). At the same time, such employees may work for employers who do not have the necessary resources to offer extensive financial support, which presents an additional challenge in terms of equal opportunity.

Family dynamics can also play an essential role in how employees approach retirement. For instance, positive family relationships contribute to lower levels of pre-retirement anxiety (Fagbenro et al., 2026). At the same time, sandwich generation employees in Indonesia are culturally expected to financially support both their children and parents, which influences their financial preparations for retirement (Rita et al., 2024). Therefore, although organizational financial support is definitely beneficial, it is not the sole determining factor in how prepared for retirement employees will be. Instead, organizational financial retirement support programs should be considered within the context of employees' family dynamics.

Overall, based on the reviewed literature, it is evident that organizational financial support can impact employees' financial retirement readiness differently depending on numerous factors. For instance, differences in employees' income, occupational characteristics, and family relationships can all moderate the influence of organizational financial support on employees' financial retirement readiness. Additionally, the literature review highlights the importance of considering the broader organizational context, such as the degree to which an organization can afford to offer its employees financial retirement support.

7. Research Gaps and Future Research Directions

The reviewed literature highlights several research gaps that future studies should pay closer attention to. First of all, the conceptualization of organizational retirement support remains

fragmented. The reviewed articles provide empirical evidence on workplace financial education, retirement seminars, organizational pension benefits, counseling services, perceived organizational support, and transition workshops separately. However, there is a need for conceptualizing the construct of organizational financial support for retirement as an overarching construct that encompasses various organizational resources aimed at promoting employees' financial retirement readiness.

Second, while the reviewed literature provides substantial evidence on the influence of organizational financial support on employees' financial retirement readiness, there is a need for exploring the mechanism, through which organizational financial support influences employees' financial readiness to retire. As discussed in the previous section, financial self-efficacy, financial capability, retirement goal clarity, and financial behavior can be some of the mediating factors.

The influence of organizational financial support on employees' financial retirement readiness has primarily been explored through cross-sectional studies. Therefore, the literature provides limited insights into how exactly organizational financial support can influence employees' financial retirement readiness throughout their careers. Future studies should employ longitudinal methodologies in order to understand the temporal dynamics of this relationship.

Moreover, most of the reviewed studies provide evidence within a specific context and highlight the importance of organizational financial support regardless of employees' occupation, level of income, and other characteristics. However, there is a need for further researching how organizational financial support influences financial retirement readiness in various contexts, such as among athletes, healthcare professionals, government employees, and employees in the non-governmental sector.

Finally, future studies should be more concerned with addressing the issue of inequality. As discussed earlier, lower-wage employees may significantly benefit from financial education provided by employers (Hudson & Palmer, 2014; Scholz, 2009). At the same time, such employees may be employed in organizations that do not have the resources to provide them with the necessary support (Chen, 2025). Therefore, future studies should be more concerned with investigating how financial retirement support can reduce the gap in financial retirement readiness between lower- and higher-wage employees.

Apart from emphasizing the role of organizational resources, financial knowledge, self-confidence, and behavioral patterns, financial retirement readiness studies should also aim at exploring how these factors interplay. In other words, future studies should conceptualize a financial readiness for retirement as a set of factors, which together influence employees' retirement-related attitudes and financial behaviors.

8. Discussion and Implications

Literature review shows that the assumption that personal responsibility solely determines financial retirement readiness is limited. Individual financial responsibility remains central to retirement planning. However, the organizational context shapes employees' access to resources, knowledge, education, guidance, and planning related to financial retirement readiness.

Thus, from the managerial perspective, financial retirement readiness has to be embedded into the general view of employees' financial well-being and human resource processes and practices. Accordingly, organizations should invest in financial education, retirement planning,

and counselling to promote employees' financial retirement readiness prior to their expected retirement time.

The evidence highlights the importance of emphasizing the quality of programs over their quantity. Dynamic seminars appear more beneficial as compared to pamphlets Bayer et.al, 2009), whereas broader financial education may enhance budgeting, saving, and debt behaviors (Lestari et al., 2024). Thus, effective retirement programs should be comprehensive by including financial knowledge and education, planning, and application. Moreover, when designing and implementing such programs, it is essential to consider the identified employee groups' heterogeneity since promoting financial retirement readiness among lower- and middle-level employees, those with lower financial literacy, savings, and intense social obligations requires a specific approach. This is especially crucial given the potential impact on reducing social inequality related to financial retirement readiness.

From the theoretical perspective, the evidence supports an integrated view of organizational and individual factors in promoting retirement financial readiness. Employees need organizational opportunities to adopt financially competent behaviors. Thus, organizational financial support may moderate the relationship between employees' financial literacy, self-efficacy, and financial capability and their financial retirement readiness.

9. Conclusion

Overall, the discussed literature highlights that employees' financial retirement readiness is determined by organizational support, individual financial capability, and social factors beyond individual financial responsibility and savings. Workplace financial education, planning, and counselling as well as accessibility to related resources promote employees' financial retirement readiness (Caines et al., 2024; Bayer at al, 2009; Ujoatuonu et al., 2023).

Financial self-efficacy and financial goal clarity moderate the association of employees' financial retirement readiness with the availability of financial tools, resources, and education (Ujoatuonu et al., 2023). The evidence also underscores the importance of financial support at work to ensure financial retirement readiness, which remains uneven across different organizational contexts and employee groups, which may exacerbate social inequality in retirement (Chen, 2025).

Thus, future research should focus on advancing theoretical and practical understanding of the role of organizational financial support in employees' financial retirement readiness beyond financial literacy. A more comprehensive view of organizational financial support, including the opportunity to apply knowledge, is required to understand its association with employees' financial retirement readiness. Such research would also serve to develop relevant organizational interventions to promote financial retirement readiness at the workplace, which would also help to address social inequality related to financial retirement readiness.

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