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Systemic Diagnosis-Based Organizational Psychology Interventions and Development Strategies in Improving Retirement Readiness

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Abstract:

This research aims to design organizational psychology interventions aimed at improving employee retirement readiness through systemic approaches and structured development strategies. The process begins with the initial identification of problems and the preparation of an intervention agreement between the researcher and the company. This step is followed by the introduction of relevant work units and discussions with stakeholders to strengthen the understanding of the organizational context. The findings show that retirement is an important phase in employees' lives that is often accompanied by anxiety and uncertainty, especially if it is not accompanied by mental, emotional, financial, and social support. Although companies already have a retirement preparation program in place, most employees do not yet feel fully prepared for the transition. Therefore, the interventions designed in this study are focused on strengthening career planning and post-work life through activities such as financial seminars, entrepreneurship training, group counseling, and field visits.

Keywords: Retirement Readiness, Organizational Intervention, Career Development

Introduction

Organizational development is an approach that is oriented towards improving the effectiveness and efficiency of overall organizational performance. The main focus does not only lie in the improvement of one specific part, but covers the entire system in the organization including structures, cultures, processes, and human resources by taking into account the dynamics and demands of the ever-changing external environment. The ultimate goal is for organizations to be able to adapt, develop, and make a positive impact both internally and externally (Cummings & Worley, 2015). In line with this, a process can be categorized as organizational development if it includes a series of interventions that are systematically designed to produce meaningful changes in important elements of the organizational system. This process involves continuous learning, both in the form of knowledge transfer and strengthening relevant skills for

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individuals and teams within the organization. In addition, the process must result in tangible improvements that can increase the adaptive capacity and effectiveness of the organization in achieving its strategic goals (Worley & Feyerherm, 2015).

PT X Indonesia (Persero) is a subsidiary of Len Industri which is engaged in the maritime sector, especially in shipbuilding, and provides various services such as ship management, shipping agents, ship rental, and ship maintenance. The company has been established since 1939 and in January 2022, the government officially handed over the majority of the company's shares to Len Industri as part of the formation of a state-owned holding engaged in the national defense industry. Along with the restructuring, there have been significant changes in the Human Resources (HR) aspect in the company's internal environment, which then has a direct impact on the effectiveness of the organization as a whole. This change requires organizations to develop the right strategy to be able to increase the effectiveness and competitiveness of the company. One of the main focuses that can be used as the basis for the implementation of organizational strategies is human resource management. In the management process, it is necessary to plan, coordinate, and supervise all aspects of human resources so that they remain in harmony with the company's business strategy, so that management can run efficiently, optimally, and sustainably (Annual Report PT. X Indonesia (Persero), 2022).

PT X Indonesia (Persero) realizes that human resources (HR) are the backbone of the company that must receive special attention through various activities that aim to improve the competency base of employees. In the last five years, PT X has successfully implemented an HR management system that focuses on improving competencies and managerial skills to strengthen employees' *core competencies*. As one of the state-owned companies in Indonesia, PT X also applies the basic values of the organization known as AKHLAK, namely Trust, Competent, Harmonious, Loyal, Adaptive, and Collaborative, as the foundation of work culture. In addition, PT X also develops and implements four other core company values known by the acronym SHIP, namely *Synergy*, *Heart Centered*, *Innovative*, and *Performance*, as guidelines for professional behavior and organizational work ethic. Based on *PT X's Annual Report* in 2022, the organizational strategies implemented include: (1) increasing marketing and ship sales activities; (2) capacity development outside the company's main operational area, especially in the aspects of *market development* and *product development*; (3) improved project management for all projects owned by the company; (4) analysis of the availability of competent human resources in the fields of design, logistics, and production to support the implementation of the project; and (5) human resource competency development through training aimed at active employees and those who are about to enter retirement. The entire employee training and development process at PT X is managed by the Human Capital Management (HCM) Division, with support from the Human Capital Service (HCS) Department and the Organization & Human Capital Development (OHCD) Department, as part of an overall effort to build superior and highly competitive human resource capabilities.

Training for employees who will enter retirement or retirement at PT X is carried out by the Human Capital Service (HCS) Department in collaboration with the Social and Environmental Responsibility Unit (TJSL), which specifically handles training related to entrepreneurship and the development of Micro, Small, and Medium Enterprises (MSMEs). The HCS department has primary responsibility for designing and implementing work programs in the field of human resource development education and training, including employee competency assessments that are aligned with the company's business strategy, as well as organizing training for both active and soon-to-retiree employees. Meanwhile, the TJSL Unit carries out its duties based on the standards stipulated in Law Number 40 of 2007 and the international guidelines ISO 26000, where the implementation of the TJSL program must be sustainability-oriented, have measurable achievement indicators, and prioritize the values of local wisdom of the local community. The main objective of the TJSL Unit is to make a real contribution to the economic development of stakeholders through an approach that considers sustainability aspects, in line with the principles of *the Sustainable Development Goals* (SDGs), so that the programs run by PT X not only have an impact on the company's internal affairs, but also provide long-term benefits to the wider community and the surrounding stakeholders.

Based on the results of observations and tracing of PT X's Annual Report 2022 documents, it is known that the company is committed to giving appreciation to employees who will enter retirement or retirement. One form of appreciation is manifested through the implementation of a retirement preparation program, which includes ESQ activities for the Retirement Preparation Period (MPP), entrepreneurship training in the field of MSMEs, and briefings on second career development. This program is part of the company's efforts to support employees' transition to retirement in a more planned and prosperous manner. The implementation of the pension debriefing program has been implemented since the end of 2022 and is intended for employees who will retire in the following years. The company schedules an initial briefing for employees who will retire in the next two to three years, with a gradual approach and tailored to individual needs. This program is also integrated with the work agenda of related units so that the debriefing process runs in a directed and in-depth manner.

From the results of observations in the field, it can be seen that PT X not only focuses on technical aspects, but also pays attention to the psychological and social aspects of employees who will retire. The debriefing program includes financial management training, strengthening social support from families, and skill development in the field of small and medium enterprises. This is aimed at preparing employees to be able to face lifestyle changes more stably and avoid symptoms of psychological distress such as stress ahead of retirement and post power syndrome. In addition, it was also found that some employees showed a tendency to be mentally distressed towards retirement due to changes in daily routines that had been lived for decades. This condition is exacerbated by the existence of large family dependents, such as children who are still in college or their status as the main breadwinner in the family. Therefore, support in the form of mapping psychological conditions is important so that companies can prepare debriefing materials that are more contextual and responsive to employee needs.

However, based on observations, the pension debriefing program that has been carried out previously has not been started with individual psychological mapping. This is an important note for future program development. PT X has planned initial mapping efforts to find out the psychological condition of employees more objectively. This step is necessary so that companies do not only rely on assumptions, but use data as a basis in designing targeted debriefing programs. Overall, the implementation of the retirement preparation program at PT X has gone quite well, but it still needs to be strengthened in certain aspects, especially in the psychological, financial, and social support realms of the family. The program, which previously only included ESQ and outbound activities, is still general and needs to be developed to be more diverse and applicable, so that it can really be a strategic provision for employees who will enter retirement.

The term retirement no longer refers to the end of a person's career or the termination of a job, but has entered the phase of career development (Wang & S. Shultz, 2009). Related factors when entering retirement start from psychological factors related to acceptance, symptoms stress, post power syndrome and family social support. Employees who retire will experience the process of losing their jobs, positions, fixed income, physical abilities and self-esteem so that they have the potential to experience stress and depression, therefore they need to be sufficiently prepared to deal with it (Kholish, 2015). The psychological condition experienced by each employee will be different, retirement by some employees is considered a moment to look forward to because it is a moment to focus more on family and can rest after a long time of work, but for some employees retirement is considered a worrying period because they do not know what to do after retirement, especially if they have lost their main income. Some of the things that cause anxiety include not knowing what activities will be done at home, the income received decreases, not being able to meet with colleagues like when in the office and those who have a position will no longer receive the facilities of the position as when they are still actively working. This condition falls into the category of post power syndrome, which is an anxiety experienced by a person due to a loss of power (Mowang & Shi, 2013).

In this context, *post power syndrome* occurs not because of the situation of retirement or unemployment, but how an individual can live and feel a new situation for him, if the individual cannot accept the new condition and feels disappointed and pessimistic, there will be conflicts of inner turmoil, fear and feelings of inferiority. Individuals will tend to feel helpless and unable to be productive because they are no longer able to work (Semiun, 2010). The symptoms of post power syndrome experienced by PT X employees are shown through the emergence of anxiety and fear of an uncertain future, especially related to financial aspects because they no longer have a fixed income after retirement. These changes are also seen in the behavior and physical condition of employees who begin to show a tendency to withdraw from the social environment and experience physical health problems, including the appearance of certain diseases or complications. In addition, employees who enter retirement age also show symptoms of stress triggered by a lack of social support from their families. This is reflected in suboptimal financial management, especially for employees who still have dependents of children who are in high school or college. Unpreparedness in dealing with this change has an impact on the psychological condition of employees who are increasingly vulnerable to emotional pressure. Social support in this context is an important element that includes emotional support, information, and instrumental support provided by the immediate environment, such as family members, friends, and colleagues. Strong support can help employees transition to retirement more calmly, purposefully, and meaningfully (Selvarajan, Singh, & Cloninger, 2016).

The benefits of receiving social support from trusted individuals will feel cared for, appreciated and loved. Individuals who receive social support will feel happy and feel helped by others through formal and informal relationships (Kusrini and Prihartani, 2014). Cohen and Syme state that family social support is any form of positive behavior and attitude given by the family to a family member in need (Friedman, 1998). The current condition shows that the employees of PT. PAL who is starting to enter retirement age is not aware of the importance of self-development because they are too busy working, when given training to develop themselves, employees feel that they do not need it because they feel that they have a main workload that is still too high.

Bridging work between gradual transitions to retirement helps individuals entering retirement to maintain their structure and self-image through meaningful activities. In addition, because they have a high level of busyness, employees are not aware of the psychological condition they feel, especially when entering retirement age, therefore an initial psychological mapping is needed to see the psychological condition that is being felt more deeply in order to determine the intervention given. The provision of interventions is related to the need to prepare employees for retirement (Feldman & Beehr (2011). Super's career theory explains that individuals who have skills and talents that are able to be developed will make themselves able to realize self-concept related to the choices of their roles and the opportunity to make decisions throughout life (Lytle, Foley, & W.Cotter, 2015).

Super explained that most employees who enter retirement age want to focus more on their role as parents or grandparents but they feel they are not ready to quit their jobs and lose their main income. There are other career determinants such as norms, gender roles, family, socioeconomic status and social structures that have an important role in facing retirement for employees who have entered retirement age. Physical and spiritual health is the main need for employees who will enter retirement age in order to remain productive in old age (Bonsdorff & Ilmarien, 2012). This is also an important need for PT X in order to increase the effectiveness of the preparation program for retirement. To support and increase the success of the program, it requires the active participation and support of employees, especially those who are approaching retirement age. PT X continuously directs employees to pay more attention to their self-development needs as part of their preparation for the transition period. Based on the Comprehensive Model for Diagnosing Organizational Systems, organizational development efforts carried out by PT X in increasing the effectiveness of retirement preparation programs are included in the design component of Human Resource Systems at the organizational level. Interventions relevant to this component are Human Resource Management Intervention, specifically through the Career Planning and Development Intervention approach, which focuses on career planning and development ahead of retirement (Cummings & Worley, 2015).

Methods

This research method uses individual assessments for potential review based on individual assessment stages according to (Prien, et., al 2023). The stages of implementing organizational development in this study start from the *entering and contracting stage*, namely the process of initial identification of problems and the preparation of intervention agreements between the author and PT X related to the retirement readiness program. This stage is followed by an introduction to the relevant work units and continues with an initial discussion with stakeholders. This model of the implementation stages of organizational development functions as a systematic framework that guides the process of change in the organization in a structured manner, so that each intervention step can be carried out in a planned, targeted, and sustainable manner (Cummings & Worley, 2015). At this stage, it starts with *diagnosing*, the goal is to understand the condition of the organization as a whole using an open systems approach that emphasizes the interaction between inputs, processes, outputs, and feedback in the context of the external environment, with a focus on the issue of employee retirement transition which follows the following format;

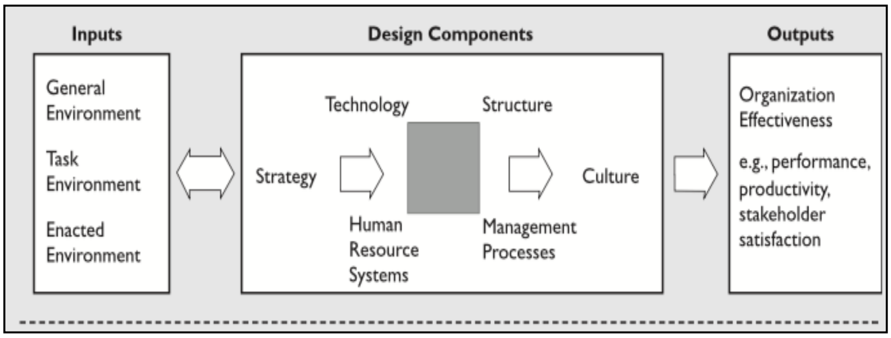

Figure 1. Diagnosis Model at the Organizational Level

Furthermore, at the *planning and implementing change stage*, the author designs interventions that include four main aspects, namely individuals, organizational structure and technology, human resources, and organizational strategies. The main focus is directed at career planning and development interventions for employees approaching retirement. The last stage, namely *evaluating and institutionalizing change*, is carried out to evaluate the effectiveness of the programs that have been implemented in 2022, identify the obstacles faced, and formulate a follow-up plan to strengthen the change, including in the form of awarding additional awards and training. To support this overall process, the author uses three data collection techniques, namely: (1) a questionnaire containing a scale of post power syndrome and family social support to map the psychological condition and retirement readiness of employees; (2) in-depth interviews with related parties to explore information about the implementation and obstacles of previous programs; and (3) *unobtrusive measures* through the analysis of internal company documents such as *PT X's Annual Report* in 2022 to strengthen the field findings contextually and objectively.

Results

Diagnosis Level Organisasi *(Input General Environment, Task Environment dan Enacted Environment).*

The diagnosis made of this organizational case uses the Comprehensive Model for Diagnosing Organizational Systems, which is part of the open system model, where the organization is seen as part of a broader environment and serves to coordinate various departments in order to be able to achieve the organization's goals or strategies. This model consists of several components, namely input, transformation, and output, and emphasizes the importance of specific inputs from the external environment which are then processed through technical and social processes, with information about the consequences of output acting as feedback for organizational functions.

Based on PT X's Annual Report in 2022, as a company engaged in the maritime, shipping, marine, fisheries, and mining sectors that also meet the needs of transportation, logistics, and defense equipment both domestically and abroad, PT X is certain to continue to face various changes that can present challenges, obstacles, and opportunities. During the pandemic period that lasted from 2020 to the second quarter of 2022, PT X made significant cost efficiencies due to the increase in raw material prices and supply chain disruptions, in order to maintain the company's cash flow so that the work on the ship project remains optimal. PT X is required to continue to develop more integrated project management and build quality human resources according to the company's needs, while encouraging innovation as a form of internal improvement to improve response to external factors to create sustainable competitiveness.

In the midst of these efforts, the company faces serious obstacles related to the bank's credit status due to high interest debt from the past (unsustained debt), causing limited liquidity conditions, limited existing loans, and covenant issues that hinder new loan applications. In addition, PT X also faces external risks such as currency fluctuations, changes in global trade policies, and geopolitical instability that also affect the business climate in general. In terms of Task Environment input, in 2022 PT X was able to survive in the midst of economic uncertainty even though it did not achieve all the set targets, but in general the company showed better performance compared to the previous year, both based on the initial figures (begin) and the restated numbers (restated).

One of the important achievements is the improvement of employee welfare through the provision of various forms of appreciation to maintain work morale and productivity, including through the city's minimum wage, adjustment of payroll provisions, debriefing ahead of retirement, provision of bonuses and incentives, fulfillment of rights to holiday allowances, and other special awards. PT X also has a collective bargaining agreement between management and the union that stipulates that employees who will enter retirement age are entitled to receive debriefing at least two years before the retirement period begins. This is intended to maintain motivation and work productivity until the end of the working period.

Furthermore, in the input aspect of the Enacted Environment, the perception and representation of organizational members towards the general environment and the task environment is important, because the environment must first be perceived before it can influence decision-making regarding the necessary response. PT X, as a national strategic company that manufactures the main equipment of maritime defense systems, has an important position in the development of Indonesia's maritime industry. In this framework, PT X realizes that training for employees, both active and nearing retirement, is an absolute thing to form resilient and competent human resources. Therefore, the company consistently holds various training and development programs as a form of commitment to improving the quality of human resources (Human Capital Service Interview Results, 2023).

Design Component (Strategi, Teknologi, Struktur, Human Resource System, Management Process dan Culture).

Strategy is an organization's way of managing and utilizing its resources such as human, economic, and technical resources to achieve goals and gain a competitive advantage in a certain environment. PT X has a vision of "A world-class construction company in the maritime and energy industry" and a mission that includes: (1) being a builder, maintainer, and provider of engineering services for above- and subsurface ships as well as engineering procurement and construction in the energy sector; (2) provide environmentally friendly integrated services for customer satisfaction; and (3) committed to building the independence of the defense and security industries of the sea, maritime, and energy as national pride. This vision and mission show that there is alignment with human resource development (HR), where dedicated, superior, and professional human resources become strategic capital in supporting the company's current and future business operations and development. HR management at PT X is compiled in the HR development roadmap through the Company's Long-Term Plan (RJPP) prepared by the Human Capital Management (HCM) division, which also provides opportunities for all employees to develop competencies and career paths openly, including for those who are about to enter retirement. The content of the RJPP includes: the development of hard skills and soft skills, the implementation of succession and career paths, the improvement of the implementation of organizational culture transformation programs, the development of HRIS that is in line with organizational dynamics, competency acceleration, the evaluation of cultural transformation programs, the evaluation of talent and career management systems, the evaluation of HCMIS, the evaluation of personnel engagement, the evaluation of HCM internal budget management, and the optimization of the organization.

Based on the results of an interview with the Head of the HCS (Human Capital Service) Department, PT X has provided opportunities for employees who will enter retirement to develop competencies and have a second career through various training programs such as Micro, Small and Medium Enterprises (MSMEs) training, ESQ Pension Preparation Training Program (MPP), Mutual Fund Training Program, Group Counseling Program, and Outbound Program. These trainings are focused on developing human resources so that employees can prepare for retirement happily and achieve prosperity internally and externally as a concrete form of implementing the company's vision, mission, and values. In terms of technology, PT X has also carried out transformations to increase business opportunities and strengthen the company's capabilities, especially in the development of the maritime industry 4.0 (IM4.0) so that the company's performance becomes superior.

The IM4.0 transformation is carried out in several stages, starting from the "Go Live" phase with digitalization through the creation of Enterprise Resource Planning (ERP) software specifically designed to support the company's role as a Multi Shipyard Leader. The ERP system includes the Project Management Module, Manufacture/Production Module, Procurement Management Module, Warehouse Management Module, and Dashboard. Furthermore, the transformation project continued through the development of the E-Procurement module, the Back Office module (finance), and the Sales & Marketing module to support the full integration of IM4. The main focus of development also includes Human Resources Information System (HRIS), Customer Relationship Management (CRM), Document Management System, and Asset & Facility Management modules.

In order to support the company's commitment to a quality pension program, PT X has integrated a digital system through the IM4 and HRIS applications that function to facilitate employees in evaluating and monitoring retirement preparation programs so that program optimization can be achieved and have a positive impact. On the other hand, the organizational structure of PT X acts as a basic organizing system that has two main functions, namely dividing the entire work into small units so that tasks can be carried out by groups or individuals in a focused manner, and coordinating these units so that all work can be completed comprehensively and integrated. PT X's organizational structure in 2022 is a tangible form of these efforts.

Each division in the organization of PT X is led by the head of the division, while each sub-department is under the responsibility of the head of the department who manages the supervisors and staff. Each staff and supervisor submits a report to the department head in their respective work unit, and the department head then reports to the division head, establishing a coordination mechanism as part of a formal interaction pattern system. In the organizational structure of PT X, there is a Human Capital Management (HCM) Division under the Directorate of Finance, Risk Management, and the Regional and K3LH Division under the Directorate of Marketing, both of which are believed to be able to support the optimal planning and implementation of retirement preparation programs and have a positive impact on organizational growth. On the Human Resource System side, the mechanism used includes the process of selecting, developing, assessing, and rewarding organizational members that affect skills, individual characteristics, and work behavior.

Based on PT X's Annual Report in 2022, the HR management and development system is focused on several main things, namely: socialization of competency dictionaries and core position competency profiles, improvement of performance-oriented work climate, assessment and optimization of competencies of all employees, formulation of training needs and optimization in all work units, implementation of Competency Fit Index through BNSP and non-BNSP certification, development of training systems, as well as continuous evaluation of the implementation of training and human resource development. When opening new employee recruitment, the company also organizes training programs for old employees to improve competencies and provide LSP and non-LSP certification facilities. PT X also provides career development opportunities for all employees through various career development programs, including retirement preparation training as part of a long-term HR development policy.

On the Management Process side, information management, decision-making, and operational control methods are applied to assist organizations in detecting and handling deviations from goals and communicating achievements appropriately. Some of the managerial efforts carried out by PT X include compiling a long-term development roadmap for 2019–2024 which includes human resource management, strengthening information technology, and strengthening corporate governance; implement a risk management system through an Enterprise Risk Management (ERM) approach in accordance with applicable regulations; and carry out organizational transformation towards strengthening capabilities and competitiveness through the development of the maritime industry 4.0 (IM4.0). The implementation of the retirement preparation program at PT X has been carried out comprehensively and integrated with the IM4-based digitalization system and the company's strategic roadmap. In terms of organizational culture, PT X as a subsidiary of SOEs refers to the basic principles summarized in the AKHLAK value system, namely Trust, Competent, Harmonious, Loyal, Adaptive, and Collaborative, which is the basis for building a work culture, professional attitude, and collective values that are believed and practiced by all members of the organization.

Achieving alignment between a quality retirement preparation program and the work environment and organizational components is a key step in creating an effective and optimal organizational design. Program alignment plays an important element in organizational development to create positive synergies. Based on the results of data collection and analysis carried out, it is known that PT X has an agreement between the management and the labor union regarding human resource management, especially in providing debriefing to employees who will enter retirement, at least two years before the retirement period arrives. This step was taken in response to a number of previous findings, where there were employees who experienced post power syndrome and symptoms of stress caused by suboptimal personal financial management and lack of preparation for retirement. Therefore, the company seeks to accommodate the needs of employees ahead of retirement, especially in terms of current financial management and planning for the pension funds to be received.

Evaluation of retirement preparation programs is carried out periodically to ensure that the implementation is in line with the company's vision and mission, as well as to ensure that the program truly meets the needs and expectations of employees. The results of the interviews show that the company has a strong commitment to provide relevant debriefing and support employees in undergoing the transition period towards retirement. Although PT X has previously carried out a fairly good retirement preparation program, it still needs to improve in terms of quality, effectiveness, and program implementation in order to be able to create a more supportive work environment and improve employee welfare. In this regard, the active involvement of management is essential, both in decision-making and in building positive working relationships.

In addition to psychological aspects such as post power syndrome and stress, interventions on physical health aspects are also an important need, especially related to the implementation of a healthy lifestyle and protection through health insurance. The results of the interviews show that most employees consider health factors as the main component in creating a quality retirement. Some of them stated that the key to living a good retirement lies in the ability to be grateful for existing conditions, the application of a healthy lifestyle, readiness to support family needs, business planning or investment as a source of additional income, physical and mental readiness, and involvement in productive activities to avoid boredom during retirement.

The financial aspect is also a major concern. Based on employee demographic data, it was found that some employees who will enter retirement still have dependents of children who are at the junior high, high school, and even university education levels. On the other hand, their main income only comes from salaries as active employees. This requires careful financial planning so that family welfare is maintained in retirement. Responding to this Based on the results of document analysis and internal evaluation carried out on the pension preparation program at PT. X, it is known that the company has a debriefing policy for employees who will enter retirement at least two years in advance, as stipulated in the collective agreement between management and the union. This program is managed by the Human Capital Service (HCS) division and supported by the Employee Family Welfare Foundation (YK3), covering workload reduction, spouse involvement in training, and the provision of post-employment rights such as retirement benefits and health services through BPJS. Even so, it was found that there was a gap between implementation and the real needs of employees, where some of them experienced symptoms of stress and post power syndrome due to suboptimal financial management and lack of psychological and social readiness. Most employees express concern about the post-retirement future, particularly in terms of income, the sustainability of children's education, as well as physical and mental conditions, which encourages them to plan independent ventures or alternative investments as an additional source of income.

In response to this condition, the intervention design was prepared in three stages, namely recognition of the importance of a healthy and meaningful retirement transition period; needs analysis carried out through cross-unit cooperation to map the condition of employees psychosocially and financially; as well as program planning that includes financial management training, investment, group counseling, spiritual seminars, and field trips to MSMEs as post-retirement inspiration. This program aims to improve the well-being and mental-physical readiness of employees with a holistic approach that integrates individual aspects, organizational structure, technology, human resources, and organizational strategy, taking into account the results of previous program evaluations. Although PT. X has shown commitment through the implementation of previous programs, the findings show the need to improve the quality and effectiveness of implementation through employee participation in decision-making, habituation of a healthy lifestyle, increasing financial literacy, and strengthening supportive working relationships. The SWOT analysis shows that the strength of PT. X lies in health benefits and facilities, but the weakness still lies in the limited financing and the lack of comprehensive training. Great opportunities open up in the development of employee potential post-retirement, although challenges remain, especially related to resistance to change and dependence on primary income. Therefore, the company is expected to continue to conduct continuous evaluations and refine approaches in order to form a retirement that is not only financially secure but also psychologically and socially meaningful.

Responding to the importance of the transition period to a retirement that is not only financially secure but also psychologically and socially meaningful, the stages of implementation of the intervention program at PT. X is focused on activities that can be carried out systematically and comprehensively. Referring to the approach of Kurniawati and Susilowati (2017), the success of program implementation is determined by a combination of education, training, coaching, and mentoring methods. This program begins with group training designed to equip employees with the knowledge, attitudes, and skills needed to be able to face retirement with optimal readiness. Training is provided through various methods such as material presentations, simulations, group discussions, roleplay, outbound, practical learning, and field visits. The material provided consisted of six parts, namely a financial planning seminar that guided participants in developing a post-retirement financial strategy; ESQ training that strengthens emotional and spiritual readiness; mutual fund training to improve investment understanding; group counseling that strengthens emotional support and interpersonal communication; outbound activities as a medium to increase confidence and mental health; and visits to MSMEs as an inspirational means to arouse the entrepreneurial spirit.

In addition, the company also applies individual mentoring methods that are oriented towards the preparation of business plans, emotional management, strengthening financial literacy, and increasing awareness of the importance of physical health. One of the excellent elements of this program is the MSME-based entrepreneurial practice that allows employees to directly observe, learn, and explore business potential relevant to their respective interests and capacities. This activity is aimed at making employees more prepared and confident in designing alternative sources of income after retirement. The successful implementation of the program is highly dependent on the active participation of employees as well as the full support of the company's management who acts as the main facilitator. As an integral part of the overall set, the evaluation process is designed to measure the achievement of objectives, both during and after the program, by assessing changes in participants' knowledge, attitudes, and behaviors. This evaluation is expected to be able to provide constructive feedback for the development of future programs to be more effective, relevant, and useful for employees and institutions as a whole.

Conclusion

The results of the study show that the development of the pension program at PT. X is carried out in a planned and organization-based psychological intervention approach, which integrates psychological, social, and economic aspects in preparing employees for retirement. The company realizes that the transition period to retirement is not only financial, but also touches the emotional and mental realms, especially in preventing the emergence of post power syndrome and psychological disorders due to unpreparedness to face changes in social roles and work status. Therefore, the retirement preparation program is developed through a comprehensive approach that includes group training, mentoring, and MSME-based entrepreneurial practices. Training is provided not only in the form of seminars and financial education, but also through counseling, spiritual training, and outbound activities aimed at increasing emotional resilience and building a positive mindset. On the other hand, personal assistance to employees is carried out to help them prepare concrete plans related to business, investment, health management, and strengthening family relationships. In addition, direct involvement in entrepreneurial practices through visits to MSME actors aims to provide real experience and motivation about the potential for a productive life after retirement. The findings show that the success of the program is largely determined by the active participation of employees, management involvement, and the continuity of program evaluations conducted on a regular basis to ensure that the program runs in accordance with the company's vision and employee needs. Overall, the development of a retirement program based on organizational psychology intervention is able to have a positive impact on improving employee readiness both psychologically, socially, and economically, so that retirement can be lived in a prosperous, meaningful, and productive manner.

Suggestion

Based on the results of the research, it is recommended that company management be more proactive and committed in implementing retirement preparation programs based on organizational psychology interventions by involving various related parties collaboratively, such as HRD, psychologists, and financial consultants, in order to increase the effectiveness and trust of employees in the program. The integration between psychological training and financial education needs to be deepened so that employee readiness includes emotional and economic aspects holistically. Program evaluation also needs to be carried out comprehensively by involving participant feedback and psychological indicators to measure changes in attitudes, emotions, and readiness to face retirement. In addition, companies should start developing programs that are flexible and based on individual needs to be more targeted. Access to real entrepreneurial practices also needs to be strengthened through collaboration with MSME actors or training institutions so that participants not only get inspiration, but also practical experience and real business opportunities. Finally, the involvement of families in retirement preparation programs is considered important to create alignment of understanding, emotional support, and joint planning that supports employee well-being after retirement.

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