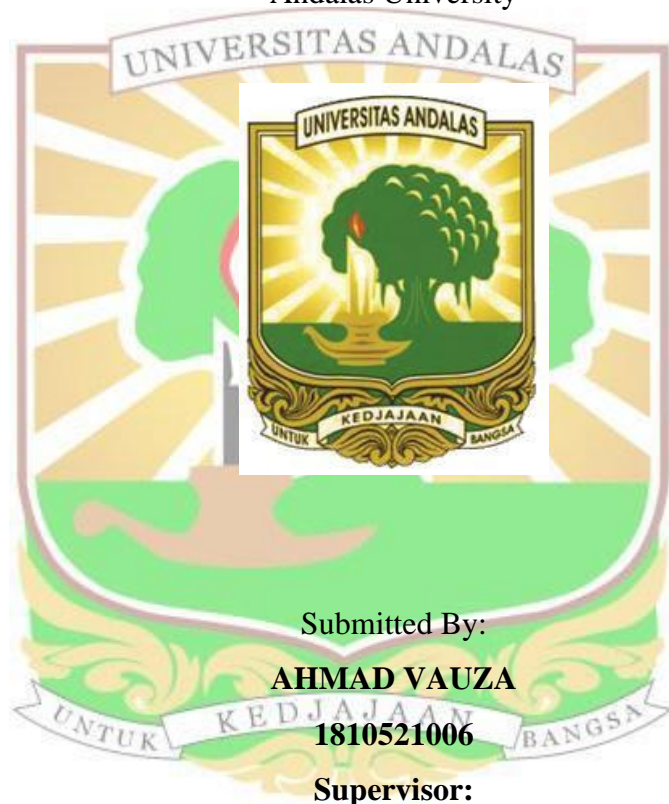


**THE INFLUENCE OF FINANCIAL LITERACY, LOCUS OF CONTROL,  
INCOME LEVEL, EDUCATION LEVEL, AND AGES ON CIVIL  
SERVANTS RETIREMENT PLANNING**

**THESIS**

Proposed as one of the requirements for achieve a bachelor degree in  
Department of Management - Faculty of Economics and Business  
Andalas University



Submitted By:

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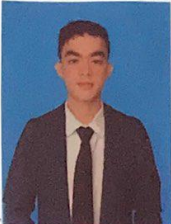
**BACHELOR DEGREE INTERNATIONAL MANAGEMENT**

**FACULTY OF ECONOMICS AND BUSINESS**

**ANDALAS UNIVERSITY**

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**The Influence of Financial Literacy, Locus of Control, Income Level, Education Level, and Ages On Civil Servant's Retirement Planning.**

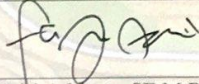
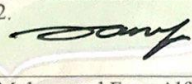

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**ABSTRACT**

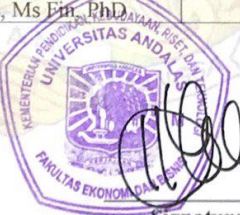

Retirement fund planning is an important thing of employee life, including for individuals who work in the government environment considering that until now the structure of civil servants especially teachers is dominated by the age of 40 and above. The main objective of this current study is to examine the factors that influence individual behavior in retirement planning behavior. The five factors that had been considered in this research are financial literacy, locus of control, income level, education level and age. A total of 110 respondents who are primary school teachers with civil servant status in West Sumatra have participated in this study. Online questionnaires are used to collect data that have been tested for validity and reliability first. All data in this study are analyzed using SPSS 26.0. Overall, the results of this research revealed that financial literacy and locus of control were not have positive and significant effect on retirement planning of civil servants in West Sumatra, but the findings for income level, education level, and ages were having positive and significant effect on retirement planning of civil servants in West Sumatra.

**Keywords:** *Financial Literacy, Locus of Control, Income Level, Education Level, Age, and Retirement Planning.*

This thesis is already examined and passed on August 12<sup>th</sup> 2022. This abstract already approved by supervisor and examiners:

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