

PROCEEDINGS OF THE 19TH INTERNATIONAL
CONFERENCE

WORK AND ORGANIZATIONAL PSYCHOLOGY 2020

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PSYCHOLÓGIA PRÁCE A ORGANIZÁCIE 2020

ZBORNÍK PRÍSPEVKOV Z 19. MEDZINÁRODNEJ
KONFERENCIE

**Ivana Piterová,
Denisa Fedáková,
Jozef Výrost (Eds.)**

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**ZBORNÍK PRÍSPEVKOV Z 19. MEDZINÁRODNEJ KONFERENCIE
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Introduction

Due to the COVID-19 pandemic the 19th International Conference Work and Organizational Psychology 2020 took place online between 20 and 21 May 2020.

Despite the unprecedented situation, over 35 participants took part in the Conference with 11 online presentations and 19 posters. The online presentations were divided into three sections: Psychology in Organisations; Diagnostics in Work Psychology, and the Social Context of Work.

In this book of conference proceedings, following a now over 20-year tradition, we present 23 selected studies, which have been presented in the form of a lecture or a poster at the conference and later submitted as written papers and peer reviewed. We would like to thank our colleagues from Charles University in Prague, Palacký University in Olomouc, Tomas Bata University in Zlín, Masaryk University in Brno, Constantine the Philosopher University in Nitra, P. J. Šafárik University in Košice and from the Centre of Social and Psychological Sciences in Košice for their valuable help with the organization of the conference and for their cooperation in the review process. We wish that the readers of the proceedings will find interesting information and inspiration for their own work tasks and practice.

This conference, organized by the team of the Centre of Social and Psychological Sciences in Košice, was a special one due to the global pandemic and consequently a time of physical and social distancing. However, it is worth emphasising that the organizers succeeded in keeping the conference continuity, and despite the online distancing the conference climate still enabled valuable and inspiring discussions between participants.

*Ivana Piterová, Denisa Fedáková & Jozef Výrost
editors of the conference proceedings*

Úvodné slovo

Kvôli celosvetovej pandémie COVID-19 sa 19. ročník medzinárodnej konferencie Psychológia práce a organizácie 2020 konal online, v dňoch 20. – 21. mája 2020.

Navzdory okolnostiam a neobvyklej situácii sa konferencie zúčastnilo viac ako 35 ľudí, s 11-timi online prezentáciami a 19-timi posterami. Online prezentácie boli rozdelené do troch sekcií: 1. Psychológia v prostredí organizácie; 2. Psychologická analýza pracovnej činnosti a psychodiagnostika v psychológii práce; a 3. Práca a jej sociálny kontext, jednotlivec v práci.

V tomto konferenčnom zborníku z konferencie, ktorá má viac ako 20 ročnú tradíciu, prezentujeme 23 príspevkov, ktoré boli na konferencii prezentované formou prednášky alebo posteru a neskôr boli v písomnej podobe zaradené do recenzného procesu. Radi by sme sa poďakovali našim kolegom z Karlovej univerzity v Prahe, Univerzity Palackého v Olomouci, Univerzity Tomáše Bati v Zlíne, Masarykovej univerzity v Brne, Univerzity Konštantína Filozofa v Nitre, Univerzity Pavla Jozefa Šafárika v Košiciach a z Centra spoločenských a psychologických vied SAV v Košiciach, za ich pomoc s organizáciou konferencie a ich spoluprácu na recenznom procese. Želáme čitateľom tohto zborníka, aby našli zaujímavé informácie a inšpiráciu pre ich vlastnú vedeckú prácu, aj odbornú prax.

Tohtoročná konferencia PPaO 2020, organizovaná tímom Centra spoločenských a psychologických vied SAV, bola kvôli globálnej pandémie a z toho vyplývajúcich fyzických odstupov realizovaná v netradičnej online podobe. Napriek tomu, stojí za to zdôrazniť, že organizátori uspeli v udržaní kontinuity konferencie a napriek fyzickej vzdialenosti, online podmienky konferencie umožnili hodnotné a inšpirujúce diskusie medzi jej účastníkmi a účastníčkami.

Ivana Piterová, Denisa Fedáková & Jozef Výrost
editori konferenčného zborníka

CONTENT / OBSAH

Contributions in English / Príspevky v angličtine

How Retirement Is seen by 40+ Employed Educated People

Ako vidia dôchodok zamestnaní vzdelaní ľudia 40+

Viera Bačová & Lenka Valuš 1-12

Comparison of Opinions on Social and Labour Integration of Migrants within the V4 Countries

Komparácia názorov na sociálnu a pracovnú integráciu migrantov v rámci krajín V4

Miroslava Bozogánová & Tatiana Pethö 13-24

Teachers' Profession and Status Perceived by Slovak Teachers in Hungary

Povolanie a status pedagóga očami slovenského učiteľa v Maďarsku

Mária Ďurková & Anna Kalistová 25-37

Family Businesses, Roles and Relationships

Rodinné podnikanie, roly a vzťahy

Denisa Fedáková & Nikoleta Vodová..... 38-48

Older Adults' Vulnerability to Fraud: Narrative Review Study

Zraniteľnosť starších dospelých voči podvodom: Prehľadová štúdia

Ivana Piterová..... 49-61

Czech Version of the Implicit Positive and Negative Affect Test: Possibilities for Work and Organizational Research

Česká verze testu pozitivních a negativních implicitních afektů: uplatnění ve výzkumu psychologie práce a organizace

Martin Seidl & Filip Sulejmanov 62-78

Contributions in Slovak / Príspevky v slovenčine

Emotional and Personality Difficulties with Career Decision Making of Secondary School and University Students

Emocionálne a osobnostné ťažkosti s kariérovým rozhodovaním stredoškolských a vysokoškolských študentov

Katarína Baňasová & Bernadeta Farkašová 79-95

Work Goals in Employees

Pracovné ciele u pracujúcich

Jozef Bavoľár & Pavol Kačmár 96-106

Preliminary View on Integration of Selected Approaches Concerning Behavior Regulation in the Process of Goal Attainment

Predbežný pohľad na integráciu vybraných prístupov k regulácii správania v procese dosahovania cieľa

Simona Ďurbisová & Ladislav Lovaš..... 107-117

Leadership Skills of Slovak Teachers – Change Leaders

Vodcovské zručnosti slovenských učiteľov – nositeľov zmeny

Lenka Ďuricová 118-128

Attachment in the Work Setting: Analysis and Comparison of Methods

Attachment v pracovnom prostredí: analýza a porovnanie metodík

Katarína Greškovičová..... 129-140

Trait Emotional Intelligence and Leadership Behavior Forms of School Managers

Črtová emocionálna inteligencia a líderské formy správania sa manažérov v školách

Zuzana Heinzová & Lada Kaliská..... 141-151

**Verification of Validity of Multimethod Objective Interest Test Battery (MOI):
Evaluation of the Material for Interpretation of Test Results**

Overenie validity Multimetódovej objektívnej testovej batérie záujmov (MOI):
Zhodnotenie materiálu pre interpretáciu testových výsledkov

Miriama Hudáková & Tomáš Sollár 152-163

**The Differences in Perception of Work-related Goals between People with
Different Level of a Tendency to Disengage from a Problematic Goal Striving**

Odlišnosti v prežívaní pracovných cieľov u ľudí s rôznou mierou tendencie zrieknuť sa
cieľov, ktorých dosahovanie je problematické

Pavol Kačmár, Lucia Cangárová & Jozef Bavoľár 164-177

Industry 4.0 – Challenges for Work and Organizational Psychology

Priemysel 4.0 – výzvy pre psychológiu práce a organizácie

Mojmír Kališ & Vladimír Koša 178-189

Work Eustress Sources of Primary School Teachers

Zdroje eustresu v práci učiteliek a učiteľov základných škôl

Alexander Loziak & Denisa Fedáková 190-199

Perceived Job Competence in Context of Procrastination among Future Teachers

Vnímaná pracovná kompetencia v kontexte prokrastinácie u budúcich učiteľov

Monika Magdová, Marianna Berinšterová & Miroslava Bozogánová 200-207

Work Role as a Part of Life Story. A Review Study.

Pracovná rola ako súčasť životného príbehu. Prehľadová štúdia.

Katarína Matejová 208-219

Work Engagement and Personality of Employees

Pracovná angažovanosť a osobnosť zamestnancov

Denisa Newman, Andrea Hladká & Henrieta Koklesová 220-230

Factor Analysis of TM Questionnaire and Relation to Dimensions of Time Management and Big Five Factors

Faktorová analýza dotazníka TM a vzťah dimenzií time managementu a faktorov Veľkej päťky

Tatiana Pethö & Zuzana Birknerová 231-244

Person-Centered Approach in Work Commitment Research

Závazok v pracovnom kontexte z pohľadu na osobu zameraného prístupu
(Person – Centered)

Milica Schraggeová, Martin Jakubek & Eva Rošková 245-259

Mental Health in Open Space Offices

Mentálne zdravie v open space priestoroch

Branislav Uhrecký & Michal Ondrkal 260-270

Is there a Gap between Research and Practice in Work and Organizational Psychology?

Existuje medzera (gap) medzi výskumom a praxou v psychológii práce a organizácie?

Jozef Výrost 271-283

CONTRIBUTIONS IN ENGLISH/ PRÍSPEVKY V ANGLIČTINE

How Retirement is seen by 40+ Employed Educated People

Ako vidia dôchodok zamestnaní vzdelaní ľudia 40+

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Abstract

Objective. The research aimed to determine the extent to which a combination of personality and structural variables explains the perception of retirement losses and gains by educated people in pre-retirement age.

Method. One hundred and three people with graduate degrees aged 40 to 68 (average 49 years), 43% women, completed an online questionnaire with socio-demographic items and scales to assess their perception of gains and losses resulting from retirement, willingness to work beyond retirement age, social model of retirement, retirement conceptualizations, leisure experience, financial retirement preparation, and commitments to one's profession.

Results. Backward stepwise regression analyses showed that among the thirteen potential predictors of retirement perception, conceptualizations of retirement proved to be the most important. The more participants recognized retirement as an imposed disruption, the less they perceived gains of leaving paid employment and entering retirement, and the more they considered retirement losses. Higher commitments to the profession predicted the consideration of higher retirement gains. The more intense use of leisure time was associated with the perception of lower losses associated with retirement.

Conclusions. The results highlight the importance of the way educated individuals transit to retirement since if they conceive retirement as a forced interruption it is associated with negative attitudes towards other aspects (including positive ones) of retirement as well.

Limitations. Absence of longitudinal data and convenience sampling, which does not allow for a broader generalization of the results.

Keywords. *retirement perception; retirement gains and losses; retirement conceptualization; pre-retirees*

Abstrakt

Cieľ. *Cieľom výskumu bolo zistiť, do akej miery kombinácia osobnostných a štrukturálnych premenných vysvetľuje vnímanie strát a ziskov v dôchodku vzdelanými ľuďmi v preddôchodkovom veku.*

Metóda. *Sto tri ľudia s ukončeným vysokoškolským vzdelaním vo veku od 40 do 68 rokov (priemer 49 rokov), 43 % žien, vyplnilo on-line dotazník so sociálno-demografickými údajmi a škálami na zistenie vnímania ziskov a strát vyplývajúcich z dôchodku, ochoty pracovať aj po vzniku nároku na dôchodok, sociálny model dôchodku, konceptualizácie dôchodku, trávenie voľného času, finančnej prípravy na dôchodok a profesijnej angažovanosti.*

Zistenia. *Viacukrokové spätné regresné analýzy naznačili, že spomedzi 13 potenciálnych prediktorov vnímania dôchodku sa ako najdôležitejšie ukázali konceptualizácie dôchodku. Čím viac účastníci hodnotili odchod do dôchodku ako vynútené prerušenie, tým menej vnímali zisky z odchodu z plateného zamestnania a nástupu do dôchodku, a tým viac uvažovali o stratách z dôchodku. Vyššie záväzky k profesii predikovali silnejšie vnímanie ziskov z dôchodku. Intenzívnejšie využívanie voľného času bolo spojené s vnímaním nižších strát spojených s dôchodkom.*

Záver. *Výsledky zdôrazňujú dôležitosť spôsobu prechodu vzdelaných jednotlivcov do dôchodku, pretože ak chápu dôchodok ako nútené prerušenie, je to spojené s negatívnymi postojmi aj k iným aspektom dôchodku (vrátane pozitívnych).*

Limity. *Absencia longitudinálnych údajov a nereprezentatívna vzorka, ktoré neumožňuje širšie zovšeobecnenie výsledkov.*

Kľúčové slová. *vnímanie dôchodku; zisky a straty v dôchodku; konceptualizácia dôchodku; pred-dôchodcovia*

Introduction

Retirement is a major life-course transition from which some people expect more benefits than others. Given that the positive expectation positively affects retirement adjustment and well-being, it is important to investigate the heterogeneity in retirement perception and its antecedents in people as early as in pre-retirement age. Their current conceptions about their future retirement co-determine the retirement planning and preparation, the decision on earlier retirement, the course of the transition to retirement they choose, and retirement satisfaction.

It is reasonable to assume that employed people will develop broad-based overall attitudes toward retirement, based on the balance between the gains and losses associated with leaving work and being retired (Newman et al., 2012). Educated people, who are more engaged in their profession expect more disruption to their lifestyle-induced by retirement transition (Post et al., 2013), and consequently, the losses connected with retirement prevail over gains in their perception of retirement. More educated people, who are expected to have a higher work commitment, also tend to remain employed even after reaching pension entitlement, although there are other associated influential factors, especially socio-economic status and flexible careers (Davies et al., 2017).

The balance of perceived gains and losses in retirement will vary between individuals, with some employed people expecting greater retirement gains or losses than others (Pinquart & Schindler, 2007). Many people will likely hold both favorable and unfavorable attitudes towards retirement simultaneously (Newman et al., 2012).

In the presented research, we examined how personality variables (the conceptualization of retirement, social model of retirement, use of leisure time, personal engagement in financial retirement planning, and commitments to the current profession), structural variables (age, gender, occupation, the standard of living) and their combinations explain the perception of losses and gains resulting from retirement in pre-retired educated people. The variables we selected were based on the findings of previous studies (Apouey, 2020; Eismann et al., 2019; Rafalski et al., 2017; Taylor et al., 2008; Wang & Shi, 2014).

Based on these studies, we hypothesized that retirement gains expectations would be positively related to a positive social retirement model, lower occupational commitments, positive leisure experience, engagement in financial retirement planning, and with the following two retirement conceptualizations: New beginning and Continuity. On the other hand, the expectation of retirement losses would be related to a negative social retirement model, higher

occupational commitments, missing leisure experience, less engagement in financial retirement planning, and with the following two retirement conceptualizations: Transition to old age and rest, and Imposed disruption.

Method

Participants and procedure

Participants were employed, university-educated people ($N = 103$) aged 40 to 68 years, average 49 years ($SD = 7.1$), 43% women. Approximately half of the participants (51.5%) described their standard of living as above average, the others as average. Most of the participants were in some technical professions (especially the IT sector; 57% of participants), while non-technical professions were dominated by the education sector.

We recruited the participants through personal email and on social networks (Facebook, LinkedIn). After informed consent, they filled in online questionnaires with socio-demographic items and scales to measure personality variables. The participants responded to each item with a degree of agreement on a Likert scale of 1 to 7. Items were presented to each participant randomly. The reported reliability values of the scales refer to the current sample.

Measures

To examine the **perception of retirement**, we used the widely-used scale developed by Anson et al. (1989). The first dimension of the scale was the assessment of losses associated with retirement (11 items, $\alpha = 0.86$), the second assessment of gains in entering retirement (5 items, $\alpha = 0.69$), and the third assessment of gains in leaving work (4 items, $\alpha = 0.72$). Examples of items: *Retirement means being lonely.* - *Retirement strengthens relations between relatives.* - *It is worthwhile retiring because it means the end of all that is irksome about work.*

The **willingness of participants to remain in their job** beyond standard retirement age was measured with five items ($\alpha = 0.90$). Example of items: *I definitely want to stop working as soon as I reach the age of pension entitlement.*

The **retirement conceptualization** was assessed using the Retirement Expectation Inventory by Gee and Baillie (1999). The first subscale is the conceptualization of retirement as Transition to rest (3 items, $\alpha = 0.72$), the second subscale represents retirement as New beginning (3 items, $\alpha = 0.74$), the third as Continuity (4 items, $\alpha = 0.60$), and fourth as Imposed disruption (4 items, $\alpha = 0.76$). Examples of items: *Retirement will be a time to rest.* - *Retirement*

will be a time to do what I want. - I don't think retirement will be a major change. - Retirement will be a period of frustration.

The **social model of retirement** contained questions on retirement adjustment, activity, and financial planning, and retirement changes for a person close to the participant which was identified by the participant him/herself (7 items, $\alpha = 0.76$). Example of items: *Has it changed how a person close to you gets along with other people after s/he has retired?*

We assessed the participants' current **use of leisure time** by the agreement with the item *When I'm not working, my interests, such as hobbies, clubs, culture, sports or other projects, take up all my free time.*

The Personal retirement engagement scale was part of the inventory named Beliefs Concerning **Financial Planning for Retirement** in the Bačová and Kostovičová research study (2018) and contained 8 items ($\alpha = 0.87$). Example of items: *Financial planning for retirement is necessary since entering the first employment.*

The occupational commitment represents the psychological link between a person and his/her occupation (Blau, 2003; Lee, Carswell, & Allen, 2000). We measured two components of this construct: the affective commitment as a person's emotional attachment to their occupation (4 items, $\alpha = 0.76$), and normative commitment as a person's sense of obligation to remain in their occupation (6 items, $\alpha = 0.89$). Example of items: *My current occupation is important to my self-image. - I would feel guilty if I left my occupation.*

Results

First, we tested the assumptions of regression analyses, namely the inter-correlations of independent variables, heteroskedasticity, multicollinearity, outliers, and influential cases, as well as autocorrelation in the residuals. We excluded twelve participants from the subsequent analyses due to the non-fulfillment of the conditions.

The correlation matrix of all variables is provided in Table 1. We used the *backward stepwise regression method*, which is based on the sequential exclusion of variables that do not significantly contribute to the explanation of the variance of the dependent variable.

Table 1. Correlation matrix of all variables ($N = 91$)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1 Losses R															
2 Gains R	-.35**														
3 Gains W	-.13	.41**													
4 Age	-.14	.11	.19												
5 Gender	-.12	.12	.25*	-.13											
6 Occupation	.16	-.09	-.28**	.02	-.49**										
7 Liv. standard	-.11	.05	.04	-.10	-.05	.03									
8 Affective C	-.07	.30**	.16	.12	.07	.04	.21*								
9 Normative C	.23*	.16	.17	.09	-.02	.19	-.10	.48**							
10 Transition	-.16	.22*	.42**	.15	.11	-.25*	.12	-.02	-.08						
11 Beginning	-.45**	.43**	.34**	.07	.23*	-.20	.19	.08	-.12	.45**					
12 Continuity	-.24*	.20	.05	.02	.20	-.13	-.07	-.01	.10	-.16	.17				
13 Disruption	.75**	-.35**	-.20	-.06	-.05	.07	-.29**	-.20	.08	-.09	-.38**	-.04			
14 Social model	-.41**	.18	.04	.27*	.09	.02	.15	.10	-.17	.08	.25*	.20	-.32**		
15 Leisure	-.21	-.06	.13	.05	-.03	.10	.18	.03	-.06	.12	.10	-.10	-.15	.18	
16 Fin. planning	-.40**	.22*	.01	.17	-.11	.04	.12	.10	-.13	.23*	.21*	.21*	-.37**	.38**	-.08

Note. ** $p < .01$, * $p < .05$; independent variables are in bold, socio-demographic variables in gray, and the rest are personality variables

In our case, the dependent variables were perception of losses associated with retirement (**Losses R**), perception of gains in entering retirement (**Gains R**), and perception of gains in leaving work (**Gains W**). The socio-demographic variables (age, gender, occupation, living standard) and personality variables (affective and normative commitment to the current occupation, the conceptualizations of retirement as Transition to old age and rest, New beginning, Continuity, and Imposed disruption, social model of retirement, current leisure experience, personal engagement in financial retirement planning) entered the data analyses.

The perception of retirement losses was strongly linked to the conceptualization of retirement: a higher perception of losses was associated with the conceptualization of retirement as an Imposed disruption and a lower perception of losses was linked to the conceptualization of Continuity. The normative occupational commitment predicted a higher perception of retirement losses. The more the participants reported using their free time, the less they perceived the losses associated with retirement. The living standard as the predictor of

anticipated losses in retirement was marginally significant: the higher the current living standard, the higher the perception of losses. The model with five predictors (Table 2) explained 62.8% of the variance in the perception of retirement losses, $F(5, 85) = 10.308$; $p < .001$.

Table 2. Results of regression analysis for the perception of retirement losses

	Losses in retirement	β	t	p
Constant			3.905	< .001
Living standard		0.134	1.882	.063
Leisure experience		-0.144	-2.119	.037
Continuity		-0.208	-3.107	.003
Imposed disruption		0.720	10.244	< .001
Normative commitment		0.192	2.868	.005

The perception of gains in entering retirement was positively predicted by the conceptualization of retirement as New beginning and the Affective occupational commitment. The conceptualization of retirement as an Imposed disruption negatively predicted the perception of gains resulting from being a retiree. The three-predictor model (Table 3) explained 34.4% of the variance in perception of gains in entering retirement, $F(3, 87) = 15.188$; $p < .001$.

Table 3. Results of regression analysis for the perception of gains in entering retirement

	Gains in entering retirement	β	t	p
Constant			3,803	< .001
New beginning		0.379	3.971	< .001
Imposed disruption		-0.194	-1.995	.049
Affective commitment		0.272	3.079	.003

The perception of gains in leaving work was positively predicted by the retirement conceptualization as Transition to rest as well as the Normative occupational commitment. Negative predictors were retirement conceptualization as an Imposed disruption and the technical profession of the participant. The four-predictor model (Table 4) explained 30.4% of the variance in the perception of gains in leaving work, $F(4, 86) = 9.413$; $p < .001$.

Table 4. Results of regression analysis for the perception of gains in leaving work

Gains in leaving work	β	t	p
Constant		6.594	< .001
Technical occupation	-0.198	-2.092	.039
Transition to rest	0.367	3.891	< .001
Imposed disruption	-0.200	-2.194	.031
Normative commitment	0.231	2.529	.013

Discussion

The idea of retirement is accepted progressively after reaching a career peak. People form anticipatory attitudes to retirement transition and retirement long before the retirement itself occurs (Ekerdt & DeViney, 1993). Previous studies have suggested that positive retirement attitudes predict retirement transition and retirement adjustment in the following way: people who expect to gain from retirement are more likely to retire earlier and adjust to retirement easier than those who expect to be bored or ripped from their life (Bidewell et al., 2006).

In line with these assumptions, our study shows that among the thirteen potential predictors of retirement perception in educated people over the age of 40, conceptualizations of retirement proved to be the most important. None of the structural variables turned out to be significant. The perception of retirement as an Imposed disruption proved to be the strongest predictor both of expected retirement gains and losses. The stronger the participants perceived retirement as Imposed disruption, the less they perceived the gains in starting retirement and in leaving paid work, and the more they perceived retirement as a loss.

These findings point to the importance of the way to retirement transition in educated people. According to Hornstein and Wapner (1985), individuals who perceive retirement as an Imposed disruption consider it to be an involuntary decision forced upon them by their employer or by other factors over which they have no control, e.g. health problems or care for others.

The second important predictor turned out to be occupational commitments. As the end of employment is a defining feature of retirement, individuals' beliefs and feelings about leaving their job and entering retirement are likely to influence their retirement activities. The rationale for the assumed relationship between work commitments and retirement perception is

that individuals, who experience intrinsic and/or extrinsic benefits from their work will enjoy it and consider it a highly valued positive psychological resource. Consequently, they should be more resistant to relinquish their job, especially in an involuntary way. Empirical evidence, however, has not yielded consistent support for these relationships.

In our study, the higher the affective commitment to their occupation participants reported, the higher their perceived gains in entering retirement. Also, the higher the normative commitment to the occupation, the higher the perceived gains in leaving work. This is, in a certain sense, a paradoxical finding, which requires a closer examination of the relationship between affective and normative occupational commitments and occupational termination due to retirement. The relationships between these variables appear to be more complex, therefore, our hypothesis has not been supported at this point.

Consistently with previous results (Earl et al., 2015), the perception of retirement is also affected by an individual's ability to use their free time. The more intense the use of leisure time reported by the participants, the lower the losses associated with the retirement period. Thus, leisure activities can compensate for job loss and help manage the retirement period to some extent.

The study has several limitations. Most importantly, it is generally recommended that retirement research should be using a longitudinal design. This was not the case in our study. At the same time, our results refer to employed people with a university degree and, therefore, cannot be generalized to employees with another educational level. Besides, participants were not selected randomly, which does not allow for a wider generalization of the results either. The regression analysis we decided to use in our research has its shortcomings too, and comparisons with other studies might be difficult if the authors performed other statistical procedures. Finally, the list of potential predictors of retirement-related perceptions is far from exhaustive.

Taken together, the most important result of our study suggests that the anticipated mode of transition to retirement significantly affects the perception of retirement - if retirement is perceived as an Imposed disruption, this perception is associated with strong anticipation of retirement losses and neglect of retirement gains. Our findings may help identify middle-aged and older workers, who might face a rather difficult retirement transition due to being worried about retirement interrupting their lifestyle.

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