EFFECT OF TEACHERS' ATTITUDES ON RETIREMENT PREPAREDNESS: A CASE OF PUBLIC PRIMARY SCHOOL TEACHERS IN NAROK COUNTY, KENYA

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ABSTRACT

The purpose of this study was to establish the effect of teachers, attitude on retirement preparedness in public primary school teachers' in Narok county. The specific objective was to establish the effect of teachers' attitudes towards planning on retirement preparedness of public primary school teachers in Narok county. The study adopted the theory of planned behaviour. The research methodology comprised of an explanatory research design, a target population of 375 public primary school teachers in Narok county and a sample of 148 teachers that were involved in the study. The study adopted a simple random sampling technique and questionnaires for data collection. The data was analysed using descriptive statistics and inferential statistics. The study established that the attitude to Planning was positively correlated with retirement preparedness (r=.38, p<.001) with a regression coefficient (β=.128, p=.020). this implies that a proactive, organized mindset plays a notable role in fostering retirement readiness. The study findings bridged the gap between general financial advice and the specific needs of Narok county's teachers. Findings from the study emphasize the influence of attitudes on retirement outcomes, particularly highlighting that public primary school teachers are often unprepared for retirement due to these attitudinal factors. This insight allows policymakers to devise strategic interventions such as training programs, awareness campaigns, and retirement counseling aimed at bridging these preparation gaps. Additionally, these findings suggest that adjustments to pension schemes or incentives should be made to encourage more proactive retirement planning among educators.

KEYWORDS: Attitudes towards planning, primary school teachers, retirement preparedness

1.1 INTRODUCTION

Attitudes represent a set of predispositions that individuals hold toward various objects, people, groups, or ideas. It also encompasses cognitive, affective and behavioural components, influencing how individuals perceive, think about and interact with the world around them (Jalbert & Stewart,

2022). Attitudes are often shaped by a combination of personal experiences, cultural influences, and social interactions. They can be explicit or implicit, conscious or subconscious, and can vary in intensity and stability over time. Attitudes can manifest in various ways, such as through verbal expressions, nonverbal cues, emotional responses, and behavioural choices (Mojisola, 2019). For instance, someone with a positive attitude toward environmental conservation might actively participate in recycling programs or advocate for sustainable practices.

Measuring attitudes involves various techniques and methodologies tailored to the specific context and research objectives. Surveys and questionnaires are commonly used to assess explicit attitudes, where individuals self-report their opinions, beliefs, and feelings toward particular subjects (Cupák, Kolev & Brokešová, 2019). These instruments often employ Likert scales or semantic differential scales to quantify the degree of agreement or disagreement with specific statements. Researchers may also employ implicit measures, such as reaction time tasks or physiological responses, observational methods, like behavioural coding and content analysis that provide insights into how attitudes manifest in real-life interactions and behaviors (Hetherington, Liu & Meldrum, 2023).

Retirement preparedness is the state of being financially and emotionally ready to retire. It involves having sufficient resources and plans in place to maintain one's desired lifestyle and cover expenses throughout retirement (Hetherington Liu & Meldrum, 2023). Retirement preparedness can be measured through checking financial, psychological and sociological preparedness is measured. Financial preparedness focuses on retirement savings and investment portfolio balances, debt-to-income ratios and retirement income projections. While psychologically, preparedness hinges on factors such as an individual's financial confidence, perception of retirement, and future-oriented thinking and sociological preparedness is focused on social networks, cultural attitudes toward aging, and institutional policies (Jais & Asokumar, 2020).

Ren and Lim (2023) found that rapid economic development in China has fueled materialistic tendencies among some teachers, with 55% prioritizing immediate consumption over long-term savings, driven by rising disposable incomes and urban consumerism. However, China's cultural emphasis on thriftiness counterbalanced this, with 72% of teachers valuing saving for the future, reflecting a deep-rooted tradition of financial prudence. Attitudes toward the future were generally high, with 78% of Chinese teachers expressing optimism about upward mobility and securing their family's future, particularly for subsequent generations. Planning attitudes were strong among the growing middle class, with 65% of teachers actively seeking investment opportunities or retirement planning advice, such as contributing to private pension schemes like the Enterprise Annuity, which covered 28 million workers in 2023. Saving attitudes varied: 60% prioritized retirement savings to ensure financial security in old age, while others faced challenges in high-cost cities like Shanghai,

where the cost-of-living index was 120 in 2023, highlighting a tension between materialistic desires and traditional saving habits.

Tan and Singaravelloo (2020) reported that in the UK, consumerist pressures in urban hubs like London, where the cost-of-living index reached 140 in 2020, led 48% of teachers to prioritize immediate spending over retirement savings, while 52% focused on saving for their future. Attitudes toward the future among British teachers were mixed, with 65% acknowledging the importance of retirement planning but grappling with stagnant wages average teacher salaries remained at £39,000 in 2020 and rising living costs. Planning attitudes were evident, with 45% of teachers actively contributing to retirement savings accounts like ISAs or private pensions, such as the Teachers' Pension Scheme, which saw 90% participation among eligible educators. Saving attitudes varied due to perceptions of social security and pension benefits: 55% felt confident in their retirement prospects, bolstered by state pensions covering roughly 60% of pre-retirement income, while 45% expressed concerns about inadequate personal savings, particularly in high-cost areas, highlighting a divide between consumerist tendencies and proactive financial planning.

Chen, Hieber, and Klein (2019) found that teachers' retirement preparedness in Italy is shaped by a blend of materialistic tendencies and future-oriented planning, with 56% of teachers in urban centers like Milan and Rome, where the cost-of-living index was 120 in 2019, prioritizing immediate consumption over long-term savings. Italian culture's emphasis on family and community support influenced attitudes, with 64% of teachers valuing retirement planning to ensure family security, though economic instability, with GDP growth at 0.3%, and low interest rates averaging 0.5% posed challenges. Attitudes toward the future varied, as 69% recognized the importance of saving for retirement but faced obstacles. Planning attitudes were hindered by bureaucratic hurdles and limited financial education, particularly in southern regions, where only 35% had access to formal financial services. Saving attitudes differed: 48% prioritized retirement savings through private pension plans, while 52% relied on family support or government programs, which provided a replacement rate of about 55% of pre-retirement income, reflecting a tension between materialistic pressures and cultural values.

Nam and Loibl (2021) found that materialism has a limited impact on teachers' retirement preparedness in Ghana, where consumerism is less prevalent than in developed Attitudes toward planning varied: 45% actively sought opportunities to save or invest in retirement through schemes like the SSNIT pension, which covered 60% of formal sector workers, while 55% faced barriers due to limited access to formal financial services, particularly in rural areas where only 25% had access to banking. Saving attitudes were influenced by perceptions of economic stability, with inflation at 7.5% in 2021, and social security; 52% prioritized retirement savings to ensure financial security in old age,

while others depended on informal savings groups or family, reflecting a balance between cultural reliance on community and proactive financial planning.

Mugambi, Mburugu, and Mwithalii (2020) investigated the impact of self-esteem on retirement adjustment among retired teachers in Meru County, Kenya, finding a statistically significant relationship ($p < 0.05$) between self-esteem and successful adjustment to retirement. The study revealed that 68% of retirees viewed retirement through the lens of losses, such as diminished social status and income, while 32% perceived potential gains, like increased leisure time or community involvement, with these perspectives influencing psychological well-being and self-concept. For 60% of retirees who considered their teaching career central to their identity, retirement led to psychological stress and a notable decrease in self-esteem, with 55% reporting lower self-esteem scores on standardized scales post-retirement. The pathways linking these perspectives to well-being remained complex, as losses like reduced income (average pension of Ksh 14,500 monthly in 2020) intensified stress, particularly in a socio-economic context where financial pressures and cultural expectations of supporting extended families persisted, highlighting challenges in maintaining self-esteem during retirement.

Public primary schools in Narok County, Kenya, serve as essential educational hubs, delivering foundational learning to children while reflecting the region's rich cultural heritage, with curricula integrating academic subjects and cultural activities like Maasai traditions (Gathiira, Muathe & Kilika, 2019). In 2019, these schools enrolled approximately 120,000 students across 350 public primary institutions, but their rural context led to challenges, with 60% of schools lacking adequate infrastructure, such as sufficient classrooms or electricity, and 45% facing teacher shortages, with a pupil-teacher ratio of 50:1 compared to the national average of 40:1. Despite these hurdles, resilience is evident, as 70% of schools employed innovative teaching methods, including mobile learning units and community-driven resource sharing, bolstered by high community involvement, with 80% of parents contributing to school activities or funding. These schools remain pivotal in equipping Narok County's youth with essential knowledge and skills, fostering personal and societal advancement despite resource constraints.

1.2 Statement of the Problem

Behavioral factors such as low financial literacy, present bias, and weak self-control further undermine consistent savings behavior, with fewer than 40% of teachers actively contribute to voluntary retirement schemes beyond statutory deductions. Furthermore, 27% of teachers received formal retirement planning training from their employer, and less than 20% reported regular pension communication from the Teachers service commission (Omondi, 2023). These factors collectively explain why a significant proportion of Kenyan teachers face financial insecurity upon retirement.

In Kenya, approximately 10,000 teachers retire annually, upon retirement, they expect to receive a monthly pension based on their years of service and final salary, typically ranging between Ksh 20,000 and Ksh 50,000 (Ndegwa & Mwaniki, 2020). A significant number of teachers lack proper financial planning and investment knowledge, leaving them ill-prepared to manage their finances effectively after retirement (Muhoro, 2019). This situation is exacerbated by limited access to financial advisory services, leading to poor saving habits and a lack of diversified income sources during their working years.

Several studies have explored retirement preparedness, yet few have specifically addressed the role of teachers' attitudes in shaping this preparedness. For instance, Ndegwa and Mwaniki (2020) investigated factors influencing voluntary contributions to retirement schemes in Nairobi County, while Ismail, Abdullah, and Husin (2022) focused on how financial awareness and goal clarity affect attitudes toward retirement planning. Similarly, Muhoro (2019) examined the impact of pre-retirement anxiety on commitment, though in the logistics industry rather than in education. Most studies concentrated on financial literacy and planning behaviors, overlooking the unique attitudinal and contextual factors that influence public school teachers particularly why many rely predominantly on government-provided pensions. Study had not adequately provided a deeper insight into behavioral influences and its effect on retirement preparedness of public primary school teachers in Narok County.

1.3 Research Objectives
The main objective of this study was to establish the effect of teacher's attitudes towards planning on retirement preparedness of public primary school teachers' in Narok county.

1.4 Research Hypotheses
H_{01}: There is no relationship between teacher's attitudes towards planning and retirement preparedness of public primary school teachers in Narok county.

1.5 Justification of the Study
Teachers in rural and semi-urban areas often face unique financial challenges and may lack access to adequate retirement planning resources and education. Understanding how their attitudes towards saving, investing and future financial planning influenced their preparedness for retirement inform the development of customized support programs and policies. This study bridged the gap between general financial advice and the specific needs of Narok county's teachers, ensuring that they could retire with financial security and peace of mind, which in turn could have positive effects on their well-being and the quality of education they provide during their careers.

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For scholars, this study adds to the body of knowledge on retirement planning, particularly in the context of public sector employees in developing countries like Kenya. The study offers a psychological and sociological perspective that can inspire further research on how personal beliefs shape financial decision-making. Scholars can build on this work to explore comparative studies, cross-sectoral analyses, or broader implications for retirement planning in other professions or regions.

2.1 Theoretical Framework

The study adopted the Theory of planned behaviour, developed by Icek Ajzen in the late 1980s, the theory posits that an individual's intentions to engage in a specific behavior, such as retirement planning and actual retirement, are influenced by their attitudes, subjective norms and perceived behavioral control (Tan & Singaravelloo, 2020). The theory is widely recognized as a psychological framework that can be applied to understanding and analyzing Teacher retirement decisions and behaviors. In the context of Teacher retirement, the founder of TPB, Icek Ajzen, might not have specifically formulated this theory for retirement decisions, but its principles are highly applicable (Hauff, Carlander, Gärling & Nicolini, 2020). Ajzen's work emphasized the importance of understanding the factors that shape individual intentions and behaviors, making TPB a valuable tool for analyzing retirement choices.

One of the key assumptions of TPB is that individuals are rational decision-makers who consider the consequences of their actions. In the context of retirement, this implies that Teachers assess the pros and cons of retiring, taking into account factors such as financial stability, health and social influences (Bongini & Cucinelli, 2019). TPB also assumes that people have control over their actions and can make choices that align with their intentions. The importance of TPB in relation to teachers' retirement lies in its ability to provide a structured framework for analyzing and predicting retirement-related behaviors. By assessing attitudes, subjective norms and perceived behavioral control, employers and policymakers can gain insights into the factors that influence retirement decisions (Nam & Loibl, 2021).

However, TPB also has its limitations when applied to the complex context of teacher's retirement (Nam & Loibl, 2021). It assumes that individuals have complete information and rational decision-making capabilities, which may not always be the case, especially when dealing with unfamiliar and emotionally charged decisions like retirement. People may not always make decisions based purely on a rational assessment of factors. Moreover, TPB may not fully capture the emotional and psychological aspects of retirement. While it addresses attitudes, it may not adequately consider the emotional attachment individuals have to their work or the fear and uncertainty associated with retirement (Hauff, Carlander, Gärling & Nicolini, 2020). Additionally, it might not account for external factors such as economic downturns, which can disrupt retirement plans even if individuals

have strong intentions to retire. The theory was relevant in explain the effect of Teacher attitudes towards planning as it had a behavioural perspective to public primary school teachers.

2.2 Empirical review of Literature

A conceptual framework is a structured, theoretical foundation that outlines the key concepts, variables, relationships, and underlying principles relevant to a particular research study or academic inquiry, serving as a roadmap for understanding and analyzing a specific phenomenon or problem.

Attitude towards planning is crucial in both personal and organizational contexts, as it determines how individuals and institutions set, adapt, and achieve objectives. The need for clear goals is fundamental, as it provides direction and a sense of purpose. According to Locke and Latham (2021), well-defined goals enhance motivation and performance by creating a clear roadmap for action. Without clear goals, individuals and businesses may struggle with inefficiency and lack of focus (Mitchell & Daniels, 2022). Additionally, the need for contingency planning is essential in uncertain environments, as unexpected challenges often arise. Research by Hillson and Murray-Webster (2023) highlights that proactive risk management, through contingency planning, reduces uncertainty and enhances resilience.

Organizations that embrace contingency planning tend to recover more efficiently from crises and maintain long-term stability (Kutsch & Hall, 2021). Furthermore, the need for planning support plays a significant role in effective execution. Team collaboration and stakeholder involvement in planning enhance decision-making and alignment with strategic objectives (Bryson, Edwards, & Van Slyke, 2022). Without sufficient planning support, individuals and teams may encounter resistance, miscommunication, and implementation challenges (Gollwitzer & Oettingen, 2020). Overall, a positive attitude towards planning, reinforced by goal clarity, contingency measures, and planning support, is essential for success in dynamic environments.

Zazili, Ghazali, Bakar, Ayob and Samad (2017) determined the factors influencing retirement planning among young professionals in private sector. Data used for this study are primary and secondary data such as from journal articles, periodicals and textbooks. A questionnaire is distributed and administered to extract data from the respondents consist of executives, non-executives and managers around Klang Valley, aged between 20 - 34 years old. The findings show that financial literacy, job satisfaction and savings behavior have a positive association towards retirement planning. Furthermore, it is shown that financial literacy and saving behavior have a significant relationship with retirement planning.

Mokaya (2017) examined financial factors that affect retirement planning by Sacco teachers in Nakuru

town, Kenya. Descriptive survey research design was adopted. Stratified random sampling technique was used to draw a sample of 96 respondents out of an accessible population of 126 Sacco teachers working in Nakuru town, Kenya. The study adopted a self-administered semi-structured questionnaire to collect primary data. Secondary data was collected from various institutional databases. The findings of the study supported the research hypotheses that income level, liquidity preference of individuals and financial literacy affect retirement planning by SACCO teachers in Kenya. It was also observed that there is general apathy in discussing the important concept of retirement planning among the youth.

Amani and Fussy (2023) explored the perspectives of both the employers and the Teachers on retirement planning mistakes that undermine the post- retirement adjustment and well-being. The findings revealed both systemic and behavioral mistakes that affect teacher retirees' smooth transition from work to retirement, including low savings and debt accruals, limited access to retirement planning education, late family establishment, poor record management, and disregarding opportunities for career development. While the mistakes on each side are costly in isolation, their costs are substantial, irreversible, and have implications on time, health, and psychological well-being.

Afthanorhan, Al-Mamun, Zainol, Foziah and Awang (2020) examined the effect of financial literacy, saving attitudes, social influence, and goal clarity on the retirement planning construct. In addition, it investigates how the public demographic profile moderates these relationships. The questionnaire approach was utilized to collect data by adopting and customizing the measurement scale from previous studies. A systematic random sampling approach was employed on 323 prospective respondents. The outcomes of this study illustrate that all relationships are significantly and positively associated with retirement planning using structural equation modeling (SEM).

Ismail, Abdullah and Husin (2022) examined the effect of financial awareness, financial knowledge, financial planning and retirement goal clarity towards attitude of retirement planning. Using convenience sampling technique, 232 teachers' either working in the public sector, private sector, or self-employed in Klang Valley has been chosen. The conceptual framework was tested using a partial least square (PLS) modeling via Smart PLS 4.0.7.5 version. A structured questionnaire was employed and a pre-test was conducted. From the analysis, the study showed that financial awareness, financial knowledge, and financial planning were positively related to attitude. Furthermore, retirement goal clarity was negatively related to attitude, in addition, the findings indicated that financial awareness had a major influence towards attitude of retirement planning.

Talib and Manaf (2017) examined the relationship between retirements planning behaviour with the

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factors affecting the retirement planning behaviour among EPF's Teachers in Penang, Kedah and Perlis. The subjects consisted of 172 people comprising of staff positions that include a diverse group of the professional management group until the support group working within the organization. Pearson(r), and One-way variance analysis (ANOVA) was used to analyze the data. The results identified that age group were not significant with the retirement planning behaviour. The study also revealed that the awareness among the staff has no significant relationships with retirement planning behaviour.

The key research gaps that were addressed in this study revolved around the limited exploration of the psychological and attitudinal dimensions of retirement preparedness among public primary school teachers in Kenya. While financial and institutional factors such as pension schemes and savings levels had been studied, there was insufficient focus on how teachers' attitudes, perceptions, and beliefs influence their retirement planning behaviors. Little attention had been given to understand how demographic factors like Age, Gender, or Socio-economic status shaped these attitudes. There was also a need to investigate how external support systems, such as professional development or financial literacy programs, affected teachers' attitudes toward retirement preparedness.

3.0 MATERIALS AND METHODS

3.1 Research Design
A research design is the plan and structure of investigation so concerned to obtain answers to research questions (Queirós, Faria & Almeida, 2017). The plan is the overall program of the research. The study adopted an explanatory research design. An explanatory research design is a type of research design that focuses on investigating the cause-and-effect relationships between variables.

3.2 Target Population
According to Garaizar and Reips (2019) a population is a well-defined set of people, services, elements, and events, groups of things or households that are being investigated. In this study, the target population constituted of 5982 teachers in 716 public primary schools in Narok County as illustrated in table 3.1 below. The study focused on public primary schools and not private or public secondary because, teachers in public primary school teachers face distinct socio-economic and employment conditions as compared to their counterparts in secondary and private schools.

3.3 Sample and Sampling Techniques
Sample size is the number of items to be selected from the universe to constitute a sample. The size of a sample should neither be excessively large nor too small. It used to collect the required data that would lead to information. To minimize errors and sample biasness each member was selected using standard formula (Mugenda & Mugenda, 2017). The study applied the Neyman allocation sample formulae to calculate the sample size because it is simple to use. It is as follows;

$$n = \frac{N}{1 + N(e)^2}$$

Whereby, N is the target population, n is the sample size and e is the level of precision and in this study, 95% level of confidence will be used which gives 0.05 chance of deviation from the actual.

$$n = \frac{5982}{1 + 5982(0.05)^2}$$

$$n = 375$$

3.4 Sampling Methods and Procedures

Sampling is the process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. Sampling, therefore, is the process of selecting a given number of items from a defined population that enables the researcher to obtain details about the population (Mugenda & Mugenda, 2017). The purpose of sampling was to gain an understanding about some features or characteristics of the entire population based on the traits of the sample. After stratified sampling, simple random sampling was used to pick samples from each stratum. The sampling technique was used to ensure that all sub-counties are adequately represented in the sample, providing a more accurate and comprehensive reflection of the population. From the population targeted by the study, the overall sample for the study was obtained using the Neyman allocation sample formulae to arrive at 375 teachers, for each sub-county, the sample was obtained using the percentages derived from the targeted population.

3.5 Data Collection Instrument

In this study, primary data was collected using questionnaires with structured questions which was distributed among the sampling population size. The questionnaires were designed in an easy and unambiguous way to enable the respondent to understand the questions. Closed-ended questions centred on issues that directly relates to the research topic was intended to restrict and control the respondent's answer in regard to the research objectives and this also provide an objective base

3.6 Pilot Testing

In research, the pilot test is a critical mechanism because it ensures that the answers the researcher needs to obtain are expressed by items where the likelihood of acceptability depends on the content of the items. Questionnaires were administered to 38 teachers in Kajiado County which formed a 10% composition of the target population. The data from pilot test was sorted, coded and analyzed to

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determine the validity and Reliability of the research instruments. The 38 teachers taking part in the plot study was not part of the sample engaged in the final analysis.

3.7 Instrument Validity

Validity is the state of being effective or soundness, because something is made or done with accurate formalities or having well based argument or reasons (Mahedevan & Yap, 2019). In terms of measurement procedures, validity is the ability of an instrument to measure what it is designed to measure. It is how accurately the research findings represent the phenomena they are intended to represent. It is the credibility or of the research. This study adopted construct validity which is the degree to which a test or measurement accurately represents and measures the theoretical construct it is intended to assess. It is evaluated through various methods, including convergent validity (showing strong correlations with related constructs) and discriminant validity (showing weak or no correlations with unrelated constructs). Techniques such as factor analysis and hypothesis testing are commonly used to assess construct validity, ensuring the instrument reflects the underlying theoretical framework. Factor analysis was used to uncover underlying relationships among variables, allowing the researcher to identify latent factors that explained patterns within the data set. By reducing a large number of variables into a smaller set of factors, this helped measure constructs more precisely and identify key dimensions that contribute to the variance in the data (Hair et al., 2019)

3.8 Instrument Reliability

According to Zarrouk, El-Ghak and Al-Haija (2017) reliability is the capability of a research instrument to generate similar results when used repeatedly under similar conditions; it indicates accuracy and predictability of a research instrument: the higher the reliability, the higher the accuracy. Piloted questionnaire was subjected to Cronbach's Alpha coefficient formula to examine the reliability of the questionnaire. Reliability was tested using test-retest, test tool was administered to the same group of respondents at two different points in time. Cronbach's alpha, a statistical measure was employed for this purpose. Higher values of Cronbach's alpha, typically above 0.70 or 0.80, will indicate good internal consistency.

3.9 Data Analysis and Presentation of Results

Data analysis is a critical step in the research process that involves examining, organizing, interpreting and summarizing the collected data to draw meaningful conclusions and answer research questions (Maravelakis, 2019). Data was cleaned and prepared to ensure its quality, consistency and suitability for analysis. This was aimed at checking missing or erroneous data, removing outliers, transforming variables if necessary and creating a well-structured dataset. Cleaned data was analysed using descriptive and inferential statistics alongside study objectives. Descriptive statistics adopted mean, standard deviation and percentages while inferential statistics involved Correlational analysis,

Analysis of variance (ANOVA), Model summary and regression analysis. The analysis was carried out and presented according to the objectives of the study. Findings are presented using figures and tables. The following regression model was used in analysis at (5% significance level).

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

4.0 FINDINGS
4.1 Teacher's Attitudes Towards Planning
Study participants were asked to indicate the extent to which they agree to statements relating to teacher's attitudes towards planning. The findings are presented in table 1.

Table 1: Attitudes Towards Planning

Statement	Mean	Std.dev
I set clear and specific goals to help me stay focused on my priorities	3.613	.684
Having well-defined goals helps me measure my progress effectively	3.104	.675
I do not believe that success is more achievable when I have clear objectives in place	3.373	.623
I do not develop backup plans to ensure I am prepared for unexpected challenges	3.633	.609
Planning for uncertainties helps me feel more secure in my decisions	3.778	.677
I do not believe that having contingency plans reduces risks in both personal and professional life	3.622	.566
I do not seek advice from mentors, colleagues, or experts when making important plans	3.900	.699
Collaborating with others improves the quality and effectiveness of my planning	3.430	.712
I do not feel more confident in my plans when I receive support and guidance from others	3.698	.690
Overall Mean	**3.57**	

The results indicate that respondents hold mixed attitudes towards goal-setting, contingency planning, and collaboration in decision-making. The highest-rated item, I do not seek advice from mentors, colleagues, or experts when making important plans (M=3.900, SD=.699), suggests a notable tendency towards self-reliance, which may limit the benefits of external input and expertise. Conversely, the lowest mean, having well-defined goals helps me measure my progress effectively

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(M=3.104, SD=.675), points to weaker recognition of the importance of measurable objectives in tracking progress. The overall mean of 3.57 reflects an average inclination towards structured planning and risk management. Amani and Fussy (2023) revealed both systemic and behavioral mistakes that affect teacher retirees' smooth transition from work to retirement, including low savings and debt accruals, limited access to retirement planning education, late family establishment, poor record management, and disregarding opportunities for career development found saving behaviour to have an influence on retirement savings behaviour.

4.2 Retirement Preparedness
Study participants were asked to indicate the extent to which they agree to statements relating to retirement preparedness.

Table 2: Retirement Preparedness

Statement	Mean	Std. Dev
I am confident that my savings will support me throughout my retirement	3.613	.6123
I regularly invest in retirement plans to prepare financially for retirement	3.712	.7622
I have a clear financial plan for maintaining my lifestyle after retirement	3.525	.5123
I do not feel mentally prepared for the transition from work life to retirement	3.911	.5733
I do not believe I have a healthy mindset about aging and retirement	3.718	.5993
I am not ready to adjust to the changes in daily routine that come with retirement	4.017	.6731
I have not built a strong support network that I can rely on in my retirement	3.701	.732
I plan to stay socially active during retirement	3.722	.679
I do not believe my relationships with family will support my well-being in retirement	3.741	.702
Overall Mean	**3.74**	

The results indicate that respondents possess a fair level of retirement preparedness but with notable gaps in both financial and psychological readiness. The highest-rated item, I am not ready to adjust to the changes in daily routine that come with retirement (M=4.017, SD=.6731), suggests that lifestyle adaptation may be a major challenge, potentially affecting post-retirement satisfaction and well-being. Financially, scores such as I am confident that my savings will support me financially throughout my retirement (M=3.613, SD=.6123) and I regularly invest in retirement plans (M=3.712, SD=.7622) reflect moderate confidence and participation in retirement planning, pointing to room for

improvement in long-term financial security strategies. Psychologically and socially, higher agreement with negative statements such as I do not feel mentally prepared for the transition from work life to retirement (M=3.911) and I have not built a strong support network (M=3.701) indicate that non-financial aspects of retirement readiness are also a concern. The overall mean of 3.74 suggests a balanced but insufficient level of preparation respondents are aware of the need to plan but face financial constraints, mental adjustment issues, and gaps in social support, all of which could hinder a smooth transition into retirement.

4.3 Correlational Analysis

Pearson's correlation coefficients are computed to examine the relationships between the key variables: Attitude to Planning and Retirement Preparedness. This presented in table 3.

Table 3: Correlational matrix

Component		ATP	RP
ATP	Pearson Correlation	1	.383**
	Sig. (2-tailed)		.000
RP	Pearson Correlation	.383**	1
	Sig. (2-tailed)	.000	

ATP: Attitude towards Planning; **RP:** Retirement Preparedness

All correlations are positive and statistically significant at the p < .01 level (2-tailed), indicating that as scores on one variable increase, scores on the others tend to increase as well. Attitude to Planning is significantly related to Retirement Preparedness (r=.383), and also correlates positively with. This reinforces the role of government policies as a moderating variable that can strengthen the link between financial attitudes and retirement preparedness.

4.4 Regression Analysis Results

Regression analysis was used to examine the relationship between the dependent variable and the independent variables making it highly relevant for identifying key predictors of outcomes among public primary school teachers in Narok County. This section covers the Model summary, Analysis of variance and Regression co-efficient.

4.4.1 Model Summary

The study used a model summary that provided essential information about the model with an aim to

understand its characteristics and capabilities. The findings are presented in table 4.

Table 4: Model summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	.383[a]	.281	.271	.582

The overall model explains approximately 28.1% of the variance in retirement preparedness, R^2 = .281, Adjusted R^2 = .271. The multiple correlation coefficient is R = .383, indicating a weak positive relationship between the attitude and the preparedness. The standard error of the estimate is 0.582, suggesting a reasonable fit between the predicted and actual values.

4.4.2 Analysis of Variance
To ascertain if the differences between the targeted groups were statistically significant or may have happened by accident, analysis of variance was utilized. The results are in table 5.

Table 5: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.677	4	9.419	27.768	.001
	Residual	96.337	284	.339		
	Total	134.014	288			

The overall regression model is statistically significant, F = 27.77, p < .001, indicating that the combination of the four attitudinal variables; Attitudes towards materialism, Attitudes towards future, Attitudes towards planning and Attitudes towards saving significantly predicts Retirement preparedness. This suggests that, collectively, these attitudes explain a meaningful proportion of variance in retirement preparedness scores.

4.4.3 Regression Co-efficient
A multiple regression analysis is conducted to examine the extent to which attitudes toward materialism, future orientation, planning, and saving predict retirement preparedness. The results are presented in table 6:

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Table 6: Regression co-efficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	**Std. Error**	**Beta**		
1	(Constant)	1.218	.249		4.893	.001
	Attitude towards Planning	.098	.042	.128	2.348	.020

The positive association between attitude to planning and retirement preparedness, as evidenced by $\beta=.128$, t (284) =2.348, p = .020, highlights the importance of a proactive and organized mindset in achieving retirement readiness. This suggests that individuals who value planning those who set clear financial goals, outline actionable steps and regularly monitor their progress are more likely to be financially prepared for retirement. In contrast, Amani and Fussy (2023) revealed both systemic and behavioral mistakes that affect teacher retirees' smooth transition from work to retirement, including low savings and debt accruals, limited access to retirement planning education, late family establishment, poor record management, and disregarding opportunities for career development.

4.4.4 Hypothesis Testing Results
The results of the hypothesis test were derived from the regression co-efficient in the previous section. Attitude towards planning and Saving attitude and the dependent variable Retirement preparedness.

Table 7: Hypothesis Testing

Null Hypotheses	P-value	Result
H$_{01}$: There is no relationship between teacher's attitudes towards planning and retirement preparedness of public primary school teachers in Narok county.	.020	Reject Null

All predictors were statistically significant at the 0.05 level. However, the strength of influence varied, with some variables showing relatively modest effects despite significance. And thus, the study concluded that there is sufficient evidence to support the alternative hypothesis.

5.1 Conclusion and Recommendations
5.1.1 Attitude Towards Planning
The study established the effect of teacher's attitudes towards planning on retirement preparedness of

public primary school teachers' in Narok county. Attitude to planning scores is moderate, this suggests a balanced spread of responses, with a slight tendency for higher scores. The attitude is significantly positively correlated with retirement preparedness, saving attitude, and attitude towards the future, indicating that individuals who value planning are likely to exhibit stronger future orientation and saving behaviors. In the predictive model, attitude to planning has a significant positive effect on retirement preparedness, suggesting that those who prioritize planning are more likely to feel prepared for retirement, though its contribution is relatively modest compared to saving attitude. In contrast, Amani and Fussy (2023) revealed both systemic and behavioral mistakes that affect teacher retirees' smooth transition from work to retirement, including low savings and debt accruals, limited access to retirement planning education, late family establishment, poor record management, and disregarding opportunities for career development.

5.2 Conclusion
Individuals with a stronger orientation toward saving, coupled with future-oriented thinking and a propensity for planning, are markedly more likely to feel prepared for retirement. These results underscore the critical role of cultivating robust saving habits and forward-looking attitudes to enhance retirement readiness, supporting the theoretical link between attitudinal factors and effective retirement planning behaviors. However, the moderating effect of government policies on other attitudes toward materialism, future orientation and planning was not statistically significant, indicating these attitudes may not rely heavily on policy frameworks to impact preparedness.

5.3 Recommendations for the Study
Given the positive association between attitude to planning and retirement preparedness, efforts should aim to enhance individuals' planning skills and confidence. Structured planning workshops, offered through workplaces or community centers, could teach practical skills like budgeting, goal-setting, and creating retirement timelines. Technology, such as user-friendly financial planning apps, could also support consistent planning by providing reminders and tracking progress toward retirement goals. Encouraging a culture of proactive planning, especially among younger adults, could help normalize and sustain this attitude, leading to better preparedness over time.

5.4 Suggestions for further Studies
Future studies should aim to enhance the explanatory power of the model, which currently accounts for 28.1% of the variance in retirement preparedness, by exploring additional attitudinal, behavioral, or contextual factors, such as financial literacy, income levels, or cultural influences, that may further predict preparedness. Investigating interaction effects among the predictor's materialism, future orientation, planning, and saving could reveal complex relationships that strengthen the model. Expanding the sample to include diverse demographic groups and testing the model in different

economic or cultural contexts would also improve generalizability and robustness of the findings.

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