

RESEARCH ARTICLE

Effect of Gratitude, Forgiveness, and Social Support on Retiree Well-being with Self-efficacy as a Mediator Variable

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Abstract

Many psychological problems arise when facing retirement due to unpreparedness during this period. Unpreparedness is commonly triggered by their fears of being unable to meet primary and secondary needs. Physical issues such as retirement health are essential, but paying attention to psychological problems is also necessary. Research on the well-being of retirees needs to be done to see what factors influence both internally and externally. This study aims to test the retirement well-being model in terms of such aspects as gratitude, forgiveness, and social support mediated by self-efficacy. This study used the structure equation model (SEM) approach with a sample of 220 retirees aged at least 55 through a convenience sampling technique. The data was collected in Bandung and its surroundings for six months, from August 2019 to March 2020, through well-being, gratitude, forgiveness, social support, and self-efficacy scales. The results of the research model tested have a good fit with empirical data and meet the goodness of fit requirements. There is a direct influence of gratitude, social support, and self-efficacy on well-being. There is an indirect effect of social support on well-being through self-efficacy. The value of the indirect effect is smaller than the direct effect, meaning that self-efficacy is not a good mediator variable for social support for well-being. In conclusion, most retirees experience well-being due to social support from their environment and their gratitude and self-efficacy. The well-being of retirees can be increased by appreciation, having social support from the environment, and having confidence in one's ability to deal with problems.

Keywords: Forgiveness, gratitude, self-efficacy, social support, well-being

Introduction

Retirement comes to everyone who works, either in the state or in private institutions.¹ The increasing number of retirees can also lead to a complexity of problems. Despite the different reactions to retirement, most retirees have the same response of worrying about income inflation and the inability to make ends meet with retirement benefits. Many retirees have to deal with stress and serious problems related to physical and mental health rather than enjoying their old age.² Retirees should have well-being as they must face a new phase in life. However, this issue has yet to be widely discussed; even if it has, it has mainly focused on the physical and financial domains, and only a few have investigated the psychological domain. It is essential to understand the factors that can improve retirees' well-being. In this study, the variables examined are gratitude, forgiveness, social support, and self-efficacy. These variables were chosen because there are still few studies that integrate these variables into one model, and there are still few studies that use Seligman's

constructs. Based on this explanation, this study develops and constructs a theoretical model of retiree well-being regarding the influence of gratitude, forgiveness, and social support mediated by self-efficacy.

Many studies on retiree well-being are conducted in Western countries, but rarely in Eastern countries, including Indonesia, due to several factors, such as culture. Therefore, cultural differences need to be considered in this context. In the individualistic cultures of Western countries, positive self-evaluation plays an essential role in global well-being values. In collectivistic cultures reflected in Eastern countries, well-being depends on the social context and interpersonal relationships.³ There are a lot of internal and external factors influencing one's well-being, in this context, retirees, some of which are religion, education, their children's education, income, physical health, and reputation.⁴ According to Park et al.,⁵ who researched philosophers and religious figures, gratitude is one of the most potent strengths in improving well-being. According to Watkins et al.,⁶ there was a positive correlation

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between gratitude and well-being, happiness, and religiousness. In this context, gratitude is the ultimate source among all the variables.

Gratitude is also a high value among Jewish, Christians, Muslims, Buddhists, and Hindus.⁴ Responses to uncomfortable life events, especially ones occurring during retirement, are strongly influenced by how people perceive what happens to them. Some such events can grow hatred and anger due to their interpersonal relations, eventually leading to a lack of well-being. One possible way to cope with this situation is by forgiving or changing negative emotions into such positive ones as empathy, sympathy, love, and caring.⁷ Forgiveness is closely related to well-being and helps individuals manage a stable and supportive interpersonal relationship. Empirically, forgiveness also plays an essential role in physical and mental health. In addition to gratitude and forgiveness, social support is crucial to one's retirement well-being, as one under a lot of pressure tends to have bad health and well-being.⁸ Social support refers to comfort, attention, appreciation, and help received by someone from either individuals or groups.⁹ Those who get social support are usually certain they are loved, cared for, respected, gladly welcomed to be a part of social networking, and have good problem-solving abilities. Besides that, individuals' abilities to strive to face complexities, find a way out, solve problems, and reduce obstacles by changing their paradigms are believed to be influential to their well-being.¹⁰ Such individuals are categorized as having good self-efficacy, also related to happiness and optimism in facing one's life to achieve well-being.¹¹ It is stated that well-being emerges if there are optimism and self-efficacy.¹² Therefore, the variable of self-efficacy can be a predictor of well-being.

This study aims to test the retirement well-being model in terms of such aspects as gratitude, forgiveness, and social support mediated by self-efficacy.

Methods

A quantitative approach was conducted to study a set of variables considered influencing other variables yet not giving any special treatment. Retired civil servants and non-civil servants in Bandung, Indonesia, served as the objects of this study. As many as 300 questionnaires were distributed online and offline for a month,

and only 220 returned. The main factor in not returning the questionnaire was their lack of internet literacy, so the researchers shifted the distribution to offline amid the process. Before filling out the questionnaires, the respondents were informed about the purpose of the study and required to sign an informed consent form to ensure that they were volunteers and that their information was confidential. In addition, demographic data were also needed to identify such background as age, length of retirement, last occupation, current activity, and current address.

This study employed a non-probability sampling technique as the opportunity of the whole population to be selected as samples is unknown. In the meantime, a convenient sampling technique was also administered.¹³ This study was conducted over six months, from August 2019 to March 2020.

Well-being measurement was conducted using a standard measuring instrument developed by Butler and Kern¹⁴ based on Seligman.¹⁵ The scale was semantic differential in which the respondents would read statements related to their well-being and choose which represented their condition the most. To measure gratitude, this study used a modified scale of self-report the gratitude questionnaire-six-item form (GQ-6) created by McCullough et al.¹⁶ This instrument was a Likert model describing approval of the provided statements.

The forgiveness scale used in this study was created based on the Heartland Forgiveness Scale (HFS) by Thompson et al.¹⁷ Four sets of scores were acquired, comprising the total score of HFS and each score for three HFS sub-scales (self-forgiveness, forgiveness of others, and forgiveness of situations). Like the well-being scale, this scale is also semantic differential, with five alternative answers ranging from almost always wrong to almost always right.

The social support scale represents four social support functions: emotional, informational, instrumental, and companionship support.⁸ Finally, the self-efficacy measurement instrument represents three self-efficacy dimensions: level, strength, and generality.¹⁸ And data analysis in this study used the structure equation model (SEM) method with the AMOS v.21.0 program. The research was approved by West Java Province National and Political Unity Agency number 070/312/SKP/II/2020.

Results

Table 1 shows that the respondents were 126 males (57.27%) and 94 females (42.73%). In terms of educational background, 58 of them were senior high school graduates (26.36%), 33 of them were diploma graduates (15%), 91 were bachelor graduates (41.37%), and the rest (38) of them were master and doctoral degree graduates (17.27%). Regarding the length of retirement, the respondents varied from 0 to 15 years, of which 90 (40.91%) were civil servants, 125 were non-civil servants (56.82%), and the rest were from military backgrounds. The respondents also showed various salaries ranging from IDR 3 million to IDR 5 million; however, 30% had a side job increasing their wage to IDR 5 million monthly. Currently, what they were doing included religious and social activities (46.36%), taking care of their grandchildren (20.92%), trading or entrepreneurship (17.73%), and farming or gardening.

The hypothesis model proposed is that retirement well-being occurs due to such factors as gratitude, forgiveness, social support, and self-efficacy. Table 2 shows that the score of chi-square=230.24 with the rejection opportunity of the null hypothesis close to zero (p= 0.00) and root mean squared error approximation (RMSEA) by 0.05. The CFA model has a relatively good fit from the chi-square score, even though the RMSEA is smaller than 0.08. Modeling modification is necessary, as inferred by the result; thus, this study gradually modified by adding covariance errors to finally develop the best model (one meeting the criteria of goodness of fit). The final modification of the model by adding eight covariance errors has finally decreased the chi-square score from 230.24 (p=0.00) to 159.17 (p=0.07), indicating that the model fits well. Furthermore, the model can be used in SEM to form the construct.

It is shown in Table 3 that all the variables have good internal consistency. Interestingly, all the

Table 1 Frequency Distribution of Respondent Characteristics

Characteristics	n=220 (%)
Gender	
Male	126 (57.27)
Female	94 (42.73)
Age (years)	
<60	85 (38.64)
60-70	106 (48.18)
>70	29 (13.18)
Education	
Bachelor	129 (58.64)
Diploma	33 (15.00)
Senior high school	58 (26.36)
Length of retirement (years)	
<3	62 (28.18)
3-7	55 (25.00)
8-12	52 (23.64)
>12	51 (23.18)
Retired from	
Civil servant/PNS	59 (26.82)
State-owned enterprises/BUMN	84 (38.18)
Private sector employee	41 (18.64)
Lecturer/teacher	20 (9.09)
Education personnel	11 (5.00)
Indonesian national army/TNI	5 (2.27)
Activities after retirement	
Just stay at home/raise grandchildren	46 (20.92)
Part-time work	12 (5.45)
Gardening/farming	14 (6.36)
Trading/self-employed	39 (17.73)
Religious/social activities	109 (49.55)
Currently living with	
At home alone/with wife and children	189 (85.91)
At the child's house	22 (10)
With relatives/relatives	3 (1.36)
Other	6 (2.73)
Income (million)	
<1	30 (13.63)
1-3	74 (33.64)
4-7	80 (36.36)
8-10	26 (11.82)
>10	10 (4.55)

Table 2 Confirmatory Factor Analysis of Measurement Models: Fit Indices

Variables	χ^2	df	$\Delta\chi^2$	Δdf	NNFI	CFI	IFI	RMSEA	SRMR
Initial CFA	230.24	142	-	-	0.94	0.95	0.95	0.05	0.07
Final CFA	159.17	134	71.07	8	0.98	0.99	0.99	0.03	0.05

Note: n=220, p<0.05, NNFI: non-normed fit index, CFI: comparative fit index, IFI: incremental fit index, RMSEA: root mean square error of approximation, SRMR: standardized root means square residual

Table 3 Descriptive Statistics and Correlation for the Study Variables

Variables	Mean	SD	1	2	3	4	5
Gratitude	15.48	1.45	1				
Forgiveness	16.27	1.86	0.65	1			
Social support	38.73	4.66	0.53	0.64	1		
Self-efficacy	14.99	1.72	0.16	0.23	0.30	1	
Well-being	43.43	4.99	0.49	0.41	0.60	0.42	1

Note: n=220, p<0.05, SD: standard deviation

Table 4 Influence of Exogenous Variables on Well-being

			Estimate	S.E.	C.R.	p
Self-efficacy	←	Forgiveness	0.11	0.09	1.16	0.24
Self-efficacy	←	Gratitude	0.04	0.12	0.28	0.78
Self-efficacy	←	Social support	0.06	0.04	1.66	0.09
Well-being	←	Social support	0.34	0.09	3.66	***
Well-being	←	Self-efficacy	0.79	0.20	3.90	***
Well-being	←	Gratitude	1.06	0.33	3.21	0.00
Well-being	←	Forgiveness	-0.12	0.25	-0.46	0.65

exogenous positively correlate with well-being as each score is less than 0.05. Placed in ranks, the variables with the most significant correlations are gratitude and forgiveness, and those with the most minor correlations are gratitude and self-efficacy.

The hypothesis is accepted in terms of the direct effect of gratitude on well-being (Table 4). The social support and self-efficacy scores also show a significant direct impact of these two variables on well-being. Meanwhile, the immediate effect between forgiveness and well-being was rejected, meaning there is no correlation between forgiveness and well-being.

The hypothesis on the indirect influence of gratitude, forgiveness, and social support on the well-being mediated by self-efficacy as the mediator variable is tested by SEM using AMOS v.21.0. It is found that forgiveness, gratitude, and social support does not significantly influence self-efficacy as the p is higher than 0.05 and neither does forgiveness to the well-being. However, gratitude, social support, and self-efficacy significantly affect well-being, as the p score is lower than 0.05. It has also been empirically proven that the CFA model initially did not fit well, as the chi-square score was 230.24 with p=0.00. However, after the modification, the model showed a good fit as the score of $\chi^2=159.17$, p<0.01, NNFI=0.98, CFI=0.99, IFI=0.99,

RMSEA=0.03, SRMR=0.05. Social support's huge influence on self-efficacy is indicated by the score of square multiple correlations (7.22%). Meanwhile, the influence score of gratitude, social support, and self-efficacy to well-being was simultaneously 39.13%, as shown by the model (Figure).

The Figure shows the direct effect of gratitude, social support, and self-efficacy on the well-being of retirees. Gratitude has the most significant effect on social support and self-efficacy. Self-efficacy can only be a mediator for social support and not for gratitude and forgiveness. The forgiveness variable has no direct or indirect influence on the well-being of retirees.

Discussion

The first discussion point in this study is how social support affects well-being mediated by self-efficacy. There is no guarantee that retirees with good social support will have good well-being if their self-efficacy is low. Retirees with high social support and strong self-efficacy will give more meaning to every step they take.⁸ Social support will also influence the self and stimulate the thoughts of self, eventually evaluating the self and creating self-efficacy. The better social support one gets, the better their self-efficacy is. It is an excellent factor in creating well-being.⁸

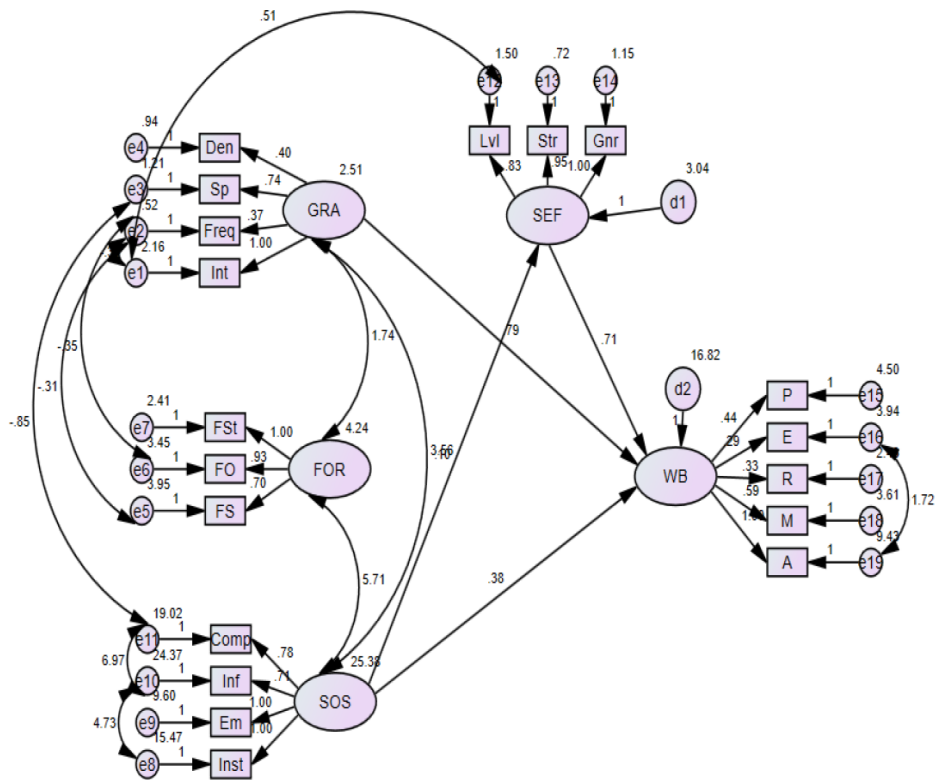


Figure Model Effect of Final Modifications of Gratitude, Forgiveness, Social Support on Self-efficacy and Their Impact on Welfare

GRA: gratitude, FOR: forgiveness, SOS: social support, SEF: self-efficacy, WB: well-being, P: positive emotion, E: engagement, R: relationship, M: meaning, A: accomplishment

It is in line with the results of a previous study highlighting that self-efficacy is a mediator variable for personality factors and subjective components of well-being.¹⁹ In addition, self-efficacy is also a significant mediator for adolescents' happiness¹¹ and can mediate shame and subjective well-being.²⁰ The demography of the respondents also supports that most retirees are actively involved in various social and religious activities, making them feel welcomed and supported by the community so that they have a meaningful life and well-being. Retirees who found that social resources come from non-professionals commonly have good well-being as they are protected from stress. A study found that support from spouses and friends can avoid loneliness and enhance well-being directly and indirectly.²¹ Several studies conclude that people are satisfied with their retirement, healthy, and enjoy their life better when they have good social support.^{22,23}

Despite the model's success, there are also some limitations, one of which is related to the

influence of gratitude on well-being as part of this study. Although gratitude is closely related to self-efficacy, self-efficacy does not significantly influence it, so when retirees are grateful, they tend to have good well-being, with or without self-efficacy. In other words, self-efficacy, whether high or low, is not a mediator of gratitude for well-being. Retirees who have a disposition of gratitude towards health, family, and work tend to have better well-being due to the indirect influence of these behaviors.⁵ Wood et al.²⁴ found that through simple training, gratitude has a strong potential to improve well-being. Chan²⁵ also agrees that gratitude substantially and positively correlates to happiness and well-being. Such a finding aligns with previous studies that generally conclude that gratitude directly contributes to well-being.^{26,27} In short, the more grateful someone is, the more emotional experiences and positive memories lead to happiness and subjective well-being they have.²⁸

Another weakness of this study is that forgiveness did not significantly affect well-being.

Research has shown that forgiveness is a unique predictor positively correlated with emotional well-being and negative affect and indirectly influenced through interpersonal satisfaction.²⁹⁻³¹ However, this study contradicts the result as forgiveness does not significantly influence well-being. This may be due to differences in understanding the definition of forgiveness in the questionnaire the researchers distributed because forgiveness can be interpreted as ignoring bad experiences or pretending to forgive and tolerate them.³²

Overall, gratitude, forgiveness, and social support significantly influence self-efficacy with various contribution strengths. However, this study proved that self-efficacy is a mediator variable only for social support. It is because self-efficacy is a predictor of something external. In the meantime, such variables as gratitude and forgiveness are internal behavior individuals should work on to reach well-being. Therefore, self-efficacy plays the best role as a moderator variable.

Conclusions

This study concludes that well-being is influenced by gratitude, forgiveness, social support, and self-efficacy. However, self-efficacy is proven only significantly affect social support related to external forces. Most respondents have good well-being as essential aspects such as education, marital status, income, and social and religious activities contribute to retirement well-being are mostly fulfilled.

Conflict of Interest

There is no conflict of interest in this study.

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