

Is retirement planning a priority for individuals? A study in Bengaluru City

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Abstract

India has population of 1.3 billion people with median age of 28 years and sixty-five percent of the population is below the age of 35 years. India is enjoying demographic dividend. These young Indians should be prudent during their work life and must do financial planning so that funds are available when it is required. In absence of such plan, individuals would face financial difficulty and in extreme cases may face bankruptcy. Financial plan helps in matching the demand for funds with adequate supply of funds. Financial plan should be goal oriented and it should take care of needs in the most crucial period of life – retirement life. As per RBI report (2016) on household finance, seventy-seven percent of Indians do not save for retirement. Therefore, financial planning for retirement should be essential part of financial planning during the working years. Individual's financial behavior is influenced by many factors which can be divided into demographic and psychological factors.

This paper aims to evaluate relevance of demographic and psychological factors in making saving and investment decision with focus on retirement financial planning. The study will be based on primary as well as on the secondary data. To understand theoretical framework and predictor variables, research papers and articles would be referred. Primary data on demographic and psychological variables would be collected through structured questionnaire. Data would be collected from the individuals working in private sector, between the age group of 25 to 45 years, in the city of Bengaluru. This research would be relevant in getting insight into factors and issues faced by the individual while making financial plans for retirement.

Key Words: retirement planning, attitude towards retirement, financial goals

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