

Retirement Financial Behaviour of Working Individuals in Bodoland Territorial Region, Assam

*A Thesis Submitted
to the
Bodoland University
for the Award of the Degree of
**Doctor of Philosophy
(Management Studies)***

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Enrolment no. Ph. D/MS/2021/03

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CERTIFICATE

It is certified that the work contained in the thesis entitled “**Retirement Financial Behaviour of Working Individuals in Bodoland Territorial Region, Assam**” has been carried out by “**Rosy Basumatary (Enrollment no. Ph. D/MS/2021/03 and Registration No. MAS00343 of 2021-2022)**” under the guidance of “**Dr. Nayanjyoti Bhattacharjee**”, the data reported herein is original and that this work has not been submitted elsewhere for any other Degree or Diploma.

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A. Coursework

Ph.D. Coursework completed at Bodoland University, Kokrajhar.

B. Research Publications in Journals

(i) Basumatary, R. and Bhattacharjee, N. (2024). Exploring the Impact of Psychological Determinants and Financial Literacy on Retirement Planning in Tribal Communities with Reference to Bodoland Territorial Region, Assam. South Asian Journal of Management Research (SAJMR), 14(4). (UGC-Care Listed)

B. Research Paper Presentations at Conferences/Seminars

- (i) Paper titled “Examining the Role of Self-Control Bias in Retirement Financial Behaviour: A Case Study Approach” presented at International Conference on Behavioural Finance, IIIT Allahabad, June 18-19, 2022.
- (ii) Paper titled “Examining the Role of Gender in Retirement Financial Behaviour of Working Individuals of Bodoland Territorial Region: A Case Study” presented at National Seminar on Self Reliant India: Issues and Challenges (Organized by- Department of Commerce and Department of Management Studies, Bodoland University), September 22-23, 2022.
- (iii) Paper titled “Impact of Demographic and Psychological Factors on Retirement Planning Behaviour of Working Individuals: The Case of Bodoland Territorial Region, Assam” presented at International Finance and Accounting Conference, September 08-09, 2023 (IIM Jammu).

Acknowledgement

I would like to begin by expressing my deepest gratitude to God for His blessings, which have guided and anchored me throughout my research journey. My heartfelt thanks go to Bodoland University and its management for providing an excellent research environment. I am also profoundly grateful to the Ministry of Tribal Affairs (NFST) for their financial support, which made the completion of my research possible.

I am grateful to my PhD supervisor, Dr. Nayanjyoti Bhattacharjee, Assistant Professor, Department of Management Studies, Bodoland University for his unwavering encouragement and guidance throughout this endeavor. My gratitude also goes to all the academicians who have supported me along the way, particularly Prof. A. I. Chanu and Prof. Manjit Das, members of my RAC committee, whose insights greatly contributed to the successful completion of this research.

Being part of the Department of Management Studies at Bodoland University has been an extraordinary experience. I am thankful to everyone in the Department for their support and assistance during this journey.

I acknowledge Mr. Raju Mushahary (GM, TS IOCL Refinery) and Mr. Phanidhar Brahma (DO, Agriculture) for their invaluable help in facilitating data collection at their respective offices.

Finally, I owe my profound gratitude to my family for their unwavering encouragement and support throughout this journey. My deepest appreciation goes to my late parents, Lt. Sudhangshu Basumatary and Lt. Sameswar Basumatary, as well as Usha Basumatary and Bhanumati Basumatary. I am equally grateful to my sister, Dr. Valentina Basumatary, my brother, Rahul Basumatary, my husband, Deepjyoti Basumatary, and my children, Girik Basumatary and Liyana Basumatary, for their unconditional love and support, which have been my pillar of strength throughout this journey.

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Abbreviations

Abbreviation	Full Form
ANOVA	Analysis of Variance
ATR	Attitude Towards Retirement
AVE	Average Variance Extracted
BTR	Bodoland Territorial Region
CB-SEM	Covariance Based- Structural Equation Modelling
CR	Composite Reliability
DV	Dependent Variable
EFA	Exploratory Factor Analysis
FL	Financial Literacy
FRT	Financial Risk Tolerance
FTP	Future Time Perspective
HTMT	Heterotrait-Monotrait Ratio
IV	Independent Variable
MGA	Multigroup Analysis
MICOM	Measurement Invariance of Composite Models
PLS-SEM	Partial Least Square- Structural Equation Modelling
RFB	Retirement Financial Behaviour
RGC	Retirement Goal Clarity
RPB	Retirement Planning Behaviour
RSB	Retirement Savings Behaviour
SEM	Structural Equation Modelling
SGS	Social Group Support
SRMR	Standardized Root Mean Square Residual
ST	Scheduled Tribe
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
VIF	Variance Inflation Factor