



## **Retirement Preparation Workshop: Building a Business with Digital Marketing**

**Santi Rimadias**

STIE Indonesia Banking School, Indonesia  
Corresponding Email: [santi.rimadias@ibs.ac.id](mailto:santi.rimadias@ibs.ac.id)

### **Abstract**

Retirement is a transition phase that requires readiness not only from financial aspects, but also mentally and socially. In the midst of rising life expectancy and uncertain economic dynamics, retirement is no longer interpreted as a period of complete quitting of work, but rather as an opportunity to remain productive and economically independent. One of the relevant strategic approaches in preparing for retirement is the development of entrepreneurship based on digital marketing. The Retirement Preparation Workshop designed by PT Edukasindo Utama and Kopindo Consult to equip prospective retirees of PT. Toyota Boshoku Indonesia (TBINA) with business building skills with digital marketing. Through this workshop, participants not only understand how to build a business, but also gain practical skills in utilizing social media and marketplaces as a means of marketing. The results of the workshop are expected to encourage the creation of economic independence among retirees and strengthen their readiness to face the post-work period through the digital entrepreneurship route.

**Keywords:** Digital marketing, retirement preparation, workshop.

### **Abstrak**

*Pensiun merupakan fase transisi yang membutuhkan kesiapan tidak hanya dari aspek finansial, tetapi juga mental dan sosial. Di tengah meningkatnya usia harapan hidup dan dinamika ekonomi yang tidak menentu, pensiun tidak lagi dimaknai sebagai masa berhenti bekerja sepenuhnya, melainkan sebagai kesempatan untuk tetap produktif dan mandiri secara ekonomi. Salah satu pendekatan strategis yang relevan dalam mempersiapkan pensiun adalah pengembangan kewirausahaan berbasis pemasaran digital. Lokakarya Persiapan Pensiun dirancang oleh PT Edukasindo Utama dan Kopindo Consult untuk membekali calon pensiunan PT. Toyota Boshoku Indonesia (TBINA) dengan keterampilan membangun bisnis dengan pemasaran digital. Melalui lokakarya ini, peserta tidak hanya memahami cara membangun bisnis, tetapi juga memperoleh keterampilan praktis dalam memanfaatkan media sosial dan marketplace sebagai sarana pemasaran. Hasil lokakarya diharapkan dapat mendorong terciptanya kemandirian ekonomi di kalangan pensiunan dan memperkuat kesiapan mereka menghadapi masa pasca kerja melalui jalur kewirausahaan digital.*

**Kata kunci:** Pemasaran digital, persiapan pensiun, lokakarya.

## Introduction

Retirement is an important transitional phase in a person's life, which not only marks the end of a professional career, but also the beginning of a new chapter that demands physical, mental, and financial readiness. In the midst of ever-evolving social and economic dynamics, retirement is no longer understood as a period of total rest, but rather as an opportunity to remain active, productive, and economically independent (Dang et al., 2022). Retirement is generally interpreted as a person's retirement from a job that results in wages or salaries. This definition is in line with the definition of the Oxford English Dictionary which states that retirement is "resignation from an official position or position; stop business or employment activities in order to enjoy greater leisure or freedom (usually after reaching a certain age or receiving the right to retire)." However, retirement can occur voluntarily or not, take place gradually or suddenly, and can be temporary or permanent. Therefore, the meaning of retirement is complex and cannot be explained completely with one definition alone (Denton & Spencer, 2009). Readiness to face retirement is a strategic issue, especially in the midst of rising life expectancy, economic uncertainty, and the need to maintain formal post-employment income.

In Indonesia, according to the Ministry of Manpower of the Republic of Indonesia, the retirement age for workers in 2025 is set at 59 years according to the mandate of Government Regulation Number 45 of 2015, and in the future, the retirement age of workers will continue to be raised until in 2043 the retirement age will be 65 years. This is based on an in-depth study of the increasing life expectancy rate in Indonesia, as well as improving public health conditions (Kemnaker, 2025).

One of the results of the study explained that only 24.8% of individuals worldwide are saving for old age and retirement. The lack of savings coupled with an aging population, results in the risk that many retirees have low financial resources to support them during retirement (Tomar et al., 2021). Based on these conditions, everyone should prepare for their retirement as early as possible. Retirement is not just the end of a permanent work career, but a broad concept that includes various options such as undergoing entrepreneurial activities after quitting your career, continuing education, or various other productive activities (Jenkins et al., 2015).

One of the strategic approaches that can be taken in preparing for a productive retirement is through entrepreneurial development (Rimadiaz, 2024). For prospective retirees, building their own business not only provides an alternative source of income, but also becomes a means of self-actualization and maintaining social connections. Further, entrepreneurship and entrepreneurship among older age groups are increasing, which appears to be linked to a broader development in productive choices after retirement (Van Solinge, 2015)

In today's digital era, entrepreneurship is increasingly facilitated by advances in information technology (Chairunnisa et al., 2024), Especially through the use of digital marketing, which allows business actors to reach a wider market at a relatively efficient cost (Rimadiaz et al., 2024). However, the main challenge faced by many aspiring retirees is the limited knowledge and skills in utilizing digital technology for business purposes. Lack of

digital literacy and lack of experience in online marketing make them vulnerable to falling behind and lacking confidence to start a business. Therefore, an applicable workshop is needed to equip them with basic skills to build a digital business.

The Retirement Preparation Workshop facilitated by PT Edukasindo Utama in collaboration with Kopindo Consult with a digital marketing-based entrepreneurial approach is a relevant solution to answer these needs. The workshop participants were employees of PT. Toyota Boshoku Indonesia (TBINA) which in the near future will enter retirement.

This workshop not only facilitates participants in understanding the process of building a business, but also provides practical skills in using various digital platforms, such as social media and marketplaces to market their products or services. Thus, this workshop is expected to be a bridge between retirement readiness and economic independence through the digital entrepreneurship pathway.

## Method

The Retirement Preparation Workshop facilitated by PT Edukasindo Utama in collaboration with Kopindo Consult was held at The Mirah Hotel, Jl. Pangrango No. 9A, Babakan, Central Bogor on March 1-2, 2024. Participants are employees of PT. Toyota Boshoku Indonesia (TBINA) which in the near future will enter retirement. The number of participants who took part in this workshop was 25 people.

This workshop is structured with a learning approach that includes lectures, interactive discussions and hands-on practice under the guidance of resource persons. In this workshop, participants are encouraged to be actively involved during the learning process. Participants are given modules in the form of a collection of materials as a guide during the learning process. To measure the level of understanding of participants, a pre-test and post-test are provided which contain a number of questions that must be answered by the participants. After the training is completed, an evaluation will be carried out which includes the analysis of pre-test and post-test results to assess the participants' understanding.

The Retirement Preparation Workshop with the theme "Building a Business with Digital Marketing" has an achievement target listed in Table 1.

Table 1. Retirement Preparation Workshop Targets

No.	Indicator	Target
1.	Participants participated in the entire series of workshop sessions from start to finish.	100%
2.	Participants are actively involved in discussions throughout the workshop activities.	60%
3.	Participants demonstrate the ability to utilize digital platforms, such as social media or marketplaces, to promote their products or services.	60%
4.	The results of the participants' post-test showed an increase compared to the pre-test score.	80%

Source: Author (2025)

## Result and Discussion

The Retirement Preparation Workshop is a program facilitated by PT Edukasindo Utama in collaboration with Kopindo Consult and held at The Mirah Hotel, Jl. Pangrango No. 9A, Babakan, Central Bogor on March 1-2, 2024. Participants are employees of PT. Toyota Boshoku Indonesia (TBINA) which in the near future will enter retirement. The workshop was attended by 25 participants.

On the first day, March 1, 2024, the Retirement Preparation Workshop was opened by the Master of Ceremony (MC) from PT Edukasindo Utama, then continued by the speakers. Before giving the presentation of the material, the resource person gave a Pre-test to test the participants' understanding which contained 10 statements about digital marketing for small businesses. The pre-test results showed an average score of 6.23.

Furthermore, the resource person gave an explanation about building a business based on digital marketing. The resource person explained that currently, people's lives are greatly influenced by the use of information technology (Rimadiaz et al., 2021). Based on a survey from Hootsuite in 2024, interaction with the media is now dominated through various types of screens, such as smartphones, tablets, and televisions. Technology is leveraged by individuals to access information from various sources (Woschank et al., 2020). The digital world has great potential in supporting various consumer activities, such as communicating, creating, enjoying entertainment, gaining knowledge, making transactions, and others (Haque et al., 2023).



Figure 1. The resource person explained the importance of building a business based on digital marketing

Furthermore, the speakers provided an explanation on how to understand digital consumers, building digital marketing for small businesses, digital marketing channels, and the use of social media and market places for digital marketing of products and services. Digital

consumers can be understood with an approach that focuses on empathy and interaction (Wibowo & Rimadias, 2022). Furthermore, building digital marketing for small businesses can be done in the following stages: determine what you want to achieve through your digital marketing efforts, understand the demographics, interests, pain points, and online behavior of your target audience, Develop valuable and relevant content for your target audience, choose the social media platforms where your target audience is most active and create a profile for your business, The digital marketing landscape is constantly evolving, so stay updated on industry trends, best practices, and algorithm changes and constantly evaluate and refine your strategies to stay ahead of the competition and achieve business goals.

Explanations about digital marketing channels regarding paid media, owned media and earned media were also given. Paid media is a promotional channel obtained through payment, such as digital advertising (Google Ads, social media ads), website banners, or advertorials. The goal is to reach a wider audience quickly (Abdow, 2019); Owned Media is a communication channel that is owned and controlled directly by a brand or organization, such as an official website, company blog, business-owned social media account, or mobile application. It is used to build an identity and long-term relationship with the audience (Xie et al., 2018); and Earned Media Earned Media is exposure earned organically without paying, usually from third parties such as customer reviews, media coverage, testimonials, or user-generated content. This form shows trust and credibility in a brand (Lovett & Staelin, 2016).

During the presentation by the speakers, participants actively asked questions and shared about the business that will be focused on after entering retirement. The practice of using social media and market places for digital marketing of products and services is also carried out during the learning process.

After the presentation and interactive discussion were completed, participants were asked to do a post-test, which contained the same questions as the pre-test. The post-test results showed an increase in the average score from the pre-test, which was 9.25. In closing, the resource persons and workshop participants took a group photo at the end of the first day of the workshop.



Figure 2. Resource persons and participants of the Retirement Preparation Workshop took a group photo



On the second day, March 2, 2024, the participants of the Retirement Preparation Workshop visited Pastalagita Local MSMEs located on Jl. Nurul Ikhwan I No.125, RT.03/RW.05, Tanah Baru, North Bogor District, Bogor City, West Java 16154. Pastalagita is a pioneer and specialist in processed pasta from authentic and premium taro and has been certified halal. Pastalagita has also used digital marketing optimally in marketing its products. The sharing session was carried out between the owner of Pastalagita and the workshop participants. At the end of the event, participants were given Pastalagita products to take home and take pictures together.

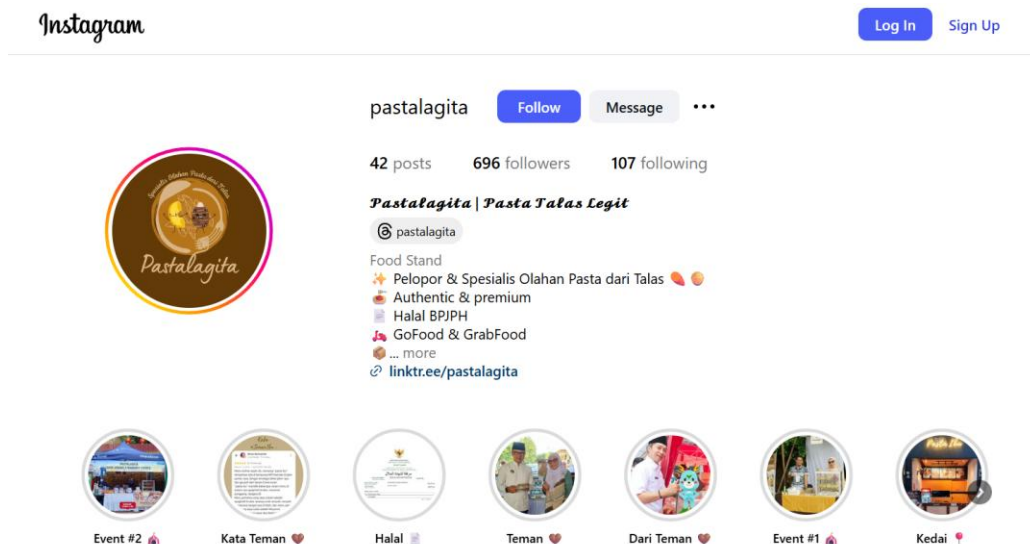


Figure 3. Instagram Pastalagita



Figure 4. Owner of Pastalagita and Retirement Preparation Workshop participants take a group photo

## Workshop Implementation Evaluation

The evaluation was carried out after the Retirement Preparation Workshop was completed. The results of the evaluation of the Cooperative Workshop are presented in Table 2. The results of the evaluation show that all targets are achieved above the expected final result.

Table 2. Results of Retirement Preparation Workshop Evaluation

No.	Indikator	Target	Pencapaian
1.	Participants participated in the entire series of workshop sessions from start to finish.	100%	100%
2.	Participants are actively involved in discussions throughout the workshop activities.	60%	80%
3.	Participants demonstrate the ability to utilize digital platforms, such as social media or marketplaces, to promote their products or services.	60%	80%
4.	The results of the participants' post-test showed an increase compared to the pre-test score.	80%	100%

Source: Author (2025)

## Conclusion

The Retirement Preparation Workshop organized by PT Edukasindo Utama together with Kopindo Consult has succeeded in providing digital entrepreneurship skills to prospective retirees of PT Toyota Boshoku Indonesia (TBINA). This workshop proved that a digital marketing-based approach can be an effective strategy in preparing for a productive and economically independent retirement. The results of the evaluation showed that all the targets set, such as active participation of participants, increased understanding through post-tests, and the ability to use digital media, were optimally achieved. This activity not only fosters awareness of the importance of readiness for retirement, but also strengthens participants' practical competencies in utilizing digital platforms to build and develop businesses independently after retirement.

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