A BIBLIOMETRIC APPROACH ON RETIREMENT INVESTMENT STUDIES

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ABSTRACT

Financial planning necessitates a comprehensive assessment of an individual's current and future financial circumstances. This study aims to review and assess the existing literature on retirement financial planning with 9397 research. While financial planning, in general, has received substantial attention, retirement-specific planning remains fragmented and limited.The available literature is disjointed, predominantly subjective, and narrow in scope. Notably, despite a recent surge in research prompted by the pandemic, investment and financial planning remain underrepresented in conjunction with retirement and pension keywords. This study offers valuable insights for academics and policymakers to identify areas necessitating further research in retirement financial planning.

Keywords: Bibliometric, Financial Planning, Investment, Retirement , Saving.

INTRODUCTION

A detailed assessment of one's current and future financial status is necessary for financial planning. The process of achieving one's life goals through the effective management of funds is always evolving. A thorough evaluation of one's present and prospective financial situations is required for financial planning (Goyal & Kumar, 2020). The process of achieving one's life goals through the effective management of funds (such as purchasing a home, funding a child's higher education, establishing a business, etc.) is always evolving (Kumar, Tomar, & Verma , 2018). Ageing populations are a fact of life, both domestically and internationally and also life satisfaction and well-being are impacted by financial behaviour. Because it might lead to financial issues, income level has been regarded as a crucial indication. Retirement as perception is a decision-making process that lasts a lifetime. Individual financial planning has existed in some capacity for a very long period. However, the continuous rise in the standard of life, the introduction of complex financial instruments, and taxation led to the emergence of sophisticated forms of financial planning. Despite the fact that financial planning has grown increasingly complicated, it has not got the academic attention it merits. Financial

Planning has been evenly discussed throughout but planning pertinent to retirement is limited and scattered .The literature that is now available is disjointed, largely subjective, and of a constrained scope. The information and results from prior investigations are not thoroughly arranged or systematically summarised for retirement financial planning. And reviewing this exhaustive literature of over 9000 words is an uphill task for reviewing the past research. This study examines the present state of research on retirement financial planning for everyone in an effort to bridge this research gap. This will increase the body of existing knowledge. Given the growing importance of financial retirement planning as a tool to promote individual citizens' accountability in the creation of their own retirement strategy, the findings are particularly significant for the financial community or for everyone who wants to live comfortably into old life. Increasing life expectancies and the end of traditional pension plans necessitate personal retirement savings. By investing wisely and starting early, individuals can benefit from the power of compounding and grow their savings over time. Adequate retirement investment helps individuals achieve financial security, independence, and peace of mind, allowing them to enjoy their retirement years without financial stress.

This study's objective is to assess the state of the literature on retirement financial planning as it stands right now. In order to condense a significant amount of data into a manageable, transparent, and reproducible manner, a thorough literature study is necessary (Denyer & Tranfield, 2006) . In order to investigate a sample of 9397 research conducted over the course of more than six decades, bibliometric analysis has been used. The goal of bibliometric analysis is to give quantitative knowledge on the constantly changing topic of financial planning for retirement using a strict methodology. The study identifies a vacuum in the corpus of existing research, which may point the way forward and create opportunities for more study in the field of retirement financial planning. The philosophical, intellectual, and social structure of the disjointed work is analysed using bibliometric analytic tools to pinpoint key themes (Mougenot & Doussoulin, 2022). The study's main contribution is the collection of the scattered body of literature in the area and the identification of significant work, authors, and sources.With evidence-based guidance, individuals can navigate complexities, make optimal investment choices, and effectively manage risks, ensuring a comfortable and fulfilling retirement based on reliable and proven strategies. Since Providing enough retirement incomes for an ageing population is a concern for the government in many nations, so is the need of the study.

RESEARCH QUESTIONS

The following research issues are addressed by the bibliometric study:

1. What is the impact of research in Retirement Investment ?
2. Which publications and authors have the most sway in the field of investment planning and retirement ?
3. What are the related research topics in the area of Retirement Investment ?
4. Over the years how investment planning has gained relevance ?

RESEARCH OBJECTIVES

The research goals for the current paper are derived from the below mentioned research objectives:

1. To evaluate the productivity and impact of research in the field of retirement investment planning by analysing publication counts and citation counts.
2. To identify the top-cited research sources and authors in the field of retirement, investment planning, indicating the most influential and impactful research contributions.
3. To map the intellectual structure of research in retirement investment planning and identify clusters of related research topics and the interrelationships between them.
4. To identify emerging research trends and areas of growth in retirement investment planning and provide the insights into current gaps and future research directions.

The study identifies a vacuum in the corpus of existing research, which can point the way forward and create opportunities for more enriched study in the field of retirement financial planning. The philosophical, intellectual, and social structure of the disjointed work is analysed using bibliometric analytic tools to pinpoint the key themes (Mougenot & Doussoulin, 2022). The main contribution of the study is the collection of the scattered body of literature in the area and the identification of significant areas. Bibliometric studies provide evidence-based insights that can inform science and innovation policies.

RESEARCH METHODOLOGY

The research methodology for the study involves the following steps:

Identification of Research Databases: The available databases of web of Science, Google scholars, Pubmed, Scopus etc. are there, but in this study , the reliable source of Scopus having a wide range of discipline journals has been taken into use.

Search Strategy: For developing a comprehensive search strategy and to retrieve relevant literature,network analysis and descriptive analysis are used In the indexed database of Scopus, the terms "Invest*" or "Financial Planning" or "Planning" and "Retire*" or "Pension" were searched as part of the current bibliometric evaluation of the literature (Biancone, Saiti, Petricean, & Chmet, 2020). Thereafter a refining strategy by limiting the subject areas of Sociology, Economics, Business, Psychology, Arts and Multidisciplinary and language to only English has been the search strategy to ensure a focused and relevant dataset.

Data Collection: After execution of the search strategy in the selected databases and collect the identified literature. It has been ensured that the inclusion criteria are met only by research papers.

Data Extraction: Extraction of CSV file with relevant bibliographic information from the collected literature has been executed. This included publication title, authors, publication year, journal/conference name, abstracts, keywords, and citation counts. All this bibliometric data had been organised in a structured format for further analysis.

Data Analysis: Conducting quantitative analysis on the extracted data using bibliometric techniques in R studio software using

Bibliometrix programme and Biblioshiny package. This involved:

1. **Descriptive Analysis:** Calculating the publication counts, citation counts, and other basic statistics to assess research productivity in the field of Retirement Investment.
2. **Citation Analysis:** Identification of highly cited publications and writers in the subject of retirement investment has been done in conjunction with the analysis of citation patterns to assess the impact and influence of certain papers, authors, and organisations.
3. **Visualisation:** Utilisation of bibliometric visualisation techniques, such as network visualisation were used to identify the research clusters, trends, and interconnections between topics within Retirement Investment.
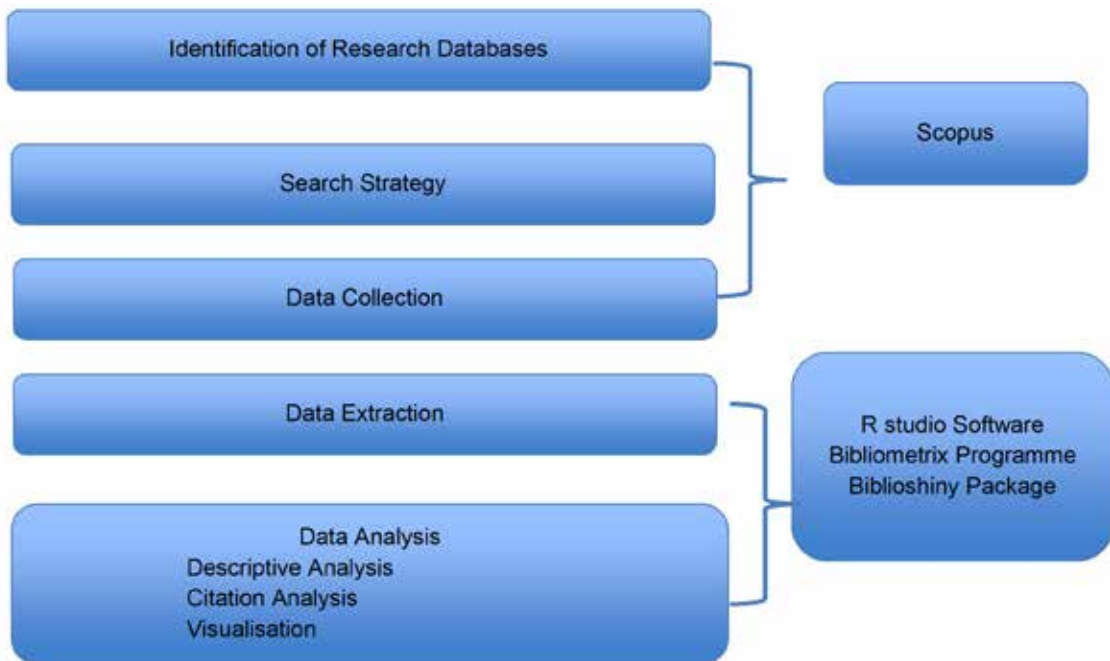
Figure 1 : Research Methodology Framework

This study disentangles the conceptual and intellectual framework of the research on financial planning in the various stages of retirement through bibliometric analysis, which also assesses the most recent developments.
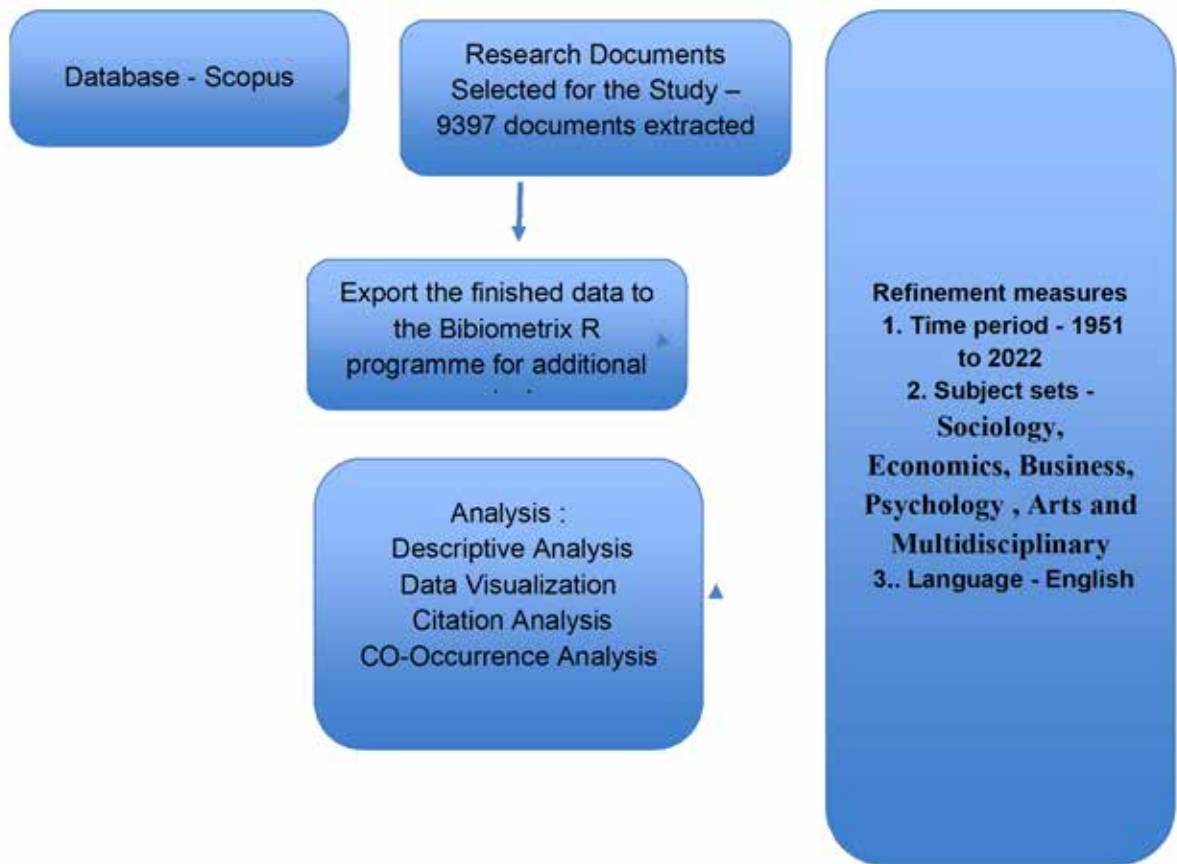
Fig 2 : Stages of Review Process of Articles

Bibliometric analysis gives researchers a strong tool to investigate a particular field of study by looking at citations, co-citations, and word frequency . Performance analysis and science mapping are the two main methodologies used by bibliometric methods to analyse a particular scientific subject using bibliographic data (K & Marrone,2020). They are widely employed to assess how a certain academic field is progressing. Data is taken from the Scopus database based on article coverage, journal classification, and compatibility with the Bibliometrix tool from R-studio. Due to its adaptability and user-friendliness, the Bibliometrix R-package, a bibliometrics tool, was employed. For the Biblioshiny analysis, a comma separated value (CSV) file containing more than 9000 bibliographical records was employed and analysed. The bibliometric scenario in the field has been examined with the annual citations, annual scientific production, average citation per year, co-occurrence network, most frequent words, most cited authors, most relevant sources, impact,

thematic map, tree map, trend analysis with topics and word cloud (M.L.B. Chakraborty, S. Chakraborty, Ghosh, & U, 2021).

ANALYSIS

The bibliometric study analyses the literature work done so far in the domain of investment for retirement with the help of techniques like Annual Production or Production trends , Citation Network Analysis, Publication Outlets, Prolific Authors, Tree Map, Keyword Analysis , World Cloud and Co-Occurrence Network etc. The results have been reported in the later part of this paper.

Annual Publication/Production Trends

Annual publication and production trends in bibliometric studies provide valuable insights into the growth, productivity, and evolving research landscape within a specific field. They reveal the overall research output and activity levels over time, identifying periods of increased scholarly activity and emerging research areas. These trends also help track the impact of research by highlighting influential papers and authors. These increasing trends indicate growing scholarly activity and peaks in publication reflecting periods of high productivity and research interest, while plateaus indicates stable levels of output. The annual production of literature in investment planning for retirement has grown multiple fold in the domain of investment for retirement . The annual research productions in the area of investment planning have encountered a rapid surge in the last two decades only . The number of productions increased approximately six times from 104 in 2000 to 618 in 2020 . This signifies the growing concern of society in retirement planning and investment planning in whole . With growing old age production , every state is shifting focus on the pension structure of the old population in a more secure form . In the next decades a rapid revolutionary change can be expected in pension and old age financial security policies.

Table 1: Annual Production of 20 Years.

Year	Number of Production(Annual)
2000	104
2001	100
2002	128
2003	137
2004	210
2005	211
2006	270
2007	256
2008	263

2009	339
2010	364
2011	434
2012	386
2013	424
2014	462
2015	477
2016	482
2017	521
2018	553
2019	568
2020	618

Citation Network Analysis

Citation analysis in bibliometric study provides valuable insights into the influence and impact of scholarly works. It involves examining the citations received by articles, authors, or journals to understand their visibility and importance within the academic community. Citation analysis helps identify highly cited papers and authors, indicating influential research contributions.Citation analysis aids scholars in gathering pertinent material and locating significant prior work in a given field. Researchers can easily determine the significance and relevance of a certain publication , by looking at the number of citations (Zupic & Cater , 2015). As a result, the quantity of citations and the relevant quality of a certain study are directly related. The Scopus Mean Total Citation Per Article and Mean Total Citation Per Year are where the citation information for this study was made available. To identify the most important publications we created one citation metric with Mean Total citations respectively per Article and per Year and also two graphical representations of Annual Citations of Research Article and Average Citation Per Year.

The following are the requirements for developing metrics:

1. Mean Total Citations Per Article : The average number of citations per article is determined by adding up all the times of domain's writings that have been referenced in other writings, dividing that amount by the total number of articles the author has produced.

2. Mean Total Citations Per Year : By dividing the total number of citations by the total number of citable years, the average number of citations per year is determined.

3. Annual Citations of Research Article : Research produced and cited annually reveals the relevance of retirement planning with surging time .

4. Average Citation Per Year : By dividing the total number of citations by the number of years the research topic has been publishing papers, the average number of citations per year can be derived. This was a very helpful statistic to evaluate the annual impact for retirement investment planning.

Table 2 : Annual Total Citations Per Year.

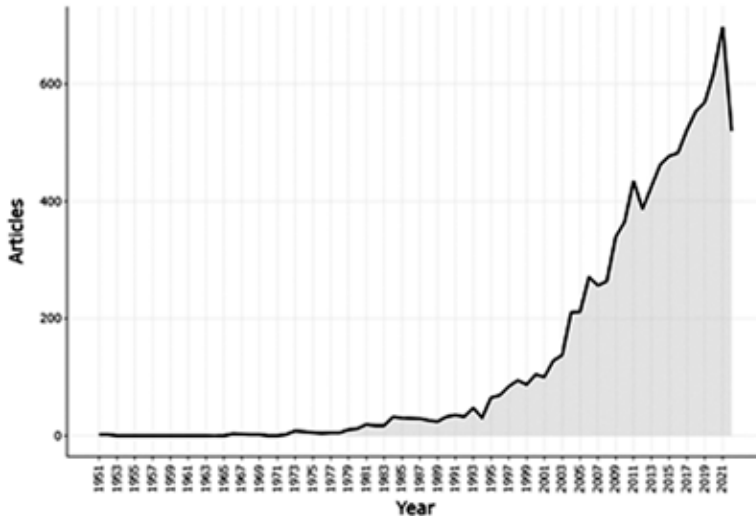| Year	N	MeanTCperArt	MeanTCperYear	Citable Years
1951	2	3.00	0.04	71
1956	0	0.00	0.00	0
1961	1	0.00	0.00	61
1966	3	3.00	0.05	56
1971	0	0.00	0.00	0
1976	4	53.00	1.15	46
1981	19	13.42	0.33	41
1986	29	19.52	0.54	36
1991	35	15.77	0.51	31
1996	69	32.09	1.23	26
2001	100	58.12	2.77	21
2006	270	21.37	1.34	16
2011	434	16.92	1.54	11
2016	482	11.66	1.94	6
2021	697	1.63	1.63	1

Figure 3: Annual Citations of Research Article till 2021

Prior to 1976, research growth was quite slow, but following thereafter, publications grew rapidly. The largest number of publications (697) was recorded in the year 2021, whereas the years 1956 and 1976 evidenced no publications at all. In comparison to 100 publications with 21 citable years, the highest mean of total citation per article was observed in 2011 at 58.12, while the lowest was recorded in 1956. The lowest mean of citation per year is 0 and was recorded in 1956 and 1976, respectively whereas the highest mean of citation per year (1.94) was reported in 2016(Check Table 2).
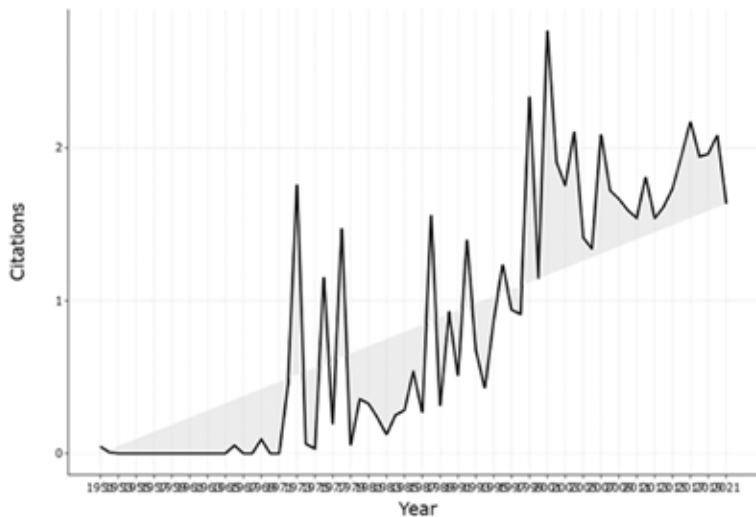

Figure 4: Average Citation Per Year

The tabular data of average citation per year is presented in a positive upward graphical manner with multiple growth in the annual citation average . Till 1976 the graph appeared flat with no or minimal annual production in investment planning for retirement. But afterwards a frequent movement is reflected in the curve depicting a change in research contribution with an increasing rate signifying the relevance of retirement planning now.

Publication Outlets

Table 3: Most Relevant Sources.

Sources	Articles
Journal of pension economics and finance	155
Insurance: mathematics and economics	130
Journals of gerontology - series b psychological sciences and social sciences	117
Plos one	97
Journal of financial counseling and planning	96
Ageing and society	90
Social science and medicine	72
Research on aging	60
Educational gerontology	58
Journal of public economics	55

By examining the publication outlets, such as journals or conferences, researchers can assess the visibility and dissemination of research within the academic community .The most relevant journal in the area of investment planning for retirement is Journal of Pension Economics and Finance with 156 articles , followed by Insurance : Mathematica and Economics with 130 articles and Journal of Gerontology- Series B Psychological Sciences and Social Sciences with 117 articles in the area of investment planning for retirement .The table depicts the most Significant Journals which contribute the highest articles so published in the mentioned Journal . By examining the publication outlets, such as journals or conferences, researchers can assess the visibility and dissemination of research within the academic community.

Prolific Authors and Affiliated Institutions Citations

Table 4: Top 10 Authors

Author	Production(Document)	Citation
Olivia S. Mitchell	58	3128

Hazel Bateman	22	185
Susan Thorp	20	166
Ellenor Mittendorfer-Rutz	15	148
Boo Johansson	11	138
Raimond Maurer	18	169
Kristina Alexanderson	18	368
Graham Henning	9	71
Sami Ur Rahman	10	162
Zhuming chen	13	146

Prolific authors and affiliated institutions' citations in bibliometric analysis provided important insights into their research influence and impact. By examining the number of citations received by authors and institutions, researchers can identify influential contributors in the field. Prolific authors with a high number of citations indicate the significance of their research and their influence on subsequent studies. The Investment planning research area with reference to retirement has been majorly contributed by Olivia S. Mitchell followed by other prominent authors like Hazel Bateman, Susan Thorp, Ellenor Mittendorfer-Rutz , Boo Johansson , Raimond Maurer , Kristina Alexanderson, Graham Henning, Sami Ur Rahman and Zhuming chen . The maximum production of 58 with citations as high as 3128 was given by most relevant author Olivia S. Mitchell . The research examines the economics and finance of defined contribution pensions, financial literacy ,wealth accumulation, Social Security and behaviour,longevity risk and financial crises , work patterns over the life cycle. Her work has been featured in publications like The Economist, The New York Times, and The Wall Street Journal as well as in prestigious academic journals like the American Economic Review, the Journal of Political Economy, the Journal of Public Economics, and the Review of Finance. Following next is Hazel Bateman with 22 research productions and citations of 185 . Research growth was generally moderated before 1976, while publishing growth gained momentum afterwards.Other Important authors that have significant contributions with a large number of citations depicting relevance of financial planning for retirement .The most important with respect to highest citations has been depicted in Table No. 5. The future researchers can initiate their study with the following pivotal research papers in the field of Retirement Investment.

Table 5: Most Cited Work.

Title of Research	Research Objective
"Save more tomorrow: Using behavioral economics to increase employee saving"	Examining the companies from defined-benefit to defined-contribution plans
"The making of investor subjects in Anglo-American pensions"	Review of the concept of an individualization of responsibility and risk in US and UK pensions

"Quality of work, well-being, and intended early retirement of older employees - Baseline results from the Share Study"	Issues with a high percentage of elderly workers who take early retirement
"Gender differences in risk aversion and expected retirement benefits"	Impact of gender on the superannuation retirement fund risk preferences
"Understanding pensions: Cognitive function, numerical ability and retirement saving"	Assessing the relationship between these skills and different results for wealth and retirement savings.

Keywords Analysis

An analysis of the frequency of the keywords used in the articles showed that that the term "retirement" appeared 1709 times, followed by "pension", "financial", "investment", "social", "health", "study", "planning", "funds", "evidence", "life", "risk", "fund", "analysis", "impact", "plans", "role", "market", "management" "age", "pensions", "public", "adults", "effects" "performance". As a visual depiction of word frequency in the study, the word cloud in Figure 5 used word size as a signal. It stood in for the literary import of a term and frequencies have skyrocketed since the advent of the twenty-first century as depicted in Table 6. According to the word cloud, this research has looked at a number of prerequisites for investment planning, such as social security and planning. The majority of the previous studies discussed how financial planning affects choices made in relation to investing, retirement, and pension significantly.

Figure 5 : Word Cloud

Table 6: Most Frequent 25 Words.

Words	Occurrences
Retirement	1709
Pension	1578
Financial	691
Investment	636
Social	538
Health	510
Study	488
Planning	486
Funds	477
Evidence	475
Life	431
Risk	411
Fund	331
Analysis	291
Impact	286
Plans	277
Role	276
Market	270
Management	263
Age	262
Pensions	254
Public	254
Adults	251
Effects	229
Performance	219

The phrases that featured the most frequently in articles of financial literacy and retirement planning are imagined as a tree map in Figure 6. The keyword "retirement" was used the most (1709 times), taking up the greatest space in the keyword tree. The word "pension," which was used 1578 times, was followed by the words "financial" , "investment", and "social". The tree map shows words in

varied sizes according to how frequently they appear. Although the text is arranged rather randomly, the keywords are displayed in a big manner to stand out and attract readers' attention.
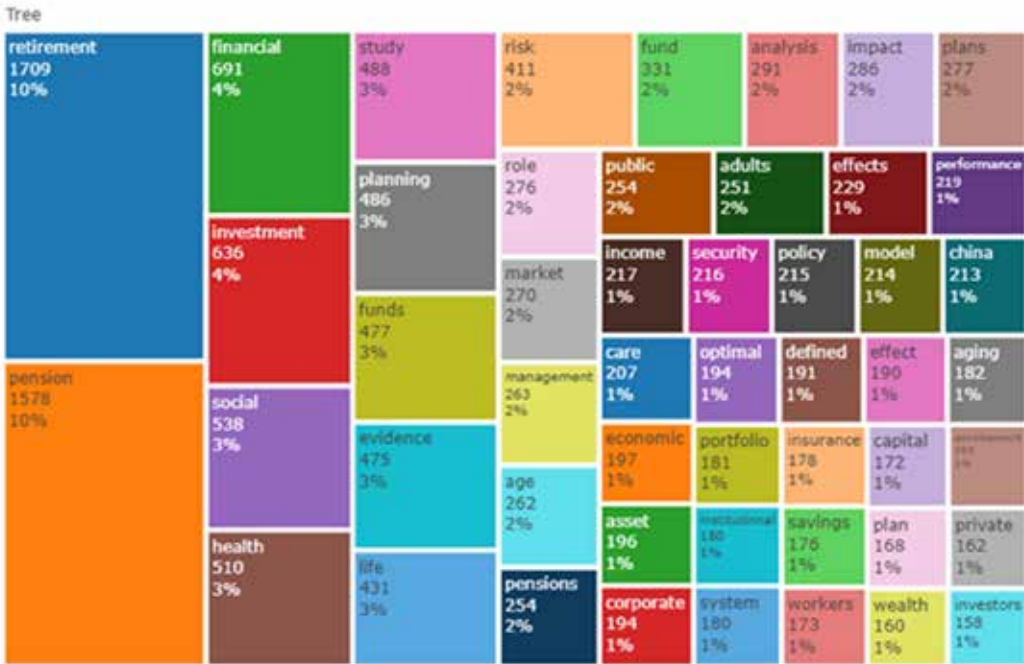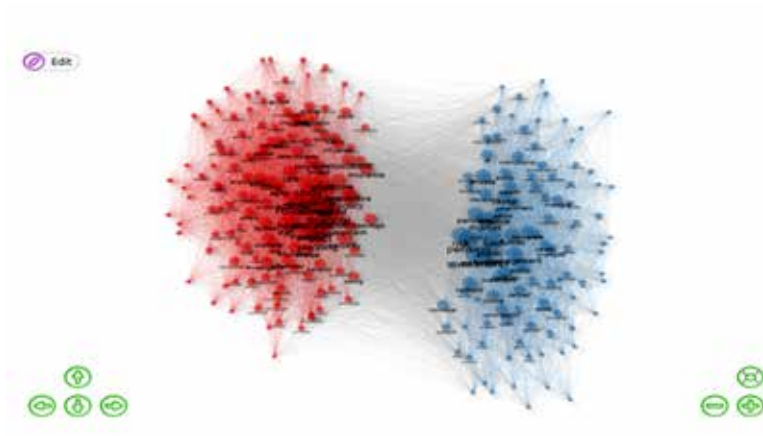

Figure 6: Tree map

Figure 7: Co-occurrence Network

Prolific authors and affiliated institutions' citations in bibliometric analysis provided important insights into their research influence and impact. By examining the number of citations received by authors and institutions, researchers can identify influential contributors within a specific field. Prolific authors with a high number of citations indicate the significance of their research and their influence on subsequent studies. Interpreting co-occurrence network results in bibliometric analysis involves analysing the interrelationships between research topics or keywords. It included identifying clusters of related topics, understanding the strength of associations, and visualising the knowledge landscape. By interpreting co-occurrence networks, researchers can identify major research themes, emerging areas of interest, and interdisciplinary connections. Using co-occurrence networks or co-word analysis, conceptual structure illustrates the relationships between themes, subjects, and trends (Dhontu, Kumar, Mukherjee, Pandey, & Lim, 2021) . It is the sole technique that makes use of research paper content. Thus, a topic, phrase, or theme that is presented throughout the network serves as the study unit. The Bibliometrix software has created this conceptual framework for the research topic using multiple correspondence analysis (MCA). Multivariate nominal data can be analysed graphically and numerically using MCA (Warrens & Heiser, 2006) .The Louvain's clustering technique with 50 nodes were used to generate the keyword co-occurrence network shown in Figure 7 for the keyword plus unit of analysis . The default parameters for automated layout and normalisation by association were applied on the programme. They are preferred because they accurately and thoroughly capture document material (Garfield & Sher, 1993). The results revealed two clusters, which were shown in red and blue in Figure 7. Words served as the vertex, distance indicated relatedness, and the size of a node was inversely proportional to the number of nodes in the cluster. Different colours were used to indicate various groupings. Retirement takes up most of the space in the red cluster, while pension and investments are highlighted in the blue cluster.
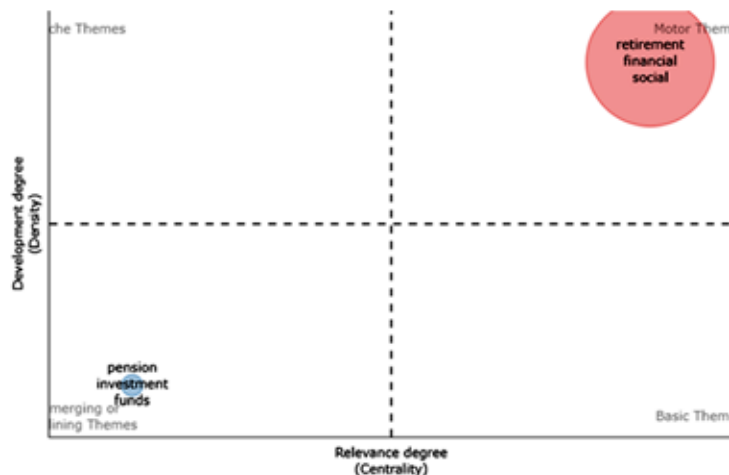

Fig 8 : Thematic Map

Thematic analysis in bibliometric analysis involves identifying and examining the thematic content of scholarly publications within a specific field. It aimed to uncover the main research themes, topics, and subtopics that emerged from the literature. Thematic analysis provided insights into the major areas of focus, research trends, and knowledge gaps within the field. It helped researchers understand the distribution and prevalence of different themes, as well as the evolution of topics over time. Thematic analysis enabled the identification of emerging areas of interest, the exploration of interdisciplinary connections, and the discovery of novel research directions. The typological motifs were plotted on a two-dimensional plot by a thematic map (J , Herrera, Herrera, & Herrara, 2011). Utilising co-word analysis, themes were developed in the research domain by locating keyword clusters. The size of a node is inversely proportional to the number of nodes in the cluster, distance between nodes denotes relatedness, and words serve as the vertex. To represent diverse categories, multiple colours were utilised. The red cluster primarily focused on retirement, whereas the blue cluster emphasised pension and investments. A bubble on the map stood in for each subject. The words "retirement," "financial," "social," "pension," "investment," and "funds" were represented on the graph as bubbles in Figure 8 . The most frequently mentioned themes were retirement, money, and societal difficulties, and a motor theme has the most density and centrality in the top right quadrant of the diagram. But the subjects in the lower left quadrant, "pension," "investment," and "funds," were less significant and underdeveloped.

CONCLUSION

The citations per annum have increased rapidly many fold from 1953 to 2021. Which represented the annual production surge depicted by a co-occurrence network of two sets of keywords ."Retirement" is the most frequently coined word out of all synonyms as explored by the researchers also evident by word cloud and topic trends. The prominent journals in this field are "Journal of Pension Economics and Finance" , "Insurance: Mathematics and Economics" and "Journals of Gerontology-Series B Psychological Sciences and Social Sciences". One of the surprising finding was that Investment and financial planning were one of the least discussed terms with keywords of Retirement and Pension though there has been a sudden surge in exploratory research in this field since 2000s and even more added largely n the recent years of pandemic .The study will assist academic scholars, policymakers, and regulators in understanding the fundamentals of financial planning solely for pinpointing the pertinent areas that require further research for retirement.

IMPLICATIONS AND APPLICATIONS OF STUDY

1. This study enables researchers to gain a comprehensive understanding of the research landscape in the area of Retirement Investment by mapping the key topics, trends, and emerging areas within retirement investment.

2. This study assists in evaluating research productivity and impact by identifying prolific authors, institutions, and highly cited research domains.

3. It informs policymakers about the research landscape in the area of Retirement Investment, highlights areas of concern, and supports evidence-based policy formulation to enhance retirement investment options and outcomes.

DISCUSSION

The study's main contribution consists of compiling the inconsistent literature in the field and highlighting the crucial sources, authors, and documents. It promotes learning and points out under examined areas of retirement investment planning. This will encourage additional researchers in the areas of financial literacy, behavioural finance, financial planning, investor behaviour, and policy research by numerous academic groups, practitioners, and policymakers, drawing inspiration from the existing literature. The findings of the citation analysis fully support the need for the investigation into the direction that social science scholars have recently taken in this area of retirement investment. Increasing Old Age Population in growing economies seeks more research development in the field to seek out ways to avoid the scenario of an overburdened working Population.

FUTURE RESEARCH DIRECTIONS

Limitations and Future Directions are that this study might have overlooked non-traditional or interdisciplinary research that falls outside traditional disciplinary boundaries. Furthermore, it might not adequately capture the quality or impact of research, as citation counts alone may not reflect the true influence of a publication. While Scopus is a widely used database for bibliometric analysis, there are other options available for analysing retirement investment research. This bibliometric analysis exclusively uses the Scopus databases. Data extraction from additional databases could be used in the future.It could be possible to learn more about the pertinent theories and models by carefully examining the content of papers in this area of study. Also, demographics play a crucial role in financial decisions an individual takes , that may be explored in future research works . The development in financial planning in developed countries can be compared with the developing economies with vibrant financial status.

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