Retraction Note to: Individual Savings Accounts in Poland—Why Governments Didn't Nudge People to Make Savings Enough Strong?

Agnieszka Jachowicz

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The Editor has retracted this chapter [1] because it shows significant overlap with previously published sources [2–4]. The Editor was alerted to this overlap by the author's institution. The author is deceased.

[1] Jachowicz A. (2019) Individual Savings Accounts in Poland—Why Governments Didn't Nudge People to Make Savings Enough Strong?. In: Procházka D. (eds) *Global Versus Local Perspectives on Finance and Accounting*. ACFA2018 2018. https://link.springer.com/chapter/10.1007/978-3-030-11851-8_9

[2] Kolasa, Aleksandra, and Barbara Liberda. “Determinants of saving in Poland: Are they different than in other OECD countries.” *University of Warsaw* 12 (2014): 130. http://www.wne.uw.edu.pl/inf/wyd/WP/WNE_WP130.pdf

[3] Financial Systems in Poland 2016 (2017) Narodowy Bank Polski. http://www.nbp.pl/en/systemfinansowy/fsd_2016.pdf

[4] Poland, Pension System. Pension Funds Insider, Pension funds Online, Wilmington plc. <https://www.pensionfundsonline.co.uk/articles/poland>

The retracted version of this chapter can be found at https://doi.org/10.1007/978-3-030-11851-8_9