

Motivation Factors in Engaging into Bridge Employment: A Preliminary Study

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Received: 16 June 2019

Accepted: 18 July 2019

Keywords: motivation factors, bridge employment, retirement planning

ABSTRACT

Bridge employment is an act to work by an older worker after official retirement age begins and before engaging in full-retirement. Past researches have recognized that bridge employment has an important value to the organization as they provide a pool of experienced, knowledgeable and well-trained workforce to the organization. At the same time, it also provides an additional pool of funds for older workers to support their life in retirement. The decision to either retire or continue working is never a simple decision, so it is crucial to understand factors influencing retirees' decision to engage in bridge employment. This study is a pioneer investigation in determining the key factors in influencing the engagement of bridge employment among working professionals in Malaysia via an in-depth interview with successful and unsuccessful retirees. Two key successful retirees or known as "Tokoh Pesara Malaysia" in the Malay language, and the President of Persatuan Pesara were the main samples for this preliminary study. The findings of this research served as a basis for questionnaire development with regards to key factors influencing bridge employment adoption in Malaysia.

INTRODUCTION

In view of the ageing demographic structure of the Malaysian population and improved quality of life and life expectancy, sustaining retirement period with only Employee

Providence Funds (EPF) or pension funds might not be financially effective in a longer term. A recently conducted survey revealed that about 72% of EPF contributors spend their entire EPF savings within 3 years of retirement, that is, by the age of 58 or 63 years old; hence an average retiree would have had all his retirement savings depleted in short period of time. Changes in a person's life can take place due to ageing forces. It can be from various aspects of life, the physical, psychological or the psychosocial. Approaching retirement, older workers would cease or discontinue from their previous behavioural patterns like letting go of their economic position, leading into a process of adjustment (Reis and Gold, 1993). Adjusting from an active lifestyle into a slower paced lifestyle will indirectly affect the psychological well-being of retirees. The role loss resulting from retirement transition can cause retirees to feel anxious or depressed, which may lead to low levels of well-being (Riley & Riley Jr., 1994).

If the pre-retirement is well planned it will invite a comfortable adjustment and transition into retirement life. In contrast, delayed planning among older workers tends to build psychological distress due to insufficient fund for retirement (Keating & Marshall, 1980). Having an inadequate amount of saving for retirement force these older workers to look for other income generation alternative, for instance, bridge employment after retirement. The higher cost of living, increase the inflation rate, reducing income during retirement, the numbers of dependent children, the high cost of medical expenses are amongst the examples of driving factors for bridge employment.

However, past researches concluded mixed results with regards to the influence of financial motive on the decision to engage in bridge employment (Fillenbaum, George, & Palmore, 1985; Wang and Shultz, 2009). For instance, health status has proven to influence the decision to engage in bridge employment.

As older worker aged, their physical and psychological ability to perform their job deteriorate as compared to when they were younger (Kim & Feldman, 2000; Shultz, 2003) which lead to lower productivity and efficiency. However, despite their decreased ability to perform their work, some researchers argue that working past retirement age actually improved older workers' physical and psychological health (Mein, Martikainen, Hemingway, Stansfeld, & Marmot, 2003).

Given these findings, it would be beneficial to investigate whether there is any significant relationship between individuals health status and bridge employment. Moreover, the association between family and job-related factors, satisfaction and bridge employment is also worth investigating. The findings of this study would be able to shade some lights on the understanding of bridge employment scenario in Malaysia. It would also be beneficial for both the practitioners and policymakers to plan for a better and more efficient retirement strategy.

LITERATURE REVIEW

Bridge Employment

Career bridge employment and non-career bridge employment (bridge employment in a different field) (Gobeski & Beehr, 2009) are categories under bridge employment. Career bridge employment takes place either with the same organization as the career job or at a different organization where the individual works in the same occupation (Raymo et al., 2004). If an older worker decided to bridge employment in a different field, they usually accept lower wages and status, in return for the flexibility of a bridge job (Feldman, 1994; Raymo, Liang, Sugisawa, Kobayashi, & Sugihara, 2004; Ruhm, 1990; Shultz, 2003). A similar study conducted by Jones and McIntosh (2010) indicated that older workers who are more organizationally focused prefer bridge

employment in the same field, meanwhile, those who are more occupationally focused prefer to bridge in a different field.

A study examining individual preferences for early or late retirement among 275 Italian workers who aged between 45 to 63 years found that the preference for postponing retirement is not only related to chronological age and perception of income adequacy, but also to work variables (work importance, firm policies supporting aged employees) and attitudes to retirement (Zappalà, Depolo, Fraccaroli, Guglielmi, & Sarchielli, 2008). Another study which examined the differences among four subgroups of older adults seeking employment, namely, midlife career changers aged 40 to 55, displaced workers aged 56 to 61, younger retirees aged 62 to 69, and older retirees aged 70 or older, found that work-related influences (especially financial and schedule factors) portray significant between-group differences. Kim and Feldman, (2000) conducted a study on bridge employment adopting the continuity theory of ageing, discovered that retirees who were younger in age, had longer tenure with their current employers, had lower salary before retirement, had spouses still in the workforce and had children to support, were more likely to engage with bridge employment. Giandrea Cahill and Quinn (2009) explored the prevalence of bridge jobs among a younger cohort of the American worker and found that there were 64% of the war baby older workers who left career jobs decided to engage in bridge jobs rather than directly out of the labour force. Another recent study exploring the impact of demographic constructs, personality and job re-attainment variables on unemployment-delayed retirement intent found that long-term unemployment, job loss, and having dependent to support were associated with higher intention to delay retirement (Blau, Petrucci, & McClendon, 2013). The mixed findings of the existing retirement and bridge employment literature imply the needs of close examination of the motivation factors contributing to bridging employment in Malaysia.

Health Status

As older workers aged, health issues become more and more salient during their later life (Butterworth et al., 2006). Physical strength, eye-sight, hearing ability as well as memory will slowly debilitate, forcing them to withdraw from the workforce. Poor health is also said to be a factor expected to limit the ability of older workers to engage in certain post-retirement activities (Feldman, 1994; Kim & Feldman, 2000; Shultz, 2003). In addition, a spouse's poor health condition could either encourage earlier retirement due to the burden of care-giving (Hayward, Friedman and Chen, 1998) or promote delayed retirement due to high cost of spouse disability (Szinovacz & DeViney, 2000).

A more recent study found that personal health was found to be significantly associated with the intention to continue working at old age (Lu, 2012). A study using health status as the determinant of retirement outcomes found that older workers with good health status are more likely to engage in either self-employment or wage-and-salary employment as compared to those with poor health status (Kerr & Armstrong-Stassen, 2011). Moreover, the same study also found that health status was not the only construct that influenced the decision to continue working past retirement age. Other constructs such as the nature of works and profile of older workers also play important roles in the decision-making process. Another study using individual action strategies of selection, optimization and compensation (SOC) and health status on the decision to engage in bridge employment found that there was no significant association between health status and decision to engage in bridge employment among those older workers with high usage of SOC. However, for those older workers with low use of SOC, there was a weaker intention to remain in the workforce when their health status was poor and a stronger intention to remain in the workforce past retirement age when their health was better (Müller, De Lange, Weigl, Oxfart, & Van der Heijden, 2013).

In spite of deteriorating physical and mental health functioning among older workers, previous studies found that those who continued to work were proven to have better physical and psychological health as opposed to older workers opting for full retirement (Mein, Martikainen, Hemingway, Stansfeld, & Marmot, 2003). Two prior research conducted by Bosse, Aldwin, Levenson, and Ekerdt (1987) and Bosse, Workman-Daniels, Aldwin, Levenson, and Ekerdt, (1990) suggested that those who opt for full retirement showed poor psychological well-being and symptoms of depression. A similar finding was noted in the work of Cavanaugh and Blanchard-Fields (2002), in which deteriorating mental health of older workers usually included symptoms of depression or anxiety during retirement. Moreover, a study conducted by Griffin and Hesketh (2008) found that health is not a factor that distinguished those who planned to engage in bridge employment from those who planned for full-retirement. One popular view of adult development, the successful ageing perspective (Baltes and Baltes 1990; Rowe and Kahn 1998; Wykle, Whitehouse, and Morris, 2005), suggests that the quality of the decisions one makes over the course of adulthood will largely determine the post-employment quality of life.

Family-related Factors

Based on the life course perspective theory, a family is an important life sphere that interacts with the sphere of employment status (Szinovacs, 2003). A possible retirement reason for older workers is to be able to spend their golden years with their loved ones or family. The work of Kim and Feldman (2000) found that single retirees were more likely to engage in bridge employment. Being single and unmarried encourage them to continue working during retirement as employment is an important part of their social network.

Married retirees would be more likely to take full retirement, whereas unmarried

retirees and those whose spouses are not present would be more likely to accept bridge employment (Kim & DeVaney, 2006). Meanwhile, having a high-quality marriage is another factor in deciding whether or not to engage in bridge employment. Older workers who are happy and satisfied with their marriage life will be more likely to retire full-time and to enjoy their family life than to work after retirement (Shultz et al., 1998). Therefore, married retirees with high marital quality would be more likely to retire fully than to engage in bridge employment than those with low marital quality.

Job-related Factors

Role theory highlights the importance of role exit, role transition and the adjustment embedded in the retirement process. According to this theory, the nature of the preretirement job may affect the decisions of retirees with regard to bridge employment. If an individual considers one career job to be highly stressful and unpleasant, he/she is more likely to retire early in order to escape from a bad situation. Losing the job role will be viewed as more satisfying in one's retirement life than one's life during the years when one was employed.

Job stress has been found to function as a push factor (i.e., as one of the negative considerations that induce older workers to retire) in the retirement decision (Shultz et al., 1998). For individuals who find their jobs stressful or burdensome, retirement could be a relief from ongoing strains and conflicts, thus would be more likely to retire completely. Even if they have engaged in a bridge job, they would be more likely to accept non-career bridge employment.

Job satisfaction is another factor that contributes to engaging in bridge employment. Mobley and Locke (1970) viewed that job satisfaction and dissatisfaction is a construct of perceived association between

an individual's expectation of the job and the actual important values gained from the job. The classical motivation theories propose that intrinsic stimulus promote subsequent efforts (Frederick Herzberg, 1968; Herzberg, Mausner, & Snyderman, 1967). Older workers who are satisfied with their work are more likely to prefer and maintain a positive affective state. Hence, they are less likely to opt for retirement, while more likely to engage in bridge employment (Lim and Ng, 1997). On the other hand, if an individual is not satisfied with his career job, he is more likely to be motivated to escape the dissatisfying status and move toward a more satisfying situation. They are more likely to retire completely. Even if they have engaged in a bridge job, they might be more likely to accept non-career bridge employment.

RESEARCH APPROACH

This is an exploratory study on motivation factor for retirees embarking into bridge employment. The keys factors that contribute to the decision for retirees to prolong their working age and relinquish of full-retirement was closely examined. This study also would like to understand and investigate other than socio-economics factors that influence the decisions for working beyond retirement age. This study will be able to frame the pattern of successful transition into retirement, to probe into the depth of the respondents' thoughts and to extract data grounded in the field of study.

The qualitative research method of in-depth interviews was adopted in this study to *"provide the measurements of concepts to be tested in quantitative research, leading to much more appropriate specification of questions"* (Bryman, 2012, p. 642). The qualitative method is used to collect data through three in-depth interviews with Respondent A and B, who are "Tokoh Pesara Malaysia" and Respondent C, the President of Persatuan Persara, Kuala Lumpur. The samples were selected based on references provided by the Public

Service Department (Pensions) of Malaysia. Respondents A and B were considered as examples of retirees successfully engaging in bridge employment. Due to the difficulty to approach the unsuccessful cases, the interview with Respondent C was conducted to focus on the discussion of unsuccessful engagements in bridge employment based on his vast experiences with the retirees.

The in-depth interviews were conducted between 19th January 2016 until 22nd January 2016 that took place in Public Service Department, Putrajaya (Respondent B), Jekebu, N. Sembilan (Respondent A) and Kuala Lumpur (Respondent C). Open-ended questions were used during the interviews permitting one to understand the perspective as seen by the respondents. The questions guide was framed to the objectives of the study to enable the researcher to obtain the actual scenarios and factors that influence the decision to work after retirement age. The question guideline was also used to facilitate the direction of the interview especially when the interviewer was at a loss of words. It was also used in a flexible way to accommodate the nature of the interviewee as well as the environment where the interview was carried out. The time spent for each interview ranged from one to one and a half hour and there was no critical problems occur during the in-depth interview.

Interpretative phenomenological analysis (IPA) with CREATIVE steps is used for data analysis (Shenton, 2004; Pitney & Parker, 2009). The data were analysed by transcribing the audio-recorded interviews verbatim into type-text. The eight CREATIVE steps comprises of (1) Consider the study's research questions and purpose statement; (2) Read through the transcripts to gain holistic sense of the data; (3) Examine the data for information related to the research questions; (4) Assign labels to those units of information that capture the critical factors influencing the decision to work beyond retirement; (5) Thematise the data; (6) Interpret the emergent themes

as respondents relate to the study's research questions and purpose statement; (7) Verify the trustworthiness of the findings by examination of the previous research to frame findings (Shenton, 2004) as well as validation of the type-text interpretation with the respondents involved in the in-depth interview; and (8) Engage in the writing process to describe the findings (Pitney & Parker, 2009, p. 54)

FINDINGS

The questions were structured into two sections; (1) motivation to withdraw from current employment and (2) motivation to transit into bridge employment. The first section of the in-depth interview revealed that the respondent's willingness to withdraw from the current employment due to health issue. This is consistent with the previous literature that health-related issues are the main contributing factor for accidents, illness and poor health. Subsequently, the health-related issue is also said to be a factor expected to limit the ability of older workers to engage in certain post-retirement activities (Feldman, 1994; Kim & Feldman, 2000; Shultz, 2003). Both respondents had health issues that force them to withdraw from their current job. However, despite their health conditions, both respondents A and B were optimistic and positive towards lives and current well-being that encourages them to recover and improve their health condition.

"Saya accident, kemalangan jalan raya. Gigi pun patah. Kaki pun besi dalamnya", Respondent A

"I was in a road accident. Broke my teeth. Iron rod is inside my leg", Respondent A

"Saya dapat breast cancer", Respondent B
"I have breast cancer", Respondent B

"Sebenarnya saya dah minta untuk bersara sebelum saya dapat kanser, 3 kali saya mohon tapi tak lulus. Ditakdirkan Allah saya dapat kanser. Bila saya dapat kanser, saya mohon

terus lulus. Tengok Allah Ta'ala susun hidup orang sangat cantik", Respondent B

"I have applied for early retirement before I was diagnosed with cancer but was not approved. As destined by Allah, I was diagnosed with cancer. When I had cancer, I applied and was approved. Allah has a beautiful plan", Respondent B

The interview findings also indicate that early preparation for retirement provided confidence to opt for early retirement as they were mentally, emotionally and financially prepared for retirement. Self-awareness on saving and retirement planning are crucial for every individual. An individual should be prepared for any obstacles during career employment and at the same instance prepare for retirement via savings. Retirement planning and savings play crucial parts as preventive solutions for older workers with small dependent children. This is to ensure there will be adequate funds to support their life after retirement. Subsequently, having dependent children seems to be another factor that encourages the older worker to engage in bridge employment.

"Sebenarnya kita kan nak buat sesuatu benda kena merancang. Kata kan lah saya sekarang ni nak buka perniagaan umpamanya, saya tak boleh buka je. Saya kena rancang untuk buka perniagaan tu yang sebenarnya", Respondent B

"Actually we have to plan before doing anything. Let's say I would like to venture into business, I can't just venture into it. I have to have a business plan", Respondent B

The second section of the in-depth interview revealed the motivations to transit into bridge employment factors. The most striking factor that drives motivation to engage in bridge employment is interest. Acquiring the suitable skills (in the case of Respondent B are entrepreneurial skills,

cooking skills, artistic skills such as flower & “bunga telur” arrangement, and carpentry skills for Respondent A) and knowledge has allowed them to venture into bridge employment other than their previous job. Respondent B was a nurse in Hospital Putrajaya before she retired at the age of 51 years old, Respondent A was Financial Manager in a private company in Muar, Johor before retiring at 49 years old and lastly, Respondent C was a government servant before working with Guthrie after his official retirement started.

“... Sebab minat la. Sampai sekarang jadi tenaga pengajar di Institut Kemahiran Belia. Ajar budak-budak buat bende ni (referring to wood carpentry); Respondent A

“Because of interest. Until now, I am instructor at Institut Kemahiran Belia. Teaching kids to do this (referring to wood carpentry”; Respondent A

“Sebenarnya kita nak buat apa-apa pun, pertama sekali kita kena minat lepas tu kena usaha untuk dapatkan sesuatu bende tu” Respondent B

“Actually if we want to do anything, the first thing is to have interest and then must work hard towards that aims”; Respondent B

“... kita nak membantu pesara mengurangkan cost of living dia (referring to his reason for working after retirement); Respondent C

“... We would like to help retirees to lessen their cost of living (referring to his reason for working after retirement); Respondent C

“Saya belajar dengan pengasuh Raja Kelantan”; Respondent A

“I learnt from the Sultan of Kelantan’s nanny. Respondent A

“Saya memang suka membaca. Saya pernah baca buku untuk jadi jutawan”; Respondent B

“I like to read. I have read book on how to be a millionaire”; Respondent B

The second factors that motivate the respondents to engage in bridge employment are external support that helps them pursuing a career after retirement. These supports are either from their family members (e.g., spouse and children) or through government initiatives (e.g, working opportunities, seminar, workshop, funds). This support motivated them to continue working despite their age, health condition as well as a physical limitation. Interesting, in the case of Respondent A who enjoy a happy marriage, support from his family members are viewed as the motivation to engage in bridge employment, which is contradicted the previous study by Shultz et al. (1998).

“Datuk Rais¹ bagi bantuan la... duit dia ada bagilah...”; Respondent A

“Datuk Rais did help... he gave money...”; Respondent A

“Bapa mentua saya punya kedai. Daripada kosong tak da apa nak buat, saya cakap dengan bapa mentua supaya bagi saya berniaga”; Respondent B

“The shop belongs to my father in law. Despite leaving it as an empty shop, I told my father in law to let me use it for business”; Respondent B

“Kita husband and wife kena berbincang, Beritahu. Jangan buat sorang-sorang... Kita buat sama-sama”; Respondent B

“We, as husband and wife should discuss. Tell each other. Don’t do it by yourself... do it together”; Respondent B

The last motivation factor that encourages retirees to work beyond retirement age is satisfaction. The in-depth interview disclosed that satisfaction can be divided into

¹ Tan Sri Dato’ Seri Utama Dr. Rais Yatim was the Member of Parliament of Jelebu in the district where Respondent A currently residing.

monetary satisfaction and life satisfaction. Past research confirmed that an older worker who worked after retirement usually acquired less responsibility with a reduced amount of task as compared to more labour-intensive career employment (Atchley, 1989). Working as an entrepreneur, possess an ability to work at one's paced which include less stress and consume less time. The respondents are pleased that by working after retirement, they are able to generate additional income that can be considered as a bonus for them. Monetary satisfaction can further lead to life satisfaction. Retirees who embark into bridge employment usually enjoy working, healthier and do not possess any burn-out syndrome. They are able to maintain their existing lifestyle before slowly transiting into actual retirement. The decision to continue working also gives retirees a chance to maintain social contacts with others and not only limited the social life to only family members.

"Dapatlah RM1,000, RM2,000 sebulan...", Respondent A

"I get around RM1,000, RM2,000 a month...", Respondent A

"Nak pensen? Saya tak minat lah..."
Respondent B

"Get pension? I don't have the interest...", Respondent B

The in-depth interview also revealed several factors that hinder bridge employment. Lack of entrepreneurial experience was also found to be an important factor the hinder the transition to bridge employment process. As noted by Respondent C, government servants are not allowed to engage in any other business outside their employment to avoid inefficiency amongst government servants. It is feared that they could lose focus and unable to concentrate on their current employment while engaging in another business endeavour. Consequently, the retired government servants could have limited opportunity to equip themselves with entrepreneurial skill prior to retirement and

hence less prepared for a smooth transition into bridge employment.

"... yang orang lama dulu tak digalakkan untuk berniaga. Kalau you tumpu kepada business, tak bekerja. Orang yang buat polisi kata, kalau kamu kuat berniaga, u bercanggah dengan khidmat u...", Respondent C

"...the older generation is not allowed to do business. If you concentrate on business, you will not work. According to the policymaker, if you are too much into business, it will contradict with your service (as government servant)", Respondent C

DISCUSSIONS

Motivation to Withdraw from Current Employment

The main objective of this study is to investigate the motivation factors that will influence the adoption of bridge employment in Malaysia. As mentioned earlier in the literature review, bridge employment can be divided into career bridge employment and non-career bridge employment.

When an older worker decides to engage in bridge employment in a different field, they normally accept a reduction in wages and status, in return for the flexibility of a bridge job (Feldman, 1994; Raymo et al., 2004; Ruhm, 1990; Shultz, 2003). In addition, a study conducted by Jones and McIntosh (2010) indicated that older workers who were more organizationally focused preferred to engage in career bridge employment, meanwhile those who were more occupationally focused preferred to engage in non-career bridge employment. Based on the findings of this study, Respondents A and B have decided to engage in non-career bridge employment. Respondents A was a financial manager and later transit into bridge employment as a carpenter cum entrepreneur who specialized in furniture and wood decoration. Respondent

B, on the other hand, was a former nurse who decided to venture into bridge employment as an entrepreneur in various fields such as food catering, trading and supplies as well as real estate. Both respondents A and B have retired early due to health issue. The findings hence imply that non-career bridge employment over career bridge employment could be a more common option for retirees who encounter health issue and leave the workplace either voluntarily or involuntarily.

Motivation to Transit into Bridge Employment

In other words, the health factor initiates the withdrawal from current employment. A more recent study found that personal health was found to be significantly associated with the intention to continue working at old age (Lu, 2012). A study using health status as the determinant of retirement outcomes found that older workers with good health status are more likely to engage in either self-employment or wage-and-salary employment as compared to those with poor health status (Kerr & Armstrong-Stassen, 2011). Interestingly, this study found that both respondents have a strong desire to engage in non-career bridge employment after recovering from illness. For instance, Respondent B's request for early retirement was approved after being diagnosed with cancer. Having a strong interest as an entrepreneur, she decided to venture on various business activities and subsequently awarded as "Ikon Pesara" by the government of Malaysia. Meanwhile, for Respondent A, the accident was a key point for him to retire earlier than expected. Refusing to settle down with full retirement, he decided to acquire more knowledge of wood carpentry from an expert in Kelantan. Equipped with skills and a strong interest in wood decoration and small-scale furniture production, he teaches young adults who possess the similar interest with the intention to ensure the art and knowledge of wood carpentry will be handed down to the next generation. These findings concluded

that health issues can be the triggering factor that motivates someone to opt for early retirement. However, retirees who have the interest to continue to work beyond retirement age, equipped with adequate knowledge and skills will experience a smooth transition into non-career bridge employment.

Subsequently, the finding also revealed that early preparation for retirement is crucial. The respondents confirmed that planning for retirement helped in giving the clear direction of their retirement life, the activities or employment they wished to embark and also the monetary implication they encountered, hence promote a smooth transition into bridge employment. Past research reported that retirement planning predicts a higher level of post-retirement adjustment across a variety of occupational settings, for instance, the public sector (Taylor & Doverspike, 2003), private sector (Reitzes, Mutran, & Fernandez, 1996) and military setting (Spiegel & Shultz, 2003). For instances, military personnel in Malaysia usually retires at the age of 40 to 45 years old after serving the military not more than 21 years (Peraturan-Peraturan Angkatan Teta 1982, 1982). The young retirement age between 40 to 45 years old provides opportunities for retired military personnel to seek other careers as they are physically and psychologically capable to continue working at that age. Proper retirement planning and preparation will ensure that these military personnel experience a smooth adjustment and transition while continue working by opting for bridge employment or entrepreneurial opportunities.

Moreover, this study also found that family-related factor is another significant factor that could contribute to the decision to engage in bridge employment. Continuous support from family members provide a sense of confidence and help in transmitting positive emotions towards the decision to work after retirement. There is also a consensus in the literature that the family sphere is one of

the most important non-work life spheres. For example, many studies have examined the marital status and marriage quality as predictors of retirement decisions, because family life provides salient role identities to retirees across their life span (e.g., Kim & Feldman, 2000; Shultz et al., 1998; Szinovacs, 2003). However, different from the previous study which posits happily married retirees would like to enjoy more and prefer to opt for full retirement (e.g. Shultz et al., 1998), happy marriage is found to be a push factor for bridge employment in the present study (e.g. in the case of Respondent A). A possible explanation could be due to the car accident that Respondent A encountered which drove him to opt for early retirement. Being retired at a comparatively early age, Respondent A subsequently learnt carpentry skills and ventured into another field of interest after recovery. In this case, family supports became a strong motivation factor that encouraged him to engage in bridge employment.

Zhan et al. (2009) employed both role theory and continuity theory in their study and established that engaging in bridge employment helps in maintaining good health status either mentally or physically among retirees as compared to those opting for full-time retirement. Similarly, they confirmed that continued working in a similar job or working environment was advantageous to the retirees' mental health. The work of Kim and Feldman (2000) proved that there was an association between bridge employment and both retirees' retirement and life satisfaction. Similarly, a study by Dendinger, Adams, and Jacobson (2005) showed that the trigger for continuing to work (i.e.; teaching and sharing knowledge with the younger generation) was positively correlated to retirees' bridge employment satisfaction and attitude toward retirement, whereas the social reason for working was negatively related to retirees' attitude toward retirement. Moreover, bridge employment is confirmed to be a significant factor that

helps to maintain and improve the retirees' psychological well-being in the adjustment and transition period (Wang, 2007).

The in-depth interview findings also indicated that embarking in either career or non-career bridge employment will provide satisfaction. This finding is in line with the psychological perspective theory that suggested having an active role in old age may correlate positively to happiness in life because it may regulate people's moods (Thayer, Newman, & McClain, 1994; Totterdell & Parkinson, 1999) and may satisfy various personal needs (Ryan and Deci, 2000). For instance, social activities invite the feeling of connectedness among people, signalling that they are being recognised; and valued (Folkman, 1997). At the same time, these social activities also satisfy their need for relatedness, whereas physical activities are associated with the sense of mastery or personal achievement, which stimulate confidence in oneself (Folkman, 1997; Sonnentag, 2001). In addition, involvement in physical activities stimulates physiological processes that contribute to psychological well-being (Wankel & Berger, 1990). Research conducted by Oerlemans, Bakker, and Veenhoven (2011) on the role played by passivity and extraversion between daily engagement activities and daily happiness among 438 older adults shows that a combination of effortful and restful activities leads to greater happiness among older adults. In other words, a combination of leisure activities will lead to a satisfactory retirement life among older adults.

At the same time, retirees who engage in bridge employment are healthier as they hold the chance of sustaining the same or common life patterns and social contacts during retirement transition than other retirees who decided to enjoy full retirement. At its simplest, bridge employment engagement is identified to provide three main benefits for older workers, namely, (1) continued activity and daily structure (Atchley, 1989), (2) less-

work and less job-related stress (Feldman, 1994) and (3) a better self-worth from having the ability to provide valuable information and guidance to the next generation (Levinson, 1978).

Given some of the factors such as health factors, family and job-related factors, retirement planning and satisfaction, it would appear that for individuals, transition into bridge employment may well be a choice rather than a necessity.

LIMITATION

This study is conducted to investigate the motivation factors that influence the decision to engage in bridge employment. This study proved that health, retirement planning, family supports and satisfactions do affect the decisions in engaging in bridge employment. However, this study is not without flaws. This study is based on cross-sectional self-reported data pertaining to attitudes towards perceived bridge employment and preferences towards bridge employment rather than measuring actual behaviour. This preliminary study is also limited in terms of the sample, which was selected based on reference from the Public Service Department. A study which includes a larger number of respondents should be conducted so that a stronger database of critical key factors could be developed in the field of retirement planning and bridge employment. There is also a need for government support to address the unique needs of the people engaging in bridge employment. Study into specific support given will contribute to the development of relevant parties.

ACKNOWLEDGEMENTS

The authors would like to acknowledge the Ministry of Education Malaysia (FRGS: UMS076-2014) and Universiti Malaysia Sabah (UMS) for the financial support of this research project.

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