

# Working Beyond Retirement in Malaysia: A Conceptual Model Investigating Motivation Continue Work Beyond Retirement Age through the JD-R Model

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## Abstract

Driven by falling birth rate, the accelerating aging of global demographics, and swift technological shifts in the workplace have collectively increased the need for aging employees to remain active and productive participants in the workforce even after retirement age. Against this backdrop, understanding the motivational drivers and structural barriers that influence aging employees to continue work after statutory retirement age has become priority for both researchers and practitioners. Grounded in the Job Demands-Resources (JD-R) model, this study investigates the intention of aging employees to prolong their working career. The proposed framework integrates key job resources including development support, flexible working arrangements, pay satisfaction, and perceived relatedness, as well as job demands such as constant connectivity and mental demands, as determinants to work after retirement. Six hypotheses are formulated to empirically evaluate the relationships embedded within this framework. By adopting a quantitative cross-sectional research design, data will be collected through both online and physical survey questionnaires from the individuals that above 55 years old across Malaysia via judgmental sampling.

**Keyword:** Job-Demand Resource (JD-R), Aging Employees, Successful Aging, Work After Retirement Age

## Introduction

Research on factors that motivate individuals to work beyond retirement age is important due to global population aging and increasing life expectancy. Significant breakthroughs in medical technology and healthcare services have gradually extended in average human life expectancy. Globally, demographic structures in both developed and developing countries, including Malaysia, are shifting toward population aging together with concurrent decline in birth rates (Department of Statistics Malaysia, 2025). Individuals who are aged more than 60 years old constitute 22% of China's population, while citizens who over 65 years account for

21% of the population in Italy and this aging demographic segment has doubled within the Australian workforce over the past decade (Farrants et al., 2023; Fattori et al., 2024; Hu & Gao, 2024). Similarly, by the year 2048, citizens aged 65 years old and above are projected to constitute 14% of the total Malaysian population (Department of Statistics Malaysia, 2025).

While Malaysia government had encouraged employees to retain aging employees via incentives and tax deductions, as well as planning to increase the statutory retirement age from 60 years old to 65 years old, nevertheless, only 29% of the workforce are from the age group 45 years old and above, which is showing a relatively low number as compared to the overall workforce (Department of Statistics Malaysia, 2025; MICSEA, 2025). Together, these indicated that underutilization of aging talent has become more strategically important (Kooij et al., 2020; Schermuly et al., 2017). Additionally, as supply of younger employees has shrunk, companies started to value the experiences that accumulated by aging employees over years of practice (Naghavi et al., 2019). Importantly, apart from financial incentives, Dordoni et al. (2017) argued that the considerations such as psychological fulfillment, relational belonging, and organizational support are crucial to motivate aging employees to prolong their working careers.

Although the rapid growth of technology, such as AI and automation would help in reducing physical demanding tasks then prolong the working career of aging employees, however, such technology advancement might also generate mental stress to the aging employees (Ayyagari et al., 2011). Aging employees, who are generally recognized as “digital immigrants”, may face a steep learning curves and adaptation costs to the technology that is constantly changing in the organizational setting (Rupčić, 2018; Schmidt & Muehlfeld, 2017). To escape from an overwhelming and unsustainable work role, aging employees might decide to retire once reach retirement age (Singla et al., 2021; Zhang et al., 2026).

Against this backdrop, motivating aging employees to work beyond retirement age has become an important topic (Drazic et al., 2024; Floridi, 2023). Previous studies have investigated the retirement factors from the views of technostress (Rašticová et al., 2025), physiological empowerment (Schermuly et al., 2017), and emotional exhaustion (Singla et al., 2021). Nevertheless, there is still lacking examination on how job resources and job demands collectively influence aging employees' retirement motivation. This study will present a complete framework by examining both job demands and job resources simultaneously on the aging employee's motivation to work after retirement age.

Thus, this study aims to provide valuable and practical insights for human resource practitioners, organizational leaders, and policymakers to build an age-inclusive workplace. Considering Malaysia's inclusive culture, it is undeniable that aging employees play a crucial role in the workforce.

## **Literature Review**

### ***Underpinning Theories***

#### *Job Demands-Resources (JD-R)*

The research is grounded on the Job Demands-Resources (JD-R) model, which was first introduced by Demerouti et al. (2001), with the objective to provide a comprehensive framework to understand the interaction between job demands and job resources and their

influence on employee well-being and performance. Within the JD-R model, job demands refer to the aspects of a job that required long-term physical or psychological efforts and are linked to certain physiological and psychological consequences, such as burnout and stress (Bakker & Demerouti, 2007). Conversely, job resources recognized as elements that foster work objectives and individual advancement, as well as mitigate adverse effect that caused by job demand (Bakker & Demerouti, 2007). Therefore, JD-R model runs through two unique processes. Firstly, is the strain process where high level of job demands would slowly deplete employee's resources that would result in burnout, and for motivational process is where sufficient job resources would boost employees to participate in their work (Juyumaya, 2022). In this view, the balance between these two processes is important for keeping employee's motivation and preventing long-term burnout (Monje-Amor et al., 2021; Van Den Broeck et al., 2013).

### **Research Variable**

#### *Development Support*

Development support in the workplace consists of the supply of relevant resources, opportunity, and encouragement from organizations to facilitate the career growth and upskilling of its employees (Kumar et al., 2018). This support includes access to upskilling programs, mentoring, career counselling, and opportunities for promotion. Effective development support enables employees acquire new skills, mitigating job demands and attaining their career objectives (Lee & Eissenstat, 2018). Prior research highlighted that development support is particularly beneficial for aging employees, since it makes them stay relevant in the workforce reduces the risk of obsolescence, and enhances their employability (Kumar et al., 2018; Polat et al., 2017a). Also, other than human resource policies, the supports from organization and supervisors are considered a valuable job resource that leads to positive career-related outcomes, including job satisfaction and career commitment (Arokiasamy, 2021).

#### *Flexible Work Arrangement*

Flexible work arrangement refers to alternative work schedules and structures that different from traditional work settings, such as flexible working hours and remote working (Gudep, 2019). It is an employment practice that offers employees the freedom to choose the timing and where to perform their tasks, while yet meeting the required standards set by supervisors (Binti & Malek, 2020; Weideman et al., 2020). This kind of arrangement is crucial in terms of work-life balance, specifically for aging employees who facing gradually declining in physical stamina and a desire to invest more meaningfully in family and personal life. The research of Bal & De Lange (2015) indicated that flexible work arrangements might have an impact that associated with employee engagement, including corporate commitment. Also, if the employees perceived that flexible work arrangement is a valuable offer, they would be more willing to contribute to the company (Binti and Malek, 2020).

#### *Pay Satisfaction*

Pay satisfaction refers to offering compensation that is fair by taking the consideration of experience, qualifications, and job requirements (Bhatt et al., 2023). In other words, it is an 'equitable salary structure' that ensures that wages are fair and based on expectation and are directly correlated with an individual's efforts in their occupation (Kim et al., 2008). Ali et al. (2017) stressed that pay is a vital factor in work engagement, as it acts as a catalyst for

employees to enhance their job performance. Kulikowski & Sedlak (2020) found that perceiving current pay positively is a strong indicator of work engagement, as well as employees who believe that high job performance leads to increased rewards are more likely to be engaged at work. More importantly, the research of Sanchez & McCauley (2006) indicated that pay satisfaction was a determinant in predicting employee engagement in China, the United Kingdom, and Japan, even though with huge cultural differences. Considering the significance of financial compensation in fulfilling employees' material requirements, satisfaction with pay should enhance employees' levels of motivation, including aging employees.

#### *Perceived Relatedness*

Relatedness refers to the high-quality motivation to establish intimate interpersonal relationships, to feel connected to and care for others, that resulted in meaningful social connection (Gagné & Deci, 2005; Stolk & Martello, 2015). Depending on the environment, relatedness acts both a proximal and a distal function in generating intrinsic motivation, such as when engaging in an activity, one can experience a deep sense of delight and interest without the presence of others (Martin et al., 2018). When people feel connected to and supported by other people, their motivation can be maximized because their underlying need for relatedness is satisfied (Gao et al., 2022). Moreover, Thongmak (2021) highlighted that perceived relatedness significantly improves perceived usefulness that affecting continuance intention. Therefore, aging employees might consider continuing work after retirement if relatedness is being achieved.

#### *Constant Connectivity*

Constant connectivity refers to the continuous and uninterrupted connection with the parties related to the organization, through various communication channels, regardless of whether it is during work or non-work hours (Büchler et al., 2020). Nowadays, it has become a norm to remain engaged to work using smart mobile devices regardless of location or time. However, this practice has perceived as stress due to the expectation of receiving prompt feedback (Loeschner, 2018). For instance, the constant pressure to react to emails, messages, and work tasks can prevent sufficient recovery and lead to chronic stress, ultimately resulting in burnout (Mazmanian, 2013). Employees who are always staying connected may experience information overload and suffer from physical and mental strain, leading to inadequate rest and an increased chance of burnout and sickness presenteeism (Ruhle et al., 2020). For aging employees, the long-term state of being connected will compound the inherent challenges in balancing job tasks with personal obligations, leading to increased degrees of exhaustion and physical fatigue.

#### *Mental Demand*

Mental demands are recognized as the cognitive effort and intellectual processing required to successfully complete tasks and achieve appropriate performance in a workplace (Mauno & Minkkinen, 2020). It can be categorized into five distinct areas: work intensification, intensified planning- and decision-making demands in relation to one's job or career, intensified skill- and knowledge-related learning demands at work, illegitimate tasks and interruptions at work (Mauno & Minkkinen, 2020). As a matter of fact, Rodriguez et al. (2020) argued that high mental demands are associated with better cognitive functioning in old age, while the repetitive jobs that required low mental demands will weaken the cognitive ability

in long run. On the other hand, from the JD-R perspective, when the job demands such as mental demands are overloaded and outweigh an individual's available resources, it will lead to a result of unfavourable effect, such as burnout (Jung et al., 2023). Also, a two-year longitudinal study that done by Xanthopoulou et al. (2007) indicated that high mental demands is the significant variable of burnout among workers. In other words, aging employees experiencing high mental demands in their jobs are more likely to report symptoms of burnout and perhaps chose for early retirement as an escape plan.

#### *Motivation Continue Work Beyond Retirement Age*

Motivation to continue work after retirement age refers to the various intrinsic and extrinsic factors that encourage aging employees to remain in the workforce even after traditional or statutory retirement age (Lichtenthaler & Fischbach, 2016). Intrinsic factors include personal satisfaction, a sense of purpose, and the desire for social interaction, while extrinsic factors consists of financial necessity, organizational support, and flexible work arrangements (Anxo & Ericson, 2023). On the other hand, extrinsic factor is also defined as: "individuals are extrinsically motivated when they engage in the work in order to obtain some goal that is apart from the work itself" (Anxo & Ericson, 2023). Understanding these motivational drivers is crucial for organizations aiming to develop policies and practices that support the retention and productivity of aging employees, then as a result benefiting both the employees and the organization.

#### *Relationship between Job Demand-Resource and Motivation Continue Work Beyond Retirement Age*

Within the Job Demand-Resource (JD-R) framework, the motivation of aging employees to continue work beyond retirement age is fundamentally operating through two unique processes, namely motivational pathway and strain pathway. On the motivational pathway, the job resources such as development support, flexible working arrangements, pay satisfaction, and perceived relatedness, together energize aging employees by strengthening their intrinsic orientation toward continued workforce participation beyond retirement age (Matthijs Bal et al., 2012). When aging employees experience development support from organization or superior, they perceive the organization as genuinely invested in their continued professional growth then reinforcing a sense of occupational purpose that leads to delay in retirement decision (Arokiasamy, 2021). Furthermore, flexible working arrangements amplify this effect if the aging employees recognized such freedom as a valuable offer (Binti & Malek, 2020). Besides, pay satisfaction indicates the recognition from organization on the aging employee's contribution, and in return with the engagement at work from aging employees (Kulikowski & Sedlak, 2020). Also, while perceived relatedness is being fulfilled, it identifies as particularly relevant motivators among aging employees (Guglielmi et al., 2016). Collectively, these resources act as a powerful pull factor that retain aging employees to work beyond retirement age (Dordoni et al., 2017).

Conversely, on the strain pathway, job demands like constant connectivity and mental demands, are systematically deplete aging employees' psychological and emotional resources (Bakker & Demerouti, 2007). Constant connectivity, an inability to detach from work obligations, is acting as an accelerator of resource depletion of aging employees since it prevents them recovering from physical and mental strain, then intensifying retirement as an attractive escape from an unsustainable work role (Singla et al., 2021). Similarly, a high

mental demand also imposed a cognitive overload that would lead aging employees to burnout (Jung et al., 2023). Together, these resources act as influential push factor for aging employees to retire once reach retirement age (Dordoni et al., 2017). Collectively, this research formulates the following hypotheses with above literature and development of the theoretical framework:

*H1:* There is a positive relationship between Development Support and Motivation Continue Work Beyond Retirement Age

*H2:* There is a positive relationship between Flexible Work Arrangement and Motivation Continue Work Beyond Retirement Age

*H3:* There is a positive relationship between Fair Pay and Motivation Continue Work Beyond Retirement Age

*H4:* There is a positive relationship between Perceived Relatedness and Motivation Continue Work Beyond Retirement Age

*H5:* There is a negative relationship between Constant Connectivity and Motivation Continue Work Beyond Retirement Age

*H6:* There is a negative relationship between Mental Demands and Motivation Continue Work Beyond Retirement Age

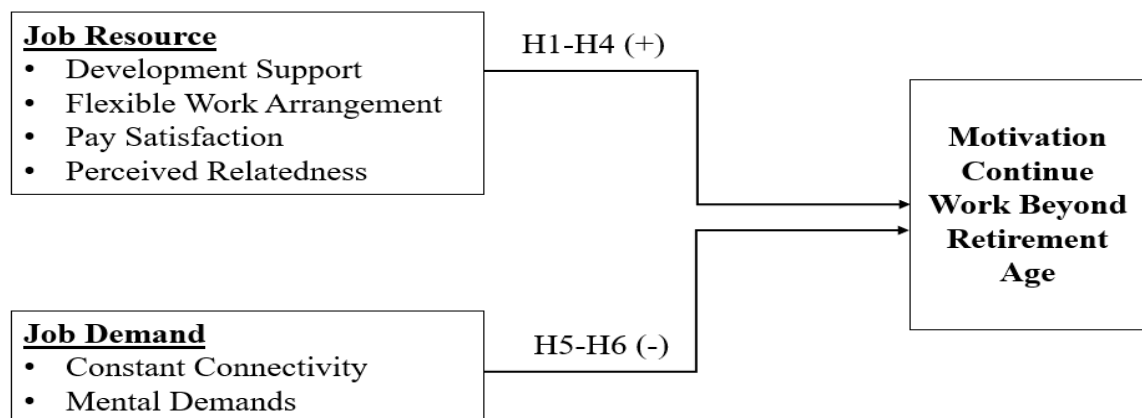


Figure 1: Conceptual framework for Motivation Continue Work Beyond Retirement Age

## Research Methodology

### Sample and Data Collection

The target population for this study would be the individuals who are above 55 years old in Malaysia. In this study, a cross-sectional study will be conducted by using both online and physical self-administered surveys. This study will adopt a quantitative approach to examine the impact of job demand (constant connectivity and mental demands) and job resources (developmental support, flexible working arrangement, pay satisfaction and perceived relatedness) on motivation to work after retirement age. Participants will be given an informed consent that explains the purpose and to assure the respondents of their confidentiality prior to receiving the questionnaire.

The number of sample size and minimal number of respondents needed for this research will be calculated by using the G\*Power application. Erdfelder et al. (1996) emphasized that

G\*Power is an all-inclusive power analysis application widely applied for statistical tests in computer and social science research. Moreover, Chanuan et al (2021) stated that G-Power is deemed appropriate for determining sample size since it generates a reduced estimate compared to other approaches and formulas.

### Measures

This research examines the relationship between the independent variable of Job Demand-Resource model (JD-R) and the dependent variable of motivation to work after retirement age in Malaysia. All the measurement scales applied in this study are adapted from previous literature.

Section	Variables	Number of items	Scale	Sources
<b>A</b>	<b>Demographic profiles</b>	10 items	Nominal with order	
<b>B</b>	<b>Independent Variable</b>		1.Does not apply at all	
	1. Development Support	4 items	2.Slightly applies	Polat et al. (2017)
	2. Flexible Working Environment	9 items	3.Moderately applies	Gudep (2019)
	3. Pay Satisfaction	17 items	4.Largely applies	Kim et al. (2008)
	4. Perceived Relatedness	3 items	5.Fully applies	Gao et al. (2022)
	5. Constant Connectivity	5 items		Büchler et al. (2020)
	6. Mental Demands	3 items		Hong et al. (2017)
<b>C</b>	<b>Dependent Variable</b>		1.Strongly disagree	
	Motivation to Work Beyond Retirement Age	4 items	2.Disagree	Polat et al. (2017)
			3.Neither agree nor disagree	
			4.Agree	
			5.Strongly agree	

### Plan for Data Analysis

Data analysis will be conducted by systematically examining the collected data against the conceptual framework shown in Figure 1, to establish and evaluate the theorized relationships between constructs. The analytical process will be done with two sequential stages. Firstly, all collected data will be edited, coded, and categorized before being entered into IBM SPSS Statistics for preliminary analysis. The stage consists of data cleaning such as identifying missing values, analysing response patterns for suspicious, eliminating outliers, and evaluating the normality of data distribution and common method variance. In the second stage, SmartPLS 4.0 software will be employed to examine the structural model and to the hypothesized relationships between latent constructs.

### Expected Findings & Conclusion

The objective of this study is to determine the relationship between the JR-R model and the motivation to work after retirement age among aging employees in Malaysia. The main aim of this research is to provide valuable insight to policymakers, HR professionals, and aging

employees themselves, to create a more productive and inclusive aging workforce for the economy. The findings will also serve as a guideline to enhance the overall welfare and job satisfaction of aging employees, resulting in a more inclusive and efficient labour force.

### *Significance of Study*

This study provides insights into the factors motivating individuals to work after retirement, a growing global phenomenon in aging societies. The expected findings can inform employers and policymakers in developing strategies and policies that support active aging and workforce participation. In addition, findings can help retirees better understand the financial and social factors that influence post-retirement employment decisions, enabling them to make more informed choices about continued workforce participation. Furthermore, this study contributes to the literature on post-retirement employment by expanding understanding of retirees' motivations to continue working.

### **Conclusion**

In conclusion, the objective of this study is to explore the motivations and challenges faced by aging employees, hence contributing to a deeper understanding of this growing demographic. In addition, the results of this study will provide a practical insight for both government and HR practitioners in creating a work environment that is more inclusive and encourages the involvement of aging employees in all sectors of the Malaysian economy. Therefore, this research offers important implications for promoting social inclusion and developing a sustainable workforce, that will be contributing to the economic well-being of Malaysia.

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