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HOW DO OLDER MALAYSIAN WORKERS PERCEIVE THEIR RETIREMENT?

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Abstract: This study aims to examine older workers' attitudes towards retirement, willingness to work and willingness to do other activities after retirement. A total of 280 respondents participated in this cross-sectional study. Attitudes towards retirement, challenges to returning to work after retirement, and willingness to be involved in activities in retirement were measured. Results showed that the majority of respondents have a positive attitude towards their retirement, especially among the older workers. Respondents were more likely to be involved in personal and family activities such as hobbies, traveling, doing household chores, and caring for family. Approximately 35% of them intended to continue to work. Challenges perceived by respondents for continuing to work during retirement included age discrimination, skills retraining, and support from family and friends. Encouraging pre-retirees to continue contributing to society should be intensified so that their retirement can be more meaningful to themselves and society.

Keywords: Attitude towards retirement, worker, perception, older, young.

Introduction

Over the past decades, there has been an increase in life expectancy across the globe. The improvement of healthcare services and advances in medicine may account for this increase. Demographic changes, combined with a decrease in fertility rates, result in population ageing.

The United Nation uses a cutoff of 60+ years to refer to the older population (Kowal & Dowd, 2001). In 2020, the number of Malaysian older adults was approximately 3.5 million, or 10.7% of the population (Department of Statistics Malaysia, 2021). This figure is expected to rise to 15% by year 2030, when Malaysia will be classified as an aged nation (Samad & Mansor, 2017).

The increase of the older adult population is a major issue that concerns related agencies as it presents many challenges to society, especially the Malaysian government. The increasing prevalence of illness as the number of older adults increases suggests that government expenditure for their care will also increase. This poses a major challenge for the government. In addition, as Malaysia enforces mandatory retirement at 60 years old, the increase in older adults also comes with a decrease in the labour force (Shantakumar, 1999). Given the potentially negative effects of population ageing on government spending, savings, and the labour force (Lim, 2003), it would be worthwhile to investigate the issue of retirement, as more Malaysians retire each year. Retirement is conceptualized as the end phase of the occupational career. According to past research, retirement can be a negative or positive event depending on various aspects, especially financial, health, social activities, and level of retirement preparation (Lim, 2003; Fasbender & Wang, 2017; Neary *et al.,* 2019). Inaja and Rose (2013) detail these aspects of financial management as income and expenditure management, while social activities are the management of loneliness. Individuals with good financial management, good health, and involvement in society have a positive perception towards retirement. On the other hand, many people who do not plan their retirement, having financial, and health problems, perceive their retirement as a negative event.

A study has shown thta attitudes towards retirement are associated with age and time factors (Vickerstaff & Van der Horst, 2021). Generally, younger workers view retirement differently compared to older workers. They think that they are too young for retirement planning. They tend to concentrate on the current living situation (home, car, family) (Lim, 2003). On the contrary, older workers are more stable in life and have the potential to have retirement savings. However, this depends on the level of discipline of the individual in making their savings and investments (Thakur *et al*., 2017). Given the differences in attitudes towards retirement between younger and older workers, it is worthwhile to explore the issue in a local context.

In studies concerning the workforce, the term "older worker" usually refers to workers aged 50 and above. This threshold was chosen because in many countries, this age range features a decline in the participation rate in the labor market (OECD, 2005). The purpose of this study is to look at the attitudes toward retirement among younger (<50) and older (≥50) workers. This study also examines the respondents' opinions on the challenges of working after retirement and their willingness to be involved in activities other than work.

Methods

Study Design

This was a cross-sectional study conducted among workers aged 40-59 years old. They comprised employees from various government departments (10 organisations) and private corporations (8 organisations) who volunteered to fill in the questionnaire. Inclusion criteria of the study were: (1) Age 40–59 years old and (2) able to answer the questionnaire. Questionnaire forms were distributed to these agencies through their human resources division to be distributed to interested staff. The working positions of the respondents ranged from top management, executive officers, supervisors to support staff. An appointed staff member collected the questionnaires weekly over three consecutive months. The measurement areas involved were (1) attitude towards retirement, (2) opinion on challenges to returning to work after retirement, and (3) willingness to be involved in activities other than work during retirement. Ethical approval was obtained from the Universiti Putra Malaysia ethics committee for research involving human subjects (JKEUPM)[Ref: UPM/TNCPI/RMC/1.4.18.2 (JKEUPM)].

Attitude Towards Retirement

The attitude towards retirement was measured using researcher-developed items modified from items in an instrument developed in a previous study (Solomon, 1981). Respondents were required to choose the best answer that described them. The respondent was given four option answers using the Likert scale, consisting of: 1 = Strongly disagree, 2 = disagree, 3 = agree and 4 = strongly agree. The higher the score, the more positive the respondent's attitude towards their retirement is. The Cronbach's alpha for this section in the current study was 0.70.

Opinion on Challenges to Returning to Work After Retirement

The opinion on challenges to returning to work after retirement was measured using an eight list of challenges with four possible answers: 1 = Very unlikely, 2 = fairly unlikely, 3 = fairly likely and 4 = very likely. The higher the score, the more likely respondents believe they will return to work after retirement. The Cronbach's alpha for this section in the current study was 0.74.

Willingness to Get Involved in Activities Other than Work During Retirement

This section was measured using a single question: How would you like to be involved in the following activities upon retirement? Respondents were given a list of 14 activities other than work during retirement with four options: 1 = Very unlikely, 2 = fairly unlikely, 3 = fairly likely and 4 = very likely. The higher the score is, the more likely it is for respondents to get involved in activities during retirement. The Cronbach's alpha for this section in the current study was 0.79.

Data Analysis

The items of the questionnaires were analysed using descriptive statistics and presented in the form of percentages. Independent t-tests were used to compare the item scores between the age groups of <50 and ≥50. Assumptions for independent t-tests, namely independent sample, homogeneity of variance and normality of the data, were checked. The significance level was set at 0.05. All analyses were conducted using SPSS version 22 (IBM Corporation, Chicago, IL, USA).

Results and Discussion

Respondents

The respondents returned 331 of the total 490 distributed questionnaires, resulting in a 67.7% response rate. 51 of the returned questionnaires had more than 50% missing values and were thus removed from the dataset. Upon data screening, 19 questionnaires contained at least one or two missing values. The missing values were handled using the single imputation method, using mean value imputation. The datasets before and after imputation were compared in terms of mean and standard deviation. There was no significant difference between the datasets, which indicated the imputation process did not affect the data. Upon completion of the data screening, 280 cases were included in this study, which corresponded to 85% of the original cases.

The mean age of the respondents was 51.20 (SD = 5.59) and ranged from 40 to 59 years old. Approximately 67% of respondents were 50 years old or older, while 33% were less than 50 years old. The majority of the respondents were men (57.1%) and Malay (86%). All respondents had formal education, which comprised primary (2%), secondary (48%) and tertiary education (50%). The majority of respondents (58.6%) worked in the public sector.

Attitude Towards Retirement

Table 1 summarizes the attitude of respondents towards retirement. Generally, the results suggested that respondents held a positive attitude towards the prospect of retirement.

It is encouraging to note that respondents did expect their retirement to be a positive episode of their life (Lakra *et al.,* 2012; Ng *et al.,* 2016). They are rather optimistic about their retirement. For example, 97% of respondents agreed that retirement will be great for them (Item 1). Furthermore, more than 80% of respondents expected retirement to improve their lives (Item 2) and looked forward to time off during retirement (Item 4). A cross-sectional study conducted in another study (Moorthy *et al.,* 2012) among 300 individuals also reported that working individuals had a positive attitude towards retirement. The study found that individuals were optimistic about their retirement and were not worried about life after retirement. Similar findings were reported by studies conducted by Lim (2003) and Chan *et al.* (2021).

However, it is important to note that respondents did not necessarily think that the retirement was due to age. For example, the results showed approximately 51% of respondents felt it was unfair for them to retire because of their age (Item 3). Respondents were also rather pessimistic about the idea of working once they were retired. For example, 65% of respondents disagreed on whether they would work voluntarily after reaching retirement age (Item 5). This is rather surprising, as a previous study suggested that most individuals are willing to work during retirement, mostly on a temporary basis (Lim, 2003). It is plausible that for respondents in this study, retirement may simply mean withdrawal from employment, a change into a role with new norms, duties, and rights, or a transitional passage from late adulthood to old age (Schwingel *et al.,* 2009). In addition, it may also be influenced by their pension scheme that grants privileges including gratuity, consistent monthly income, and health benefits during retirement. These privileges provide a comfort zone in their retirement.

Table 1: Attitude towards retirement item descriptive statistics

Item	<50				≥50				Overall Agreement (%)
	Strongly Disagree (%)	**Disagree (%)**	**Agree (%)**	**Strongly Agree (%)**	**Strongly Disagree (%)**	**Disagree (%)**	**Agree (%)**	**Strongly Agree (%)**	
1. Retirement is great for me	1.1	6.3	58.9	33.7	0	5.9	58.9	35.1	**93.6**
2. I think everything will be better for me in retirement	1.1	16.8	60.0	22.1	0	14.1	61.6	24.3	**84.7**
3. It is not fair for me to retire just because of my age	4.2	41.1	43.2	11.6	7.6	43.8	43.2	5.4	**50.7**
4. I am looking forward to the time off that retirement brings	2.1	21.1	54.7	22.1	2.7	15.1	58.9	23.2	**80.4**
5. If it were up to me alone, I would keep on working as long as possible even after retirement age	22.1	38.9	24.3	14.7	15.7	50.8	24.9	8.6	**35.3**

This study also analysed the comparison between respondents under 50 years old and those 50 years old or older in regard to their attitude towards retirement. The results of the independent t-test are summarized and presented in Table 2.

The results showed no significant mean difference between the age groups. This implies that both age groups adopt a positive attitude towards retirement equally. However, these findings were inconsistent with a study among similar samples in Singapore, which reported that older workers significantly had a positive attitude compared to their younger counterparts (Lim, 2003). One possible explanation is that the younger respondents were optimistic about retirement due to their pension scheme, which assured their monthly income in old age.

Table 2: Results of independent t-test on attitude towards retirement for respondents <50 years old and ≥50 years old

Item	Mean			
	< 50	≥ 50	t-value	*P* value
1. Retirement is great for me	3.25	3.29	-0.52	0.607
2. I think everything will be better for me in retirement	3.03	3.10	-0.88	0.383
3. It is not fair for me to retire just because of my age	2.62	2.46	1.71	0.089
4. I am looking forward to the time off that retirement brings	2.97	3.02	-0.65	0.513
5. If it were up to me alone, I would keep on working as long as possible even after retirement age	2.32	2.26	0.46	0.648

Challenge to Returning to Work After Retirement

A summary of respondents' opinion on the challenge of returning to work after retirement is presented in Table 3. In general, respondents appeared to agree that there would be challenges if they wanted to work after retirement.

Based on our findings, it appears that age would be a significant barrier for retirees to work. For example, approximately 63% of respondents expected to face age discrimination at work (Item 1). This is consistent with other similar findings (Fasbender & Wang, 2017; Neary *et al.,* 2019). According to studies, older adults are less likely to receive job offers, find reemployment, and experience longer periods of unemployment (Wanberg *et al.,* 2016; Carlsson & Eriksson, 2019). The study also shows that age discrimination originates from negative attitudes toward older workers and that these attitudes reign in many organizations (Shore & Goldberg, 2005). It is possible that these negative stereotypes exist among Malaysian employers and employees. Due to these barriers, the respondents in this study might also feel that age would be one of the major challenges to return to work after retirement.

In view of support from family and friends, the results suggested that family and friends would not be too optimistic about the idea of work after retirement. Based on this study;s findings, about 58% of respondents expected that their children or family would not allow them to work after retirement (Item 2). As for friends' support, 54% of respondents expected their friends would not be supportive of them working in retirement (Item 3). One possible explanation is that in Malaysia, it has been a cultural norm for older adults to stay at home after retirement. From a religious and belief aspect, it is the child's responsibility to take care of their parents' well-being in old age. This apparent mindset may account for why respondents are generally pessimistic about support from family and friends.

The results also suggested that the benefits for older workers offered by employers would not be a major deterrent for retirees to work after retirement. Approximately 60% of respondents anticipated that employers would want to cover their facilities for older workers (Item 4). This is expected, considering health and age play a role in the decision to return to work (Neary *et al.,* 2019). It is plausible that individuals are thinking that for them to work properly, benefits such as medical expenses should be made available for them. Furthermore, approximately 57% of respondents expect employers to agree to pay the salaries of older workers equivalent to their salary before retirement (Item 5). This is hardly surprising considering the individuals have been working before. They feel that they have valuable experience and skills. This apparent confidence in their ability may explain these findings.

In terms of skill acquisition, it is worth noting that respondents were willing (53%) to undergo retraining to meet the new position's requirements (Item 6). In addition, approximately 53% of respondents believed their current skills would be applicable once they retired (Item 7). A study conducted by Lim (2003) among Singaporean workers reported similar findings.

Table 3: Opinion on challenges to returning to work after retirement

Item	< 50				≥ 50				Overall Agreement (%)
	Very Unlikely (%)	**Fairly Unlikely (%)**	**Fairly Likely (%)**	**Very Likely (%)**	**Very Unlikely (%)**	**Fairly Unlikely (%)**	**Fairly Likely (%)**	**Very Likely (%)**	
1. That you will experience discrimination because of your age	9.5	30.5	49.5	10.5	5.9	29.2	52.4	12.4	**63.2**
2. Your children/ family allow you to work after you retire	11.6	40.0	43.2	5.3	16.8	44.3	35.1	3.8	**42.2**
3. Your friends will be supportive of you working in retirement	6.3	37.9	48.4	7.4	9.7	48.1	40.0	2.2	**46.8**
4. That your employers do not want to pay for facilities for older workers (e.g.: medical expenses)	11.6	46.3	32.6	9.5	19.5	42.2	26.5	11.9	**39.7**
5. That your employer refused to pay the salaries of older workers equivalent to the salary before retirement	12.6	38.9	34.7	13.7	18.4	41.1	25.9	14.6	**43.2**

6. You will need retraining to meet the needs of new posts	10.5	34.7	48.4	6.3	12.4	35.1	39.5	13.0	**53.2**
7. Ownership skills are not in accordance with market demand	11.6	38.9	42.1	7.4	14.6	39.5	38.9	7.0	**47.1**

To examine whether there is significant mean difference between respondents aged below 50 and aged 50 years old or above, independent t-test was conducted for each item. Summary of independent t-test results is presented in Table 4.

The findings indicated that younger workers expected their friends to be more supportive if they were working after retirement compared to their older counterparts. One possible explanation for these findings is that age plays an important role in social support, especially in a community. A study by Shaw *et al.* (2007) revealed that strong support networks weaken as age increases, particularly support from friends. In this study, the younger workers may feel supported by their current network, which most likely will diminish as they age. The age gap in this study may account for the lack of anticipated friend support among 50 years old or older workers.

Table 4: Results of t-test on opinion on the challenges of returning to work after retirement for respondents < 50 years old and ≥ 50 years old

Item		**Mean**			
		< 50	**≥ 50**	**t value**	***P* value**
1.	That you will experience discrimination because of your age	2.61	2.71	-1.06	0.293
2.	Your children/ family allow you to work after you retire	2.42	2.26	1.65	0.099
3.	**Your friends will be supportive of you working in retirement**	**2.57**	**2.34**	**2.53**	**0.012***
4.	That your employers do not want to pay for facilities for older workers (e.g. medical expenses)	2.40	2.31	0.82	0.412
5.	That your employer refused to pay the salaries of older workers equivalent to the salary before retirement	2.49	2.37	0.49	0.278
6.	You will need retraining to meet the needs of new posts	2.51	2.53	-0.23	0.818
7.	Ownership skills are not in accordance with market demand	2.45	2.38	0.67	0.502

*Significant at 0.05

Willingness to Get Involved in Activities Other than Work During Retirement

A summary of respondents' willingness to get involved in activities other than work during retirement is presented in Table 5. In general, respondents were optimistic about being involved in activities during retirement. It is reassuring to note that respondents appear to be caring and compassionate toward their families. For example, nearly 96% of respondents were willing to assist family members with chores (Item 8). Approximately 83% of respondents were willing to care for their family's home (Item 3). Furthermore, at least 63% of them were willing to care for their family members of any age (Items 1 and 2). Grandparenting is nothing new in Malaysia and is in fact, becoming a phenomenon (Aziz, 2007). One possible explanation for these findings is that these individuals are already aware of the changes in the family functions, especially in care and support. They may foresee taking care of their family members during retirement.

Respondents were also generally enthusiastic about doing volunteer activities during retirement. Based on these study findings, the majority of respondents were willing to get involved in volunteer activities such as mutual aid groups (Item 9; 96%), neighbourhood watch (Item 13; 68%), mentoring youth (Item 10; 65%), organizational activities (Item 4; 63%), and voluntary labour (Item 14; 50%). These results are hardly surprising as studies have reported that retirees tend to get involved in volunteer activities (Tan *et al.,* 2020). One plausible explanation for the results is that individuals feel they do not have time during their working period to volunteer. Thus, retirement affords them time to do volunteer activities. In addition, a study has shown many retirees are keen to contribute to family and community, showing that old age can also be a time to engage or remain engaged in meaningful roles (Serrat *et al.,* 2015).

Besides volunteerism, respondents also expressed their passion to get involved in income generation activities (Item 12; 66%). It is plausible that individuals are thinking about their financial status during retirement, and income-generating activities are an option for them other than working. On the other hand, most respondents expressed unwillingness towards political involvement. For example, nearly 91% of respondents (Item 5) are unwilling to participate in political activities during their retirement. This is supported by other research that has shown that older adults are less likely to get involved in political associations or activities (Serrat *et al.,* 2015).

Results also suggested that respondents were keen to get involved in recreational activities to fill free time during retirement. About 92% of respondents said they would spend their retirement time travelling for recreation (Item 11). Meanwhile, 76% of respondents were willing to find new hobbies (Item 6). 66% of respondents were also eager to get involved in skill development through participation in educational activities (Item 7). When recreation is concerned, individuals were shown to express their optimism. A previous study reported that individuals are anticipating their time in retirement. The majority of them had planned and believed they would have other things to do when they retired (Lim, 2003).

Table 5: Willingness to involve in activities other than work during retirement

Item	< 50				≥ 50				Overall Agreement (%)
	Very Unlikely (%)	Fairly Unlikely (%)	Fairly Likely (%)	Very Likely (%)	Very Unlikely (%)	Fairly Unlikely (%)	Fairly Likely (%)	Very Likely (%)	
1. Care for children/ grandchildren (under 18 years old)	11.6	24.2	48.4	15.8	7.0	30.8	45.9	16.2	**62.9**
2. Care for adults/ older adults (18 years old and above)	6.3	18.9	53.7	21.1	5.9	22.2	55.7	16.2	**72.9**
3. Look after the house for your family	3.2	7.4	52.6	36.8	3.8	14.6	50.3	31.4	**83.2**
4. Participate in organizational activities	10.5	26.3	50.5	12.6	13.0	23.8	56.2	7.0	**62.8**
5. Involve in political activities	65.3	23.2	11.6	0.0	58.4	33.5	7.0	1.1	**9.3**
6. Take time to pursue new hobbies	2.1	7.4	69.5	21.1	9.2	22.7	60.0	8.1	**75.7**
7. Attend any skill development activities including courses, seminars, conferences, private lessons, instructions within or outside the regular education system	10.5	17.9	52.6	18.9	14.1	21.1	58.4	6.5	**66.4**
8. Help family with chores	0.0	1.1	54.7	44.2	0.0	5.9	72.4	21.6	**95.7**
9. Participate in mutual aid group (self-help group)	8.4	21.1	60.0	10.5	13.0	23.8	57.3	5.9	**95.7**
10. Mentor youth	7.4	15.8	58.9	17.9	11.4	30.3	53.0	5.4	**64.6**
11. Travel for recreation	1.1	2.1	44.2	52.6	1.1	9.2	64.9	24.9	**92.2**
12. Involved in income generating activities	6.3	20.0	49.5	24.2	9.7	27.6	54.1	8.6	**66.4**
13. Participate in neighborhood watch	7.4	16.8	69.5	6.3	9.2	27.0	58.9	4.9	**67.9**
14. Do voluntary labor	10.5	33.7	49.5	6.3	15.7	37.3	42.7	4.3	**50.0**

To examine the differences in responses of those aged below 50 years old and respondents aged 50 years old or above, independent t-test was performed for each individual item. Results of the t-tests are presented in Table 6.

These findings indicated that younger workers were more likely to get involved in some activities compared to older workers, such as pursuing new hobbies (Item 6), attending educational events for skill development (Item 7), helping with family chores (Item 8), mentoring youth (Item 10) and being involved in income generating activities (Item 12). One possible explanation for these findings is that those below 50 value their time in retirement more than their counterparts. They might feel that the available time in retirement would benefit them as it would allow them to do the activities that they are unable to do in their current time as working individuals.

Table 6: Result of t-test on willingness to involve in activities during retirement for respondents < 50 years old and ≥ 50 years old

	Item	**Mean**			
		< 50	**≥ 50**	**t value**	***P*-value**
1.	Care for children/grandchildren (under 18 years old)	2.68	2.71	-0.28	0.783
2.	Care for adults/older adults (18 years old and above)	2.89	2.82	0.74	0.460
3.	Look after the house for your family	3.23	3.09	1.46	0.146
4.	Participate in organizational activities	2.65	2.57	0.77	0.440
5.	Involve in political activities	1.46	1.51	-0.52	0.603
6.	**Take time to pursue new hobbies**	**3.09**	**2.67**	**4.76**	**<0.001****
7.	**Attend any skill development activities including courses, seminars, conferences, private lessons, instructions within or outside the regular education system**	**2.80**	**2.57**	**2.16**	**0.031***
8.	**Help family with chores**	**3.43**	**3.16**	**4.29**	**<0.001****
9.	Participate in mutual aid group (self-help group)	2.72	2.56	1.66	0.098
10.	**Mentor youth**	**2.87**	**2.52**	**3.58**	**<0.001****
11.	**Travel for recreation**	**3.48**	**3.14**	**4.58**	**<0.001****
12.	**Involved in income generating activities**	**2.92**	**2.62**	**0.44**	**0.003***
13.	Participate in neighborhood watch	2.74	2.59	0.04	0.090
14.	Do voluntary labor	2.52	2.36	0.61	0.111

*Significant at 0.05
**Significant at 0.001

Health and Income Status

A summary of the respondents' health and income status is presented in Table 7. Overall, the findings indicated that the vast majority of respondents (96%) thought they were in good health. It is possible that increased awareness of health issues may account for these results. In addition, another plausible explanation is that Malaysia has been improving its health and medical services, which has led to better coverage and acquisition of healthcare services.

In view of respondents' income status, 43% evaluated their current income as exceeding their basic needs. Approximately 51% of respondents thought their income was adequate only for basic needs, while 5% thought it was insufficient at all. It is worrying to note that more than half of respondents have an adequate income but without having an excess for savings. Without saving for retirement, this could lead to financial problems in the near future (Helman *et al.,* 2015; Mansor *et al.,* 2015).

Table 7: Health condition and current financial status

Item		Very Bad (%)	Bad (%)	Good (%)	Very Good (%)	
1.	In general, how would you rate your current health status?	0.0	3.6	81.1	15.0	
		Not at all adequate (%)	Adequate for basic needs only (%)	Adequate for most things but not all (%)	Adequate for all the needs exceed the basic needs (%)	Adequate for all things and able to save (%)
2.	In general, how do you perceive the adequacy of your current income?	5.0	15.7	35.7	13.6	30.0

Limitations of the Study

Interpreting the findings from this study comes with some limitations. To begin, the data were over-representative of men and Malay ethnicity when compared to current older workers' demographic characteristics in Malaysia. Second, the vast majority in sample were public-sector employees. There is a possibility of bias in results as public sector workers are entitled to a pension scheme and private sector workers are entitled to an employee provident fund scheme. Public sector workers may have different benefits compared to private sector workers. Lastly, the instrument used to measure (1) attitude towards retirement, (2) opinion on challenges to returning to work after retirement, and (3) willingness to get involved in activities other than work during retirement, is researcher-developed without a comprehensive assessment of validity. Even though reliability assessment showed satisfactory results, a comprehensive validity assessment may have improved the findings.

Conclusion and Recommendations

In summary, findings from this study suggest that respondents in this study view the prospect of retirement positively. They are rather optimistic and hold a positive attitude towards retirement. In addition, the findings highlight the interesting possibility that respondents are unwilling to work during retirement. Concerning the difficulty of working after retirement, respondents may believe that they will face some difficulties in the near future, such as age discrimination in the workplace, a lack of support from family and friends, a lack of benefits from employers, and retraining for new skills. Respondents are willing to work in new occupations that require skill retraining. Concerning willingness to get involved in activities other than work during retirement, the respondents demonstrated enthusiasm to take care of their family, do volunteer activities, and being involved in recreational activities. This study's findings highlight respondents' preference to get involved in activities other than work, particularly volunteer activities.

Respondents in this study were observed to be more interested in volunteer activities during their retirement. However, the prospect of volunteer work is currently limited in Malaysia, especially in rural areas. Therefore, non-government organizations and government authorities should take initiatives to boost volunteer programme outreach to older members of society. Meanwhile, policymakers may want to educate the public about the importance of volunteer work engagement to dispel the negative stereotype of older adults as unproductive.

Meanwhile, the need for a platform for older workers to re-enter the workforce is crucial to facilitate their re-entry into the workforce. It is recommended that the authorities provide more educational programmes and retraining courses for pre-retirees to encourage re-employment among them. Opportunities for older workers to continue working should be heightened as the number of older workers is increasing.

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