

Factors Influencing Retirement Decisions among Malaysian University Civil Servants

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Abstract

Civil servants are essential assets in the execution of the national development agenda, aligning with the nation's vision and objectives to foster a workforce that is competent, knowledgeable, and highly skilled. Within this framework, civil servants are granted the option of either compulsory or voluntary retirement, as delineated by the Treasury Circular and the Public Service Department (JPA). This study examines the factors that influence retirement decisions among civil servants in Malaysian public universities. A qualitative research methodology was employed, utilizing semi-structured interviews for data collection. The sample included nine participants from Melaka Public University, selected through purposive sampling to represent various categories of positions, including academic, administrative, and executive roles. Thematic analysis was conducted to interpret the data. The findings indicate that three primary factors contribute to voluntary retirement: health-related issues, personal motivations, and environmental influences. This research is vital for enhancing the civil service staffing framework and serves as a valuable reference for the Human Resources division within Malaysian higher education institutions.

Keywords: Factors, Optional Retirement, Public Servants, Malaysian Public Universities

Introduction

Retirement is a stage in life that every employee eventually reaches. In Malaysia, the retirement age for workers in the private sector is set at 55 years, while for public sector workers, it was raised to 60 years in 2012. However, public sector employees have the option to retire at ages 55, 56, or 58 if they prefer (Pension Act, 1980). To address the differences in retirement ages between private and public sector workers, a new law has been enacted,

raising the minimum retirement age for private sector workers to 60 years, with the possibility of extending it up to 62 years (Minimum Retirement Age Act, 2012). This law came into force on July 1, 2013.

Malaysia is expected to become an aging nation by 2030 (Jamaluddin and Foo, 2013). This shift will alter the country's demographic structure, resulting in a decrease in the working-age population and an increase in the elderly population. According to Tai and Sapuan (2018), this demographic change will lead to a labor market shortage, as older individuals often have limited job opportunities and career options. Consequently, national income may decline. They further noted that overall productivity in Malaysia could decrease, while government spending is likely to rise to meet the well-being needs of its citizens, particularly in three key areas: healthcare, pension expenditures, and social protection.

According to Dato' Sri Dr. Mohd Uzir Mahidin, the Chief Statistician of Malaysia at the Department of Statistics Malaysia, it is projected that by 2030, individuals aged 60 and over will make up 15.3 percent of the total population. This aging population will not only impact the national economy but also individual lives. Therefore, it is essential to make adequate health preparations and financial savings to avoid difficulties during old age, enabling individuals to maintain their quality of life without relying on a monthly income from employment.

In this context, civil servants who choose to retire voluntarily at this time may face challenges in continuing their effective contributions, particularly in developing countries that need skilled, experienced, and knowledgeable workers to support national well-being and future development.

Dr. Zaliha Mustafa, the Minister of the Prime Minister's Department (Federal Territories), reported that in 2024, a total of 8,199 civil servants retired early by September. This number includes 826 individuals under the age of 50, 5,569 individuals under 55, and 1,804 individuals under 60 (Kosmo, 2024). Additionally, the resignation rate among staff at Melaka Public University has shown a consistent increase each year (Records and Staffing Unit, 2022). The number of staff who have retired voluntarily or had their services terminated has risen since 2016, starting with just six individuals that year and increasing to a total of 69 recorded by the retirement unit in the human resources division, encompassing staff from academic, administrative, and executive schemes.

Early retirement occurs when individuals decide to leave or terminate their employment before reaching the mandatory retirement age. According to Naziman et al. (2022), several factors can lead to early retirement, including a decrease in commitment to work, health issues, job satisfaction, and financial planning. While employers cannot control the decisions of employees who choose to leave, fostering employee loyalty and retention can significantly enhance organizational productivity and overall effectiveness (Joseph, 2014).

According to a study conducted by Mathis and Jackson (2004), the main reasons employees leave their organizations include the pursuit of career opportunities, more attractive compensation packages, poor management, challenges related to spouses relocating, returning to education, retirement, concerns about job security, poor relationships with

colleagues, childcare issues, perceptions of discrimination, and health-related reasons. Additionally, research by Yahya et al. (2009) identified that factors such as management support, job security, and development training significantly influence organizational loyalty among civil servants. Furthermore, a study by Tajul Rosli et.al (2023) found that workload, administrative pressure, social environment, students, and society. Therefore, this study will analyze the factors influencing the retirement choices of civil servants at Malaysian public universities.

Literature Review

According to the Malay Dictionary (2017), the term "retire" refers to the act of ceasing work or service upon reaching a specific age, often due to old age or other reasons. The Oxford Dictionary (2019), defines retirement as the status of a person who has stopped engaging in paid employment.

The retirement choices of civil servants in public universities are influenced by various factors, including financial incentives, pension plan structures, and personal preferences. Further research by Jamaluddin and Foo (2013), highlights that retirement does not mark the end of an individual's life or activities. While retired individuals have finished their paid jobs, they continue to participate in various aspects of life. The main change is that they are no longer bound by job-related responsibilities, which allows them the freedom to explore new interests and activities.

Denton et al. (2008), categorize the typical retirement age for workers as generally falling between 50 and 60 years old. This transitional phase can significantly impact an individual's lifestyle, social interactions, and personal fulfillment. Moreover, Kumaraguru et al. (2022), argue that retirement is often not an unplanned occurrence but rather a significant milestone that requires thoughtful consideration and strategic planning. The younger generation must recognize the importance of preparing for retirement early in their careers. By doing so, they can ensure financial stability and emotional readiness, allowing for a fulfilling life beyond their professional years. Understanding the implications of retirement and developing a solid plan can help individuals transition smoothly into this new chapter of their lives.

The trend of voluntary retirement among teachers is becoming increasingly concerning. The National Union of Teachers' Service (NUTP) reported a rise in the number of teachers choosing voluntary retirement, increasing from 2,777 in 2015 to 3,591 in 2016. By January 2022, there had been 4,360 applications for optional retirement (Daily News, 28 June 2022). This trend is expected to continue growing each year. It is crucial to identify and address the underlying causes of this increasing phenomenon.

Factors Influencing the Increase in the Rate of Elective Retirement

Literature studies have shown that several factors influence elective retirement, including health, family, personal, and environmental factors.

Health Factors

Retirement is a situation that all individuals who work formally will go through. However, there is also a trend of individuals who choose to retire early or by choice, especially among civil servants. Several factors influence the choice of retirement in civil servants such as due

to health factors. According to a study by Eibich (2015), it was found that the decision to retire early has a significant and positive effect on physical and mental health such as relief from work-related stress and tension and being able to carry out physical activities such as exercising or gardening.

The health level of an older worker also requires financing for his or her health treatment. This situation is in line with human nature, the older he or she gets, the more health problems he or she faces (Jamaluddin and Foo, 2013). The increasing cost of living and increasing health are feared to contribute to a financial crisis if financial literacy is not planned carefully (Tai and Sapuan, 2018). In this context, it is very important for every worker to be financially independent to ensure that they enjoy a prosperous, comfortable life and continue to contribute to national development.

A study by Jawahir & Nizam (2021) found that health factors are a major factor that contributed to the rejection of the proposal to increase the retirement age limit from 60 years to 65 years due to the physical changes experienced, which involve changes in terms of external and internal such as unclear vision where 50.0% of senior citizens experience vision and hearing problems which are relatively less, namely 34.0% among civil servants and will face many risks related to their health problems being disturbed. Therefore, the productivity of an organization or department will decline when the commitment of civil servants to their duties is disrupted due to unsatisfactory health levels.

Moreover, Hyde et al. (2004), observed that British civil servants often opt for early voluntary retirement due to health considerations. These individuals typically retire early to prioritize their physical health, engaging in activities they were unable to pursue while employed, and alleviating their workload. Conversely, Dorn and Sousa-Poza (2010) challenge this assertion in their study, which reveals that civil servants in Hungary, Slovenia, and Poland are frequently compelled to retire involuntarily due to poor health. These civil servants, although provided with retirement incentives, are often part of workforce reductions driven by economic recessions.

Personal Factors

In addition, various personal factors play a significant role in the rising trend of civil servants choosing to retire early. These factors can create considerable obstacles that hinder an employee's ability to maintain productivity and focus on their work. When individuals grapple with personal challenges, their output may suffer, leading to disruptions in their performance and negatively impacting their overall health and cognitive abilities.

Work performance is intricately related to a myriad of internal and external influences. A study conducted by Rosnah and Siti Nur Fatimah in 2018 examined the experiences of 68 teachers at a selected school in Sabah, revealing the interplay of three critical variables: personal factors, work environment conditions, and workload. These variables significantly affect the teaching profession, where educators bear the dual responsibility of imparting knowledge in the classroom while simultaneously managing administrative tasks and other obligations.

Moreover, teachers frequently encounter the challenge of balancing their professional duties with family life. When they return home, they often face conflicts between their roles as educators and their responsibilities as parents or partners. This struggle can lead to emotional stress and a sense of inadequacy, which ultimately takes a toll on their well-being and family relationships. Such unresolved personal issues can weigh heavily on their minds, contributing significantly to the decision to pursue early retirement.

Norhana's (2020) study indicates that role conflict is a major reason behind personal factors influencing teacher leaders' early retirement decisions. Role conflict consists of four elements: inter-role conflict (conflict arising from various roles), intra-role conflict (conflict related to self-awareness), interceder conflict (conflict due to differing expectations), and intrasender conflict (conflict over resources). The study involved 347 secondary school teacher leaders in Kelantan and aimed to evaluate the levels of role conflict (KP), job satisfaction (KK), and intentions for early retirement (HPA).

Data analysis was conducted using both descriptive and inferential statistics, while interviews with seven teacher leaders were analyzed thematically. The results demonstrated a positive and significant relationship between role conflict, job satisfaction, and intentions for early retirement. Specifically, role conflict and job satisfaction significantly influence the intention to retire early.

Qualitative analyses showed that several factors contribute to early retirement among teacher leaders. These factors include a lack of information technology skills, health issues, financial stability, and a desire for improved family life. This finding is consistent with Xiuyun (2016), who conducted a study across 30 provinces and cities in China and found that managing childcare and family responsibilities was a significant reason for early retirement among female civil servants. This factor was found to be more influential than health, education level, age, or environmental considerations.

Environmental Factors

Ismail (2021) stated that the COVID-19 pandemic has significantly impacted individual psychology and mental health. A study involving 1,103 respondents found that during the Movement Control Order (MCO) period, 48% of participants experienced anxiety, 45% dealt with depression, and 34% encountered stress. According to Wong et al. (2022), the pandemic challenged the learning and facilitation system (PdPc) in the new norm of education, leading to some educators opting for early retirement. The increasing workload over time has contributed to work-related stress, which affects teachers' morale, leads to psychological issues, impairs work quality, and causes health problems.

In a revealing analysis, Farook (2022) brought attention to insights shared by the Senior Minister of Education, Datuk Radzi Jidin, regarding the patterns of teacher retirements. Farook emphasized that the frequency of compulsory retirements among teachers closely parallels that of those opting for early retirement. A significant trend has emerged, showing that most teachers who decide to leave the profession do so between the ages of 56 and 58. The statistics paint a concerning picture: in 2015, approximately 2,777 teachers chose to retire early, a figure that surged to 3,591 in 2016, indicating a growing inclination among educators to exit the workforce sooner than expected. By 2021, this trend showed no signs of abating,

with early retirement applications climbing to an alarming total of 4,360. This number represents 1.06% of the overall teaching population, highlighting a significant shift in the career landscape for educators.

Methodology

The study utilizes a qualitative research design as its primary method for data collection. This approach was selected because it allows for a deeper exploration of participants' subjective experiences and insights. In addition to interviews, the research is supported by data sourced from various documents, acts, regulations, and guidelines relevant to the study's focus. This multifaceted data collection enhances the richness of the information available for analysis.

The qualitative data collection process involved conducting in-depth interviews with carefully chosen retired staff members at Melaka Public University. These individuals were selected based on their relevant experiences and knowledge, which are invaluable to the research. According to Sidek (2011) and Marican (2009), interviews are a vital tool in qualitative research, enabling researchers to gather information about participants' facts, feelings, beliefs, and other pertinent aspects of the study.

The interview methodology fosters a conversational environment, allowing the interviewer to establish a rapport with the respondents. This relationship-building aspect is crucial, as it not only encourages open and honest communication but also helps the interviewer gauge the respondents' levels of interest and engagement throughout the discussion. Emotional expressions and reactions during the interview sessions provide additional context that enriches the qualitative analysis, revealing insights that may not be captured through traditional surveys or quantitative methods.

Qualitative Research Design

The role of design in research involves the researcher's planning on how to approach the study (Bogdan & Biklen, 1982). In this qualitative study, data collection is conducted through individual or in-depth interviews. During these interviews, the informant not only shares their personal experiences but also describes what happened and how others reacted to specific behaviors (Rohana, 2004).

According to Patton (2002), conducting interviews with a small number of informants allows for a more in-depth and detailed exploration of the topic. This approach typically yields rich, open, and nuanced information. Crawford and Irving (2009) further emphasize that the informants can share their experiences and insights related to their expertise and knowledge.

This research is designed to be adaptable, allowing for modifications based on the insights gained throughout the process. The framework guiding this study is structured around three key phases: (i) instrument construction, where the tools for measurement and analysis are developed; (ii) data collection, during which detailed information is gathered from various sources; and (iii) data analysis, where the collected data is examined to draw meaningful conclusions.

By following this comprehensive approach, the research aims to provide an in-depth understanding of the pertinent issues. The expectation is that the detailed, candid, and thorough information uncovered will empower the University to enhance its policies and foster a more comfortable and enjoyable work environment for all employees.

Respondent Selection: Purposive Sampling

In this research study, the investigator utilized purposive sampling as a strategic approach in selecting participants for the interview sessions. Purposive sampling, as defined by Chua (2011), involves deliberately choosing individuals who possess specific characteristics relevant to the study, ensuring that the results reflect the unique perspectives of this selected group. Chua (2011) further indicates that an effective range for individual, face-to-face interviews typically lies between a minimum of 5 and a maximum of 20 participants.

For this particular study, the respondents were carefully chosen from among staff members who had voluntarily retired from their positions. To capture a comprehensive picture of experiences and insights, the researcher aimed to represent three distinct employment categories: academic, administrative, and executive. Ultimately, the researcher selected a total of 9 respondents, comprising 3 individuals from each of the three categories. This included 3 retired faculty members from the academic sector, 3 former administrative staff, and 3 individuals from the executive level.

The interviews were conducted using a semi-structured format, allowing for a balance between guided questioning and open-ended responses. This approach facilitated an in-depth exploration of each participant's experiences and viewpoints. After the interviews were completed, the gathered data was meticulously analyzed through thematic analysis, which helped identify and articulate key themes and patterns emerging from the respondents' narratives.

Interview Method

The interview technique is a data collection method commonly used in qualitative research (Yin, 2009). For this study, a semi-structured interview approach was selected to allow for an in-depth exploration of the topic and to gather comprehensive information. Jacob and Furgenson (2012) emphasize that a well-designed interview protocol is crucial for obtaining valuable results. Therefore, this study adheres to a structured interview process, which involves developing questions that align with the research topic and conducting interviews according to the established protocol.

Interview respondents were identified and contacted via telephone and WhatsApp. After obtaining their consent, the respondents received a consent form and were informed about the interview process. The date and location for each interview were established after securing agreement from the respondents. A total of six respondents were interviewed online, while three were interviewed face-to-face. The interviews took place in February and March 2023, with each session lasting between 40 to 60 minutes. The interviews were recorded both audibly, using a mobile phone and Webex, and through brief notes taken during each session. Additionally, respondents were given ample opportunity and flexibility to elaborate on the study during the interviews.

Findings

The findings from the interviews revealed three significant themes that emerged during the analysis. The first theme pertains to health, highlighting various aspects of physical and mental well-being expressed by the participants. The second theme focuses on personal experiences and individual perspectives that shape one's daily life and decision-making processes. Finally, the environmental theme addresses the influence of surroundings and external conditions on health and personal experiences. Together, these themes provide a comprehensive understanding of the complex interplay between individual well-being and the environment.

Health Factors

A study by Adi et al. (2016) found that health factors and financial capacity significantly influence the decision to retire early. Many individuals face work-related issues that lead to health problems, ultimately hindering their ability to perform their jobs effectively. Additionally, some choose to retire early due to negative experiences in the workplace.

Interview findings further highlighted that health issues are a key factor in voluntary retirement. When employees' health is not at an optimal level, they may need to make decisions to prioritize their well-being. One respondent, referred to as Respondent G, shared their experience:

“...my health condition is poor. I have been diagnosed with high blood pressure and diabetes, which has caused my weight to decrease sharply...”

Respondents are facing significant health challenges, including diabetes and high blood pressure, which necessitate regular treatment and adherence to prescribed medication. These conditions often render individuals too weak to fulfill their professional responsibilities effectively. Furthermore, the necessity to seek treatment at health clinics exacerbates their inability to perform duties at an optimal level.

In this context, when civil servants observe a deterioration in their health, it detrimentally impacts organizational productivity. Consequently, the option for voluntary retirement emerges as a prudent strategy, enabling individuals to prioritize their health care rather than continue working in an environment where productivity may be compromised.

Personal Factors

According to Geoffrey et al. (2024), the rapid advancement of technology has posed challenges for teachers striving to integrate these tools into the teaching and learning process. These challenges include insufficient training, insufficient technical skills, and teachers' attitudes toward using technology. Skills are essential for effectively performing tasks in line with the developments of the Industrial Revolution 4.0. Today, the skills required span various areas, including information and communication technology (ICT) usage in education, administration, economics, politics, social spheres, and religion. Additionally, the rapid growth of communication technology and ICT in our lives has contributed to the phenomenon of technostress among management professionals and non-academic staff (Norzaliza, Syaliza Adiha, 2020).

If employees are not given adequate exposure to new skills and reinforcement training, these skills can become a source of stress. Respondent I noted, "The work is becoming increasingly challenging, especially with computer systems that are more sophisticated and up to date. This makes it difficult for staff, as they must learn to handle new tasks."

Personal factors also play a role when respondents receive job offers from other organizations that are more suitable and closer to their residences. Respondent A mentioned, "I have received offers from other institutions that are near my family and home." Similarly, Respondent I commented, "Offers from outside organizations are more appealing; this situation leads respondents to choose to work elsewhere".

Environmental Factors

According to Aris et al. (2012), the study's findings indicated that the level of stress among civil servants was moderate. The primary causes of this stress were identified as intrinsic factors and the organizational climate. Additionally, the study revealed that spiritual coping strategies were the most employed by respondents when dealing with work-related stress, followed by change coping methods.

The interview portion of the study highlighted that stress-related issues contributed to voluntary retirement among civil servants. Respondents reported that the workload assigned by the Responsibility Center (PTj), in addition to their actual tasks, resulted in emotional and mental stress. Respondent A shared the following insight:

"...While I can perform my actual tasks to the best of my ability, the real source of work-related stress arises from the additional tasks assigned, which may be planned or ad hoc, by the department. Often, the same individual is given these extra responsibilities, leading to an overwhelming increase in their workload within a short period..."

There was notable dissatisfaction among respondents regarding the workload associated with their actual tasks and the challenges of holding temporary appointment positions. Additionally, there were concerns about promotion opportunities, as staff in temporary roles felt that they did not compete fairly with those in permanent positions. Respondent C remarked:

"Based on my friends' experiences at other public universities, it seems easier to get promoted when you have experience in temporary roles, in addition to the actual duties that are considered. However, from my own experience and that of my friends, many have applied multiple times for promotion to specific grades but have been unsuccessful. The evaluation criteria are the same for both staff in temporary positions and those without any formal roles..."

The study findings from the interview with Respondent B indicated that the University needs to enhance the staff promotion assessment, which includes the 5Ps, to ensure fairness for academic staff. Respondent B noted:

"...the promotion assessment, which incorporates the 5Ps for academic staff, should apply different percentage weights for administrative staff in temporary positions compared

to academic staff who do not hold any positions. It is unfair to treat both categories the same in terms of percentage.”

This issue requires serious attention, especially since several respondents expressed dissatisfaction with environmental factors, which contribute to voluntary retirement. If these concerns are not addressed properly, the organization may face significant challenges in the future. The Beehr Retirement Model, developed by Beehr in 1986, is the framework used in this study to analyze the factors influencing retirement choices. This model also highlights the correlation between the desire to retire early and various cultural, economic, personal, and environmental factors.

When individuals prioritize personal factors in their retirement decisions, they may exhibit behaviors such as experiencing health issues, seeking stability in the economy, or facing a loss of skills. Conversely, when environmental factors drive the desire for early retirement, individuals often display behaviors like dissatisfaction with their work achievements and a desire to enhance their family life by spending more time with loved ones.

Conclusions

The findings of this study emphasize the importance of top management prioritizing the factors that influence voluntary retirement as a crucial aspect of organizational excellence and resilience. The research identifies three key factors impacting voluntary retirement among civil servants in Malaysian public universities. Therefore, it is essential for university management, as well as talent development and human resources departments, to improve the work environment to ensure it is comfortable and conducive, thereby reducing employee stress. Proactive and comprehensive initiatives by the relevant parties, particularly the human resources department, are vital for effectively addressing the issue of voluntary retirement within the organization.

This knowledge serves as a guide for university management and HR departments to take proactive steps. By leveraging research and data, they can create tailored interventions to improve workplace conditions, enhance employee engagement, and foster a culture that values staff contributions. Consequently, this reduces the push factors leading to early retirement and ensures sustainable talent management.

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