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What strategy of human resource management to retain older workers?

Human
resource
management

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Abstract

Purpose – Based on the theory of conservation of resources (Hobfoll, 1989), the purpose of this paper is to propose job satisfaction as a mediator between the use of generativity and affective occupational commitment. The authors tested the mediating role of affective occupational commitment on the relationship between job satisfaction and retirement preparation.

Design/methodology/approach – A sequential mediation model was tested by the method of indirect effects based on a bootstrap analysis (Preacher and Hayes, 2004) based on 3,000 replications with a 95% confidence interval. The statistical treatments were carried out with the AMOS software V.22. Data were collected for a sample of 340 older workers (bridge and retirees) in Québec, Canada.

Findings – Results indicate that generativity was related positively to affective occupational commitment via job satisfaction. Moreover, job satisfaction was also related positively to retirement preparation through affective occupational commitment.

Practical implications – The results can be helpful to guide organizational efforts at retaining older workers, and also recruiting and selecting those who want to return to work after retiring. They provide an insight on the effect of one of the main human resources practices or strategies, that is, programs aiming to attract and retain older workers to stay in the workplace and to encourage retirees to return to work in the form of bridge employment for example.

Originality/value – The study adds to the existing literature by examining a sequential mediation model to understand the relationship between organizational resources, job attitudes and retirement planning. It thus answers the call for more research and a theoretical framework on these critical variables for the retirement decision-making process. The findings can also contribute to the field of knowledge retention and fulfill some gaps in the literature on this topic. Indeed, examining the use of generativity in the study can help researchers and practitioners to better understand the reasons that encourage older workers to continue working and retirees to return to work.

Keywords Knowledge transfer, Affective commitment, Generativity, Occupational commitment, Retirement preparation

Paper type Research paper

1. Introduction

As in many countries, awareness of the demographic aging in Quebec has placed the issue of retirement at the forefront of public debate. Planning the replacement of the workforce is a real challenge for aging societies because of its consequences for pension systems and labor markets and the possible economic costs of retirement, including selective labor shortages. While many countries have eliminated unique retirement ages, employees continue to retire early, through retirement packages and early-retirement programs (Fasbender *et al.*, 2016). Retirement is a complex and multidimensional process that includes preparation, retirement intentions, the act of retiring and adjustment to the new situation (Feldman and Beehr, 2011; Fisher *et al.*, 2016; Wang and Shi, 2014; Wang and Shultz, 2010). One of the relevant questions is therefore to examine the reasons and mechanisms of retirement preparation that relate to employees' decisions to retire early from work (Polat *et al.*, 2017; Seiferling and Michel, 2017). Indeed, as much of the research examining retirement options has studied economic and demographic variables (von Bonsdorff *et al.*, 2009; Wang *et al.*, 2008), it is important to also investigate the impact of psychological or organizational variables such as job attitudes on retirement plans and decisions



(Kalokerinos *et al.*, 2015; Taylor *et al.*, 2016; Wang, 2007). In addition, psychological variables are important to study because they are factors that organizations and employers can act upon, by investing to influence these factors (Polat *et al.*, 2017).

Indeed, arrangements and resources that an organization offers to employees will impact the employee's thoughts, attitudes, behaviors and these subjective consequences may have an immediate effect on employees' retirement decisions (Beehr and Bennett, 2015). For instance, knowledge sharing can influence retirement. Erikson's (1963) human development theory shows that individuals, in the later stages of life, have an intrinsic need to educate the younger generations on their knowledge and experiences. Indeed, as workers spend so much time at work during adulthood, "retirees may wonder", "what did I get out of my work?" (Miranda-Chan and Nakamura, 2016, p. 24). According to these authors, generative behaviors such as mentoring make older workers feel they have a contribution and impact on the next generation and on society. In fact, as older workers also need the motivation to continue working beyond skills development and well-being (Polat *et al.*, 2017), the use of generativity or knowledge transfer to the next generation, can offer the resources needed and lead to more job satisfaction. On the contrary, if this use of generativity is not offered, older workers could retire early from the workplace. Job satisfaction, as one component of job attitudes, has been considered to have an important effect on retirement decisions (Kosloski *et al.*, 2001). Job satisfaction can be defined as "a positive (or negative) evaluative judgment one makes about one's job or job situation" (Weiss, 2002, p. 175). As noted by Davies *et al.* (2017) "as a central work-related construct, the relationship between job satisfaction and retirement remains a core focus of interest to scholars because individuals' evaluations, beliefs and feelings about both their job and the idea of leaving their job is likely to influence their retirement behaviors" (Davies *et al.*, 2017, p. 2).

In the same vein, as commitment has important implications for workers' decisions about ending or enduring their organizational attachments (Meyer and Allen, 1991), organizational and occupational commitment might be related to retirement planning and decision (Jones and McIntosh, 2010). Affective commitment (AC) can be defined as "being emotionally attached to an organization, which increases when employees' expectations are satisfied and needs are met" (Jones and McIntosh, 2010, p. 292). In other words, these employees consider "the organization as a key part of their identity, and leaving the organization entirely may cause discontinuity for these employees" (Kalokerinos *et al.*, 2015, p. 193).

2. The present study

Thus, the main objective of our study is to better understand the factors that influence retirement decisions. We are interested in retirees since we wanted to examine if the absence of generativity was one of organizational factors that pushed these people to retirement. However, we are also interested in people working for pay after they had retired (bridge workers). We should note here that the definition of retirement matters for the topic of bridge employment (Beehr and Bennett, 2015). According to Beehr and Bowling (2013), the literature has not reached a consensus on the definition of retirement or of bridge employment (Beehr and Bennett, 2015). These authors adopted the more common definition in the psychology and management literature – they defined bridge employment as working part-time after retirement for pay (Beehr and Bennett, 2015; Feldman, 1994; Gobeski and Beehr, 2009).

Our study contributes to the existing knowledge in different ways. First, Beehr and Bennett (2015) indicate that there is a need to know more about the organizational factors that influence older workers' retirement decisions and this can help organizations to retain them. Indeed, little is known about the enduring benefits for mentors, especially in retirement (Miranda-Chan and Nakamura, 2016). As reported by Polat *et al.* (2017), "little is known about how HR practices relate to higher motivation, and thus which processes underpin these relationships" (Polat *et al.*, 2017, p. 2). Beehr and Bennett (2015) indicate

that research should examine the mediating role of employees' attitudes on the relationships between organizational variables and retirement decisions. While research has already examined some human resources management strategies that can affect retirement decision (Saba and Guérin, 2005; Armstrong-Stassen, 2008), the use of generativity has received little attention and results seem inconsistent. For instance, Paul and Townsend (1993) recommended to offer older workers arrangements such as part-time work, flexible work schedules, flexible benefits and reduced shifts. Other researchers (e.g. Armstrong-Stassen, 2008; Rau and Adams, 2005) suggested specific HR that can interest older workers such as training programs, reduced workload, sabbatical leaves, participation in decision-making and additional leave. Rau and Adams (2005) found that while flexible work schedules and equal employment opportunity statements positively influenced attraction to the organization, the opportunity for knowledge sharing did not. Beehr and Bennett (2015) consider the opportunity for mentoring and training as very important organizational variables and call researchers to investigate this field: "the research in this area is very sparse, and there is much more opportunity for researchers to help guide the efforts of organizations in terms of recruiting and retaining their older workers" (Beehr and Bennett, 2015, p. 18). In our study, we test knowledge sharing with "the use of generativity" variable.

Second, the relationship between job satisfaction and retirement is still unclear (Kalokerinos *et al.*, 2015) and the empirical results are not always consistent (Topa *et al.*, 2009; Davies *et al.*, 2017). Some studies find no relationship (Schmitt and McCune, 1981; Adams and Beehr, 1998; Pengcharoen and Shultz, 2010; Davies and Cartwright, 2011), while others find that there is a negative relationship between job satisfaction and retirement intentions (Hanisch and Hulin, 1990; Kautonen *et al.*, 2012; Oakman and Wells, 2013) as well as actual retirement (Reitzes *et al.*, 1996). Moreover, as previous studies have yielded inconsistent results regarding the link between job satisfaction and retirement, more research integrating mediating variables into retirement models is needed (Davies *et al.*, 2017). We consider and analyze job satisfaction in our model as a mediating variable.

Third, according to Beehr and Bennett (2015), the level of commitment in the worker's main career job may be related to retirement. However, there is surprisingly little research on the effects of organizational and occupational commitment on the retirement process (Jones and McIntosh, 2010). Indeed, some researchers have tested the effects of both organizational and occupational commitment on retirement-related variables. For instance, Adams and Beehr (1998) showed that organizational commitment related more strongly to turnover intentions than to retirement intentions. However, the results regarding occupational commitment are more contrasted (Jones and McIntosh, 2010; Zhan *et al.*, 2013). Beehr and Bennett (2015) recommended to do more research. In addition, the model of commitment developed by Allen and Meyer (1990) is composed of three dimensions of commitment (AC; continuance commitment; normative commitment). While this three-component model was developed to explain organizational commitment, Meyer *et al.* (1993) showed that it could be extended to occupational commitment (Jones and McIntosh, 2010). Research indicates that the association between AC and the retirement decision is unclear and results are inconsistent (Kalokerinos *et al.*, 2015). We thus focus on affective occupational commitment.

Fourth, Feldman (1994) suggested that "it is an individual's or couple's certainty about their plans for retirement, rather than the specific content of those plans, that is the critical variable of interest" (Feldman, 1994, p. 298). However, "no theoretical framework has incorporated this notion of uncertainty, which could have important implications for understanding the psychological aspect of retirement decision" (Wang and Shultz, 2010, p. 186). In addition, some researchers have focused on the consequences of certainty about retirement (Davis, 2003; Pengcharoen and Shultz, 2010). To our knowledge, there is no

research on the antecedents of certainty about retirement plans. More precisely, the effects of job satisfaction and affective occupational commitment on the certainty about retirement plans are not yet known and do not seem clear. We use in our study the term of retirement preparation to facilitate reading and avoid confusion. While some research (e.g. Blau, 2000; Adams and Beehr, 1998; Schmidt and Lee, 2008) did not find such a connection, others revealed that affective occupational commitment related negatively to retirement intentions (Adams, 1999; Luchak *et al.*, 2008). Our study fulfills this gap and considers this “critical variable.”

Fifth, Leung and Earl (2012) recommend to use the resource perspective, specifically the COR theory (Hobfoll, 1989, 1998) to explain and test hypotheses related to “retirement resources” and other related variables. We use this theory to explain our hypotheses and model of research.

Overall, our research answers these calls for research to look into the motivational factors influencing retirement plans made by Beehr and Bennett (2015), Taylor *et al.* (2016), Polat *et al.* (2017) and Davies *et al.* (2017). We use a sequential mediation model in which job attitudes mediate the relationship between organizational resources and retirement preparation. More precisely, first, we consider job satisfaction as a mediator between use of generativity and occupational commitment. Second we test the mediating role of affective occupational commitment on the relationship between job satisfaction and retirement preparation. Finally, we examine multiple variables related to retirement within the same study and test a sequential mediation model which can contribute to a better understanding of the retirement process.

3. Hypotheses of research

3.1 *Mediating role of job satisfaction between the use of generativity before retirement and the affective occupational commitment*

Researchers have argued that knowledge transfer leads to an organization’s success, and knowledge has been considered as the most strategically significant resource of organizations (Grant, 1996). Indeed, Calo (2008) notes: “intellectual capital and employee talent have become areas of competitive advantage, and even of survival, for organizations” (Calo, 2008, p. 404). Human resource managers should thus use strategies to influence the workers’ retirement decision and the use of generativity constitutes one of these strategies (Beehr and Bennett, 2015).

Erikson (1963) is the pioneer of the concept of generativity. He defined generativity as a concern to establish and lead the next generation, through cultivation, training, leading and encouraging the next generation (McAdams *et al.*, 1992). Mor-Barak (1995) has adopted the concept of generativity based on Erikson’s (1963, 1975) development crisis theory. In her research on the meaning of work for older job seekers, she considers that generativity is a factor which motivates these older workers to return to work in order to teach, train, and share skills with younger generations (Mor-Barak, 1995). Kooij *et al.* (2011) indicate in their meta-analysis that older workers are more motivated to use existing skills than young employees who are more motivated by development/challenge, advancement/promotion, recognition and compensation/benefits.

Based on Mor-Barak (1995), we define the use of generativity as the opportunity for older workers to monitor, train and share skills and expertise with younger generations. Hobfoll’s (1989) COR theory provides a global and motivational theory to understand behavior, in the professional as well as in the non-professional context. It is based on the idea that individuals try to build and protect the resources that they value and which enable them to survive (Hobfoll, 1998). The use of generativity can be considered as a valued resource by older workers, which can motivate them, make them more satisfied and committed.

Weiss (2002, p. 175) defines job satisfaction as “a positive (or negative) evaluative judgment one makes about one’s job or job situation.”

Also, Hobfoll (2011, 2012) proposes an extension of his theory by putting forward the concept of “resource caravan passageways,” which refers to the “the environmental conditions that support, foster, enrich, and protect the resources of individuals, groups or segments of workers, and organizations in total, or that detract, undermine, obstruct, or impoverish people’s or group’s resource reservoirs” (Hobfoll, 2011, p. 29). In line with the COR theory (Hobfoll, 1989, 1998), we expect use of generativity for older workers to be a resource passageway or organizational tool to protect existing resources (conservation), or to develop new resources (acquisition of resources), thus creating the phenomenon of resource caravans (Hobfoll, 2011). Indeed, according to Paggi and Jopp (2016), organizations where older workers have the chance to monitor and use their knowledge may be better able to maintain job motivation. In other words, according to the spiral of gain (Hobfoll, 1998), which means that “those with a lot of resources are more likely to win new resources and initial gains lead to future gains” (Hobfoll, 1998, p. 82), this use of generativity could thus lead to more job satisfaction for older workers. In addition, workers with a high level of job satisfaction, which is supposed to be a valuable psychological resource, consider work to be of a great value (Cytrynbaum and Crites, 1989) and show less interest in leaving the organization (March and Simon, 1958). This is consistent with the theory of COR which stipulates that individuals with more resources are more protected against the loss of resources and should be more ready to invest in resources because they hope to have future resource gains (Hobfoll, 1989). As AC can be defined as “being emotionally attached to an organization, which increases when employees’ expectations are satisfied and needs are met” (Jones and McIntosh, 2010, p. 292), we suggest that the satisfaction of the need for teaching and mentoring younger workers could lead to more satisfaction and this could increase the AC of older workers. Previous empirical research proposed that mentoring can increase job satisfaction, lead to more job commitment, enhance work performance and career success (Allen *et al.*, 2006; Bozionelos, 2004; Eby *et al.*, 2006). In the context of retirement, Dendinger *et al.* (2005) revealed, in their study on the reasons for working (social, personal, financial and generative), that the generative reason was the only one that significantly predicted job satisfaction. To our knowledge, no study has yet examined the mediating role of job satisfaction between the use of generativity and AC. We thus studied the effective use of generativity by older workers before their retirement. We thus formulate the following hypothesis:

H1. Job satisfaction mediates the relationship between the use of generativity before retirement and affective occupational commitment.

3.2 Mediating role of affective occupational commitment between job satisfaction and retirement preparation

We propose that AC could play a mediating role between job satisfaction and retirement preparation. Indeed, as explained above in the first hypothesis, it seems that affective occupational commitment could be increased when workers have a high level of job satisfaction. Career commitment includes career identity and resilience (Blau, 1989) and can be defined as “one’s attitudes toward one’s vocation, including profession” (Blau, 1985, p. 259). According to the theory of COR of Hobfoll (1989, 1998), individuals with fewer resources are not only more vulnerable to loss of resources, but are less likely to invest more resources that can lead to further resource losses, creating a loss spiral (Hobfoll, 1998, p. 82). In addition, as reported by Wright and Hobfoll (2004), in an environment of threatened resources, individuals try to minimize the loss of resources by selecting coping strategies, such as disengagement, to help them maintain their scarce resources. Thus, during the

implementation of these coping strategies, individuals try to bring together resources, to reduce the indirect loss of resources from miserable investments and to minimize the loss of resources resulting from their exposure to negative returns in the workplace (Hobfoll, 1998). Therefore, older workers for whom the level of job satisfaction is low, try to minimize the threat or the effective loss of resources, such as poor physical and psychological health, by putting in place a strategy of disengagement or not being committed to work, which can, in turn, lead to higher retirement intentions “because retirement sanctions, the cessation of an unrewarding job, implies freedom from the pressures and demands of work, eliminates a source of stress, imposed time constraints, difficult political environments, and so on” (Davies *et al.*, 2017). Mansour and Tremblay (2016, 2018) indicated that the insufficient or inadequate resources such as flexibility, part time, which are important resources to balance work and family, make employees more likely to be disengaged from their work and think about leaving their job. Therefore, older workers for whom the level of commitment is low can think about leaving their work to have more gains in retirement such as leisure, work-family balance, better well-being and they will start to prepare their retirement plans.

On the contrary, older workers who are more satisfied at work become more engaged and committed because they feel that the organization values their contribution and cares about their well-being. In addition, “engaged employees are characterized by high levels of involvement, enthusiasm, and challenge and are fully concentrated and happy in work” (Bakker and Demerouti, 2008, p. 210); thus, they should be more ready to invest in resources because they hope to have future resource gains (Hobfoll, 2001). Therefore, they are more likely to continue working. Erdner and Guy (1990) showed that female school teachers who had a high level of commitment showed higher expected retirement ages. We can thus propose the following hypothesis:

H2. Affective occupational commitment mediates the relationship between job satisfaction and retirement preparation.

4. Method

4.1 Sample and procedure

The respondents were contacted through associations of retirees mainly. E-mails were sent out to these associations asking them to send the information on the survey to their members. Some 15 associations and 10 firms were contacted. The total number of respondents was 473; after eliminating questionnaires which were not fully filled, there were 340 questionnaires that could be used. We asked people if they had retired already and were now working for pay. Of them 192 said yes and 148 said no. Our sample thus contains workers who had retired but had returned to work afterwards (bridge workers) (192) and full retirees (148). There was no incentive for participation.

Sample characteristics: of this sample, 160 were male (47.1 percent) and 180 were female (53.9 percent). The participants were of different ages: “51–60 years” ($n = 63$, 18.5 percent), “61–70 years” ($n = 220$, 64.7 percent), “71 years and more” ($n = 57$, 16.8 percent). In percentage of previous income, the pension was: “less than 40 percent” ($n = 40$, 11.8 percent), “40–69 percent” ($n = 175$, 51.1 percent), “70%” ($n = 87$, 25.6 percent) and “more than 70%” ($n = 38$, 11.2 percent). They live in tow family situations: “with partner” ($n = 238$, 70 percent), “single” ($n = 102$, 30 percent).

4.2 Measures

Use of generativity was evaluated by six items from previous studies (Calo, 2008; Dalkir, 2010; Cabrera and Cabrera, 2005). We asked participants to indicate the frequency of participation in each item during the years preceding retirement. An example is: participation in programmes of mentoring and coaching of younger generation.

Scale response anchors were rated from 1 = never to 5 = always. Job satisfaction was measured by four items adapted by Gobeski and Beehr (2009) from Weiss *et al.* (1999). One of the items was: "All in all, I was satisfied in my job." Affective occupational commitment was measured by three items from Meyer *et al.* (1993). One example is: "I identified strongly with my profession." Retirement preparation assessed respondents' level of agreement with four items addressing the degree of anticipation and planning for retirement (Davis, 2003). An example of these items is: "I planned for years for my retirement from the company." Scale response anchors for these last three scales were rated from 1 = strongly disagree to 5 = strongly agree. Means, standard deviation and correlations between variables are presented in Table I.

4.3 Measurement model

Confirmatory factor analyses were conducted by the method of maximum likelihood to assess the reliability and validity of the measurement instruments. To evaluate the model fit, indexes such as GFI (Joreskog and Sorbom, 1993), CFI (Bentler, 1990), NFI, RMSEA and χ^2 were verified. AMOS software, version 24, was used for statistical analysis. To measure convergent validity, the average variance extracted (AVE) for each construct was calculated; values above a 0.5 mean a good convergent validity (Fornell and Larcker, 1981). Discriminant validity was proven where Maximum Shared Variance (MSV) was lower than the AVE for all the constructs (Hair *et al.*, 2010). The results of these analyses are presented in Table I. One item from self-efficacy has been dropped. The quality of the model is good. Indeed, the values of the adjustment indices attest to the good fit of the theoretical model proposed for the data collected. These indices are considered satisfactory. Indeed, the $\chi^2/df = 1.65$ (204.709/124; $p < 0.001$), GFI (general fit index) = 0.94, CFI (comparative fit index) = 0.97, TLI (Tucker-Lewis index) = 0.96 and RMSEA (root mean square error of approximation) = 0.044. Results of these analyses are shown in Table II.

The reliability analysis shows that the all constructs have good reliability (the rho of Joreskog (CR) varies between 0.73 and 0.89). Regarding convergent validity (AVE), it varies between 0.55 and 0.66, which is very satisfying. In the discriminant analysis, the multiple correlations between each couple of variables are too low (between 0.74 and 0.88) and weaker than the AVE of each variable. The discriminant validity is therefore proven.

	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8	9
1. Sex	1.47	0.5									
2. Family situation	1.3	0.46	-0.30**								
3. Retirement pension	2.36	0.83	0.14**	-0.08							
4. Retiree/bridge	0.56	0.5	-0.03	-0.01	-0.11*						
5. Age	65.8	5.56	0.23**	0.06	-0.08	-0.13*					
6. Use of generativity	3.32	0.88	0.14*	-0.10	0.11*	0.15**	0.13*	0.88			
7. Job satisfaction	4.4	0.64	0.05	-0.04	0.04	-0.01	0.20**	0.21**	0.75		
8. Commitment	3.56	0.93	0.10	-0.16*	0.05	-0.06	0.20**	0.17**	0.16**	0.82	
9. Retirement preparation	2.75	0.93	0.06	0.02	0.05	-0.08	-0.13*	-0.06	-0.27**	-0.11*	0.7

Notes: Scale points were from 1 to 5; sample = 340. Sex was coded 1 for men and 2 for women. Family situation was coded 1 with partner and 2 without partner. Pension was coded 1 for less than 40 percent from income, 2 for 40–69 percent, 3 for 70 percent and 4 for more than 70 percent. Age was coded 1 for 51–60 years, 2 for 61–70 years and 3 for 71 years and more

Table I.
Means, standard deviation and correlations between the constructs

4.4 Structural model

The analysis of mediation process was thus performed using a bootstrap analysis (Preacher and Hayes, 2004). This method overcomes the limits of the approach of Baron and Kenny (1986), traditionally used in the analysis of mediation and in particular the statistical power problem (Edwards and Lambert, 2007) and the decrease in type I error (Preacher and Hayes, 2008). The analyses with AMOS v.24 are based on 3,000 replications generated by the bootstrap method with a 95% confidence interval. The results are shown in Tables III and IV.

The quality of the model is good. Indeed, the values of the adjustment indices attest to the good fit of the theoretical model proposed for the data collected. These indices are considered satisfactory. Indeed, $\chi^2/df = 2.9, 461.568/159; p < 0.001$, GFI = 0.89, CFI = 0.90, TLI = 0.90 and RMSEA = 0.07.

We will first comment on some significant effects of some control variables presented in Table III. For example, it seems that age has a positive effect on job satisfaction and commitment ($\beta = 0.201, p < 0.001; \beta = 0.101, p < 0.05$, respectively) and a negative effect

Table II.
Constructs' reliability and validity

Variables	CR	AVE	MSV
Use of generativity	0.89	0.62	0.056
Job satisfaction	0.79	0.660	0.86
Affective occupational commitment	0.83	0.62	0.123
Retirement preparation	0.73	0.59	0.197

Notes: CR = Reliability; AVE = Convergent validity; MSV = Discriminant validity

Table III.
Results of direct effects

	Job satisfaction			Commitment			Retirement preparation		
	β	<i>t</i>	<i>p</i>	β	<i>t</i>	<i>p</i>	β	<i>t</i>	<i>p</i>
Sex	-0.028	-0.469	0.639	0.052	0.99	0.322	0.099	1.748	0.08
Family situation	-0.057	-0.953	0.341	-0.099	-1.851	0.064	0.074	1.307	0.191
Retirement pension	0.056	0.941	0.347	-0.032	-0.606	0.544	-0.013	-0.228	0.82
Retiree/bridge	0.023	0.394	0.694	-0.056	-1.053	0.292	-0.09	-1.597	0.11
Age	0.201	3.24	0.001	0.101	1.853	0.064	-0.191	-3.27	0.001
Use of generativity	0.207	3.135	0.002	0.16	2.707	0.007	-0.038	-0.617	0.537
Job satisfaction	-	-	-	0.195	2.907	0.004	-0.381	-4.769	0.001
Commitment	-	-	-	-	-	-	-0.029	-0.470	0.638
R^2		0.098			0.127			0.237	
ΔR^2		0.098			0.029			0.11	

Table IV.
Results of bootstrap for indirect effects

Variables	Estimate	Bootstrapping percentile 95% CI	
		Lower	Upper
Job satisfaction as mediator (M1) between the use of generativity before retirement (independent) and affective occupational commitment (dependant)	0.055**	0.0115	0.119
Affective occupational commitment as mediator (M2) between job satisfaction and retirement preparation	-0.038*	-0.01	-0.02

Notes: M1 = mediator 1; M2 = mediator 2. 3,000 bootstrap samples; 95% confidence intervals. * $p < 0.05$; ** $p < 0.01$

on retirement preparation ($\beta = -0.191, p < 0.001$). This means that older people are more satisfied and more committed. However, and surprisingly, it seems that older people think less than younger people about retirement preparation. These results are consistent with the result of Morrow and McElroy (1987), who showed that older workers reported higher levels of job satisfaction than younger workers. However, Adams (1999) in his study revealed that age did not moderate the relationships between either job satisfaction or career commitment and planned retirement age. This is one of the key reasons that it is important to control for this variable in our study. Gender has also an impact on retirement preparation; women seem think more than men about retirement preparation ($\beta = 0.099, p < 0.05$). Also, family situation has a negative effect on commitment ($\beta = -0.099, p < 0.05$). Those living with a partner are more committed than those without partner.

As for mediation effects, the results of bootstrap indicate that the indirect impact of the use of generativity before retirement on affective occupational commitment via job satisfaction is positive and significant ($\beta = 0.055, p < 0.01, 95\% \text{ CI} = [0.0115, 0.119]$). These results suggest that *H1* is supported. The use of generativity before retirement has an indirect and positive effect on affective occupational commitment through job satisfaction. The results of bootstrap show also that the affective occupational commitment mediates the relationship between job satisfaction and retirement preparation. More precisely, they reveal that the indirect effect of job satisfaction on retirement preparation via AC is negative and significant ($\beta = -0.038, p < 0.05, 95\% \text{ CI} = [-0.011, -0.02]$). In other words, the more older workers are satisfied, the more they are committed to their work and the less they think and prepare early for retirement. *H2* is thus supported. Job satisfaction has an indirect effect on retirement preparation via the affective occupational commitment.

5. Discussion

This research aimed to examine the relationship between organizational resources, job attitudes and retirement preparation, with a multiple mediation model. More precisely, first, we verified the mediating effect of job satisfaction between the use of generativity by older workers before the retirement and affective occupational commitment. Second, we tested the mediating role of affective occupational commitment on the relationship between job satisfaction and retirement preparation.

Using sex, family status, retirement pension, bridge/retirees and age as variables of control, the results suggest that the use of generativity by older workers before retirement is related to affective occupational commitment via job satisfaction. This result shows the importance of the use of generativity in the study of older workers and is, in part, consistent with previous studies such as that of Dendinger *et al.* (2005), who showed that the generativity was the only factor that predicted significantly job satisfaction amongst social, personal, financial and generative variables. However, our findings suggest a mediation pathway of job satisfaction between the use of generativity and commitment. To our knowledge, no study has yet examined such a relationship. Indeed, older workers find in the use of generativity a resource to teach, train and share skills with younger generations (Mor-Barak, 1995), leading them to be more motivated at work (Kooij *et al.*, 2011). The theory of psychosocial development (Erikson, 1963) indicates that generativity values increase with age; as Erikson notes “the concern in establishing and guiding the next generation,” (Erikson, 1963, p. 267) becomes more important while other factors such as rewards and advancing one’s career decrease with age (Kooij *et al.*, 2011).

In line with the COR theory (Hobfoll, 1989, 1998, 2011, 2012), our results consider that the use of generativity or the opportunity for knowledge sharing for older workers acts as a “resource passageway,” or an organizational tool, which allows older workers to satisfy and fulfill age-related needs such as generativity (Henry *et al.*, 2015). Indeed, as

Paggi and Jopp (2016) indicated, older workers who work in organizations which offer programs to monitor and transfer knowledge to younger generations, are better able to maintain job motivation. In addition, our findings suggest that older workers who have more valuable psychological resources (satisfaction of generative need and job satisfaction) can be more engaged at work (Bakker and Demerouti, 2007), consider their work to be of great value (Cytrynbaum and Crites, 1989) and show less interest in changing the organization where they work (March and Simon, 1958). Jones and McIntosh (2010) revealed that AC could be increased when organizations satisfy the employees' needs. Our results suggest that the satisfaction of the need for generativity leads to more satisfaction and AC of older workers toward their profession or career.

Furthermore, our research shows that affective occupational commitment mediates the relationship between job satisfaction and retirement preparation. To our knowledge, no study has yet examined such a mediation. Researchers have focused more on the organizational commitment than on occupational commitment. Based on the theory of conservation of resources (Hobfoll, 1989, 1998), when older workers are less satisfied at work and work in an environment where resources are threatened, they become less able to meet work pressures and time constraints; they then suffer from poor psychological health caused by poor working conditions and insufficient resources offered by organizations. They thus try to protect the limited resources they have and become less likely to invest more time, energy and effort at work because they know that if they do so, they will lose more resources. Moreover, Wright and Hobfoll (2004) indicated that individuals try to minimize resources' depletion by selecting a strategy of coping, leading them to counter this spiral of loss of resources. In other words and according to our findings, as retirement means the end of an unsatisfactory job, involves freedom from the pressures and demands of work, removes a source of stress and difficult climate of work (Davies *et al.*, 2017), older workers can thus develop a strategy of disengagement or not being committed to work, which can, in turn, lead to retirement preparation. In contrast, older workers who are more satisfied at work develop a sense of belonging and attachment to an organization because they feel that the organization values their contribution and cares about their well-being. In addition, when workers have more organizational resources, they should be more ready to invest in resources because they hope to have future resource gains (Hobfoll, 1998). Therefore, they may be more interested in continuing to work and delay retirement. As work-role attachment theory (Carter and Cook, 1995) suggests, the level of commitment workers show towards their work role affects the decision to remain in the workforce or to retire.

6. Theoretical contributions

The results of our study contribute to knowledge in different ways. Researchers have argued that knowledge transfer leads to an organization's success and knowledge has been considered as the most strategically significant resource of organizations (Grant, 1996). This is also reported by Calo (2008) who writes that organizations can use knowledge capital as a strategy of competitive advantage, success and even of survival. However, there is little research on the topic of knowledge retention and the predictors and outcomes for older and retiring workers have not yet been established (Burmeister and Deller, 2016). Some research demonstrated that while flexible work schedules positively influenced attraction to the organization, the opportunity for training and mentoring the younger generation did not (Rau and Adams, 2005). In the same line, Kalokerinos *et al.* (2015) show that, as the relationship between retirement and job attitudes is very complex, the mixed results concerning the link between commitment and retirement can be explained by the fact that other variables may play an important role in retirement decisions. In addition, researchers show that there is surprisingly very scarce research on the effects of organizational and occupational commitment on the retirement process (Jones and McIntosh, 2010) and the

results regarding the effect of occupational commitment are more contradictory than those on organizational commitment (Jones and McIntosh, 2010; Zhan *et al.*, 2013). Taylor *et al.* (2016) called for more research to better understand factors influencing retirement plans. Our findings can be considered as a step in this direction. While our study did not take into account the retention of older workers as a consequence of knowledge sharing, we examined the effect of the use of generativity on job satisfaction and affective occupational commitment, which in turn can influence retirement plans. These psychological variables play an important role in retirement plans and decisions (Kalokerinos *et al.*, 2015; Taylor *et al.*, 2016). Although previous research often relates retirement behavior to work attitudes (e.g. Adams *et al.*, 2002; Gobeski and Beehr, 2009), they seem to ignore the effects of organization's HR on these attitudes (Polat *et al.*, 2017). Therefore, our findings can contribute to the field of knowledge retention and fulfill some gaps in the literature on this topic. Indeed, examining the use of generativity in our study can help researchers and practitioners to better understand the reasons that push older workers to retire as well as those which encourage them to continue working. In addition, according to Shultz (2003), contrarily to popular belief, many retirees actually want to continue working in some capacity after retirement; thus, our results can help to understand how to motivate retirees to return to work. Our findings can thus help to fill this gap and contribute to a more detailed understanding of knowledge retention from older and retiring workers.

Importantly, our results show that affective occupational commitment can be the result of the use of generativity and job satisfaction. In other words, when older workers have the opportunity to use their skills and experience and to transfer them to the younger generation, they become more satisfied and their level of commitment is higher. We also demonstrated that affective occupational commitment mediates the relationship between job satisfaction and retirement preparation. These findings show the crucial role of commitment in the retirement process, as reported by Beehr and Bennett (2015), who indicated that AC constitutes an ideal variable to be tested in the context of retirement.

Feldman (1994) considers certainty about retirement plans, or retirement preparation in our study, as a "critical variable of interest" and indicates that it will be positively correlated to satisfactory adjustment to retirement. Very little research has examined this variable which could offer a better understanding of the psychological aspect of retirement decisions (Wang and Shultz, 2010). Our study fulfils this gap and considers this "critical variable" as the consequence of affective occupational commitment and attitudes towards job and retirement.

Finally, many researchers (Davies *et al.*, 2017; Leung and Earl, 2012) suggested the resources perspective, as an integrated theory to explain the retirement transition process. We used the COR theory (Hobfoll, 1989, 1998), and demonstrated the importance of the concept of caravan passageways recently integrated by Hobfoll (2011, 2012) and not much explored in the literature (Halbesleben *et al.*, 2014). Our findings show the importance of this perspective of resources to examine the retirement process.

7. Practical implications

Human resources managers should use a number of strategies to influence workers' retirement decision; the use of generativity is one of these strategies (Beehr and Bennett, 2015). The results of our study can guide organizational efforts at recruiting, selecting and retaining older workers by providing an insight on the effect of one of the human resources practices such as programs to monitor and train younger workers in attracting older workers to stay in the workplace and to encourage retired workers to return to work in the form of bridge employment for example. Indeed, our results are all the more interesting if we take into consideration the increased number of baby boomers nearing retirement, and the fact that research in this area is sparse (Beehr and Bennett, 2015). According to Newman

“the Boomer generation is the healthiest in history, with life expectancies into their 80 s. They are energetic and want to be engaged in work, family, and community in meaningful yet flexible ways” (Newman, 2011, p. 136). This is particularly true in the context of a knowledge economy, which puts more pressure on organizations and involves new challenges, particularly a significant loss of valuable knowledge as older workers retire from the workforce (Burmeister and Deller, 2016; Calo, 2008).

While some older workers could volunteer to develop voluntary activities to transfer their knowledge and skills, Kerr and Armstrong-Stassen (2011) demonstrated that generativity needs were more likely to be satisfied in wage-and-salary types of jobs compared with self-employed jobs. This implies that organizations could create a paid position for monitoring and training young workers by older workers and selection could be done on the criteria of knowledge and competencies detained by the older workers, openness to change and to technology. In any case, our research presents new avenues for attracting and retaining older workers. In addition, the use of the perspective of resources in our study can help organizations to better understand the role of resources to prompt positive work attitudes such as job satisfaction and commitment observed in our study. Leung and Earl (2012) provided a strong support for the resource perspective, which proposes that resources are critical to well-being in retirement. Retirement preparation programs should therefore put more emphasis on fostering and strengthening individual resources by prompting social and psychological resources and strengths, instead of only focusing on financial or health dimensions of retirement (Seiferlin and Michel, 2017). Such programs may require the redesign of some work characteristics and job crafting, which is a form of re-organizing the work according to self-initiated changes made by workers; this could provide an interesting solution for older workers in particular. Crafting work allows older workers to decrease physical, cognitive, emotional and quantitative demands, if needed, but also to improve interest in the job and training and sharing current knowledge and skills (Kooij *et al.*, 2015). Job crafting, which is a proactive behavior, may improve work engagement, job satisfaction and job performance (Bakker, 2017). HR managers should try to develop training sessions on all these issues within their organizations in order to encourage older workers to do mentoring and job crafting.

More interestingly, research revealed that the satisfaction of age-related needs such as generativity needs (Henry *et al.*, 2015) can improve the quality of intergenerational exchanges between older and younger workers. This implies that prejudices toward age might be diminished and this can simplify the management of intergenerational knowledge transfers (Burmeister and Deller, 2016). These programs thus constitute organizational resources, which can in turn improve job satisfaction, commitment and well-being at work, and facilitate the knowledge retention and bridge employment, but also the management of possible work conflicts between younger and older workers.

8. Limitations and future research

The present study has limitations. First, all data have been collected using questionnaires, and by using self-reported data only, which could lead to common method bias (Podsakoff *et al.*, 2003). However, Podsakoff *et al.* (2003) have proposed four preventive methods to reduce the common method variance (CMV) bias. This includes: adding reverse items in the survey, randomly organizing items, concealing the purpose of the research and concealing the relationship between questions. This survey was formulated on the basis of these principles in order to reduce this concern. Moreover, we used robust methods to analyze data and verified the reliability and validity of all constructs, which should reduce the CMV. Second, the cross-sectional nature of our study makes it difficult to draw causality between variables, so our results should be interpreted with caution. Longitudinal studies should be considered in future research to validate the causality of

our variables. Third, our study did not take into account some moderating variables, which could mitigate our findings. However, to alleviate these concerns, we controlled for four variables in our study (sex, family status, status of retirement, age and Pension as % of previous income). Fourth, like other research on retirement (e.g. Gobeski and Beehr, 2009; Davis, 2003), our study has a bias relative to its retrospective nature. Indeed, all our constructs were measured retrospectively, after participants had already retired. As people adjust over time in a way that justifies their current situation (e.g. Conway and Ross, 1984), these retrospective instruments could be influenced by post-retirement experiences.

Finally, a very interesting avenue for future research on older workers could be to examine the concept of job crafting and use of specific work strengths (their strong points, talents and natural skills). Indeed, according to JD-R theory, workers can use job crafting or other “job engineering” techniques such as the use of their strengths at work to adjust their job demands and resources and optimize their personal resources (Bakker, 2017). This could be especially important for older workers. Such an investigation could help organizations to better redesign work features according to self-initiated changes made by older workers. Kooij *et al.* (2015) introduced three primary forms of job crafting among aging employees: accommodative crafting, which is related to reducing physical, cognitive, emotional and quantitative demands; developmental crafting, which aims to learn new skills and increases challenging tasks and utilization crafting, which refers to improving interest in the job and training and sharing current knowledge and skills. Kooij *et al.* (2015) indicates that the utilization of crafting requests more research. While we tested in our study the role of the use of generativity, which shares some elements of the third form of crafting proposed by Kooij *et al.* (2015), we propose in future research to study this form of crafting and its relation to the use of generativity in order to better understand the interdependence of these two constructs and their role in the management of careers and the satisfaction of older workers.

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