

Probing Into Job Retention of Older Employees as An HRM Challenge for Pakistan's Banking Sector

Saiara Yousaf*

Management Sciences, The Islamia Univeristy of BahawalpurPakistan,

**corresponding author: sairayousaf100@gmail.com*

Abstract

The aim of this research is to describe the problems associated with the career development of older employees in banking industry of Pakistan. An empirical research has been conducted in order to survey the actual condition of older employees in Pakistani banks including 07 banks from both the private and public sector. Findings of the survey have shown that there is stress & anxiety in the older employees hence HR policy of banks should be flexible to them by providing equal chances of promotion, job security, rewards & recognition and equal compensation & benefits as compared to the younger employees. The research provides suggestions and recommendations on the career development of older workers. This will help the top management of banking sector to ponder over the issues of older employee job retention in banking sector of Pakistan.

Key words: Human Resource Management. Career Development, Older Workers.

1. Introduction:

The population is ageing throughout many countries in the developed world because of increasing life expectancy. According to United Nations 2007, Potential workforce is getting older and the proportion of the Older employees is rising in organizations. It is believed that the older workforce aged 55 expected to grow by 10% between 2005 to 2015; in 2050, the older workforce 50-65 age group is expected to make up 32% of potential workforce as compared to 25% in 2000. One of the economic implications of this demographic change is that workers may need to work longer and retire later than they have done in recent years.

Much needs to be done to ensure that work remains a positive experience for workers throughout their career trajectories, and that it does not damage their health. The major contemporary challenges to health at work are those associated with the way work and work organizations are designed and managed. This is especially true for older employees (Jex et al., 2007; and A. Griffith 2000).

Most of the organizations are facing the problem of dealing with their older workforce. Old workers are considered as less flexible and unmotivated towards change. In Pakistan, banks are offering golden handshake schemes to their older employees in order to replace them with the younger generation. There is a stress in older employees due to such attitude of top management. The aim of this research is to describe the problems that support the career development of the older employees in banking industry of Pakistan.

The research provides some suggestions and recommendations on the career development of older workers. Banks need to make effective policies which

should cater to the needs of older workforce. The personnel policy should be set in the strategic policy and the HR policy should be sensitive to the age related needs of the older workers.

It is believed that the Older employees are less flexible and less able to deal with the rapid changes occurring in the organization. In order to solve the age related problems, there should be arrangement of training program and sufficient educational provision for the Older employees but research shows that the training is aimed at the high potentials youngsters because of the baseless stereotype opinion that the Older employees are inflexible and unmotivated towards change (Brooke and Taylor, 2005).

In order to overcome the problems faced by the older workers, an open communication is required between the Older employees and the supervisor and this is possible only if supervisors are trained about the age awareness program and the way they should cope with the changing demands in terms of the work design that is less physically demanding and needs of the older workers.

The research problem is to identify and explore various situations and conditions that can help in developing the career of older employees and overcoming their problems in the banking sector of Pakistan.

Following objectives have been set by the author.

- 1 To explore various situations related to career development of older employees in banking sector of Pakistan.
- 2 To elaborate the problems which are being faced by older employees in banking sector of Pakistan.
- 3 To suggest the recommendations with their implications that can improve and support the career development of older workers.

2. Review of Literature:

According to Hanlon (1986), "Career development is a nonstop and never ending process by which an entity builds and improves its capabilities through various phases which are characterized by distinctive set of issues". The unsurpassed fit between the individual and organization needs as well as personal characteristics and career roles can be achieved only if career development emphasize on the alignment of the individual subjective career aspects of organization (Marc and luc, 2008).

Researchers define career development as" A course of action that involves bringing a positive change for the purpose of development by identifying, adopting and implementing career activities " These researchers stress that the career planning process is a source from which career development activities are derived. Career development process, comprise of a series of actions where each of the preparation steps are divided into more detail for example which type of self-assessment should be conducted; the ways that are adopted to reinterpret the results and how the results are made functional and applied to search for the profession options; etc (Seneca College of Applied Arts & Technology, Toronto, Ontario, Canada 2006)

Previously it was thought that career development is just preparation of an employee for good work. The basic motive behind this topic is to develop the skills and abilities of an employee just to find some good career. But later on it was found that career development is defined as a lifelong process that has a substantial impact on a range of phase of a person's life like employee satisfaction, motivation to serve for a long duration and promotions etc.

Researcher has found some of the conditions that support the career development of older workers. According to these researches older employees are considered much rigid toward change. He further describes that some

researchers believe that if the objective measures are used, performance increases with age, but it decreases when using supervisor's ratings, as there is a common discrimination against the older employees in supervisor's ratings. Potential of older employees is underestimated therefore discrimination against Older employees is general (Waldman and Avolior, 1986).

The working ability of older employees can be enhanced or decline depending upon the Supervisors' attitudes, so the supervisor play a fundamental role in the career development of the older employees. Managers should be trained for their coaching and inspiring roles, they should conduct age awareness program and provide the older employees an insight about their educational needs.

Supervisor's attitude is much important in upholding the working ability of the older employees. Most of the times the Older employees face this much stress that they get early retirement and the reasons are the way the work is designed, organized and managed for them. It should be designed in a way that match and suits the abilities of the older employees (McEvoy et al., 1989).

It will keep them motivated by giving them interesting and challenging tasks. It has a positive association with the career development it allows the Older employees to use their full ability. Both employee and employer can benefit from the job enrichment. It enables the employee to gain knowledge of new skills, which make life appealing and motivating for them and makes them more valuable.

If a company focuses on creating a supportive climate for the Older employees by providing the flexible work schedule and facilitate them in all the possible ways, it will be ultimately beneficial for the organization because many researchers have the same opinion that the provision of the healthy and supportive climate will have a significant impact on the Older employees commitment. If the Older employees are committed with the organization, they

will be more likely to remain with the organization for longer duration (Armstrong, 2008).

Researchers like Lee et al., (2007) have found reasons for the older employees to remain effective in the organizations where the environment has great importance. The Older employees who are designated as managers will definitely agree that a friendly environment is provided to the employees because they are in command but the older employees who are paid less and discriminated, want a friendly and healthy environment for proving their abilities.

Beatrice et al., (2008) stressed that for the career development of the older workers, a proper reward structure is needed and the remuneration must be comprised on both monetary and non monetary rewards. A manager aged above 50 will be always satisfied with the reward structure because he is rewarded well and didn't face discrimination but the one who is not rewarded well will be highly dissatisfied.

If a fair reward structure is given to older employees along with the compensation packages which are in line with newly recruited employees, they will be more likely to develop their careers. As long as there is equal opportunities fair appraisal system for the older employees they will keep on developing their careers.

When older employees are satisfied in terms of the working condition, job security, they are more likely to give their best and contribute towards the organizational effectiveness, sustain in the organization and wished to remain a part of the workforce.

3. Research Methodology:

This exploratory research has been conducted to explore the situations of older employees in banking sector of Pakistan. A survey strategy was adopted where

researcher will survey about 07 different banks situated in Bahawalpur city of Pakistan to know about the situations and problems faced by older employees of these banks.

Qualitative research strategy has been used in this research. A questionnaire was adapted from a published research paper and modified in order to get detailed insight of the problems of older employees in banking sector of Pakistan. In order to increase reliability of current research, in depth interviews has also been conducted from selected bankers and included in the discussion.

Stratified random sampling used has been used in this research. Seven stratum have been selected from all the banks studied. The sample size determined by the researchers was 100 employees belonging to all seven stratum.

Primary data has been collected through the questionnaire and interview sessions. Questionnaires were delivered in person to the sample population; responses of the questionnaire were gathered by hand. Researcher has also interviewed older employees of banks in order to collect their internal views openly and to increase the reliability of the research.

As data collected for this research was qualitative in nature, it is interpreted based on the meanings of expressed words by the respondents and was used in discussion in order to reach a conclusion either through summarizing or categorization of meanings.

Responses of the questionnaires were analyzed in terms of percentages by using SPSS package. Tables have been drawn in order to represent the data.

The results of the questionnaire were discussed to identify which problem contributes the most towards career development of older employees in these banks.

4. Data Presentation & Analysis:

Demographics of the survey have shown that 60% of the respondents were aged of 50 to 60 years and 20% were older than 60 years.

Level of education of the respondents' has shown that only 20% of the older employees were masters and 51% were graduates. It is also found that 35% had been working for 10 to 15 years and 27% had an experience of 15 to 20 years and 38% had been working for more than 20 years.

On the management level 47 % were working as Officer Grade-III, 24% of the respondents were working in the Officer Grade-II, 16 % in Officer Grade-I and Manager were 13% of the total participants.

Their income level have shown that 63% of the Older employees had an income of 30 to 40 thousand rupees, 17% were getting 40 to 50 thousands, 15 % were getting 50 to 60 thousands and 5 % were getting more than 60 thousand rupees.

Table1.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Issues Related to HR Policy of Banks					
1. Personal Policy is the part of banks strategic policy.	09%	12%	18%	32%	29%
2. HRD policy in your banks is sensitive to the age related needs.	12%	14%	13%	31%	30%
3. Banks invest in HRD activities that enhances career development of older employees	09%	11%	14%	34%	32%

Table 1 includes the results on questions about the issues that are related to the HR policy of banks. Results show that 32% of the respondents disagreed & 29% strongly disagreed when asked the question, "whether HR policy is the part of banks strategic policy of the banks?"

During interview sessions Older employees asserted their opinion that that personnel policy is not integrated with the strategic policy of the banks and no good measures are taken for the development of older personnel of the banks. They believe that HR departments of their banks are not playing an active role in

the career development and employee assistance issues of their employees especially for those who have grown older and have fewer opportunities as compared to the younger employees of the banks who are more educated and considered more effective than their ancestors.

The personnel policy comprised of the various aspects of employees career development but the old bankers feel that there is no age related awareness programs for the managers in the banks. The way they are treated by the managers creates problem of flexibility within the organization. They believe that age related choices are not communicated top down through the organization. Results have shown that 31% of the participants of this survey disagreed and 30% strongly disagreed that HRD policy in their bank is sensitive to the age related needs of their employees.

The HR policy should be designed in a manner that it should emphasize on creating and developing an effective working relationship with older workers. The policy should be sensitive to the age related needs of the older employees and should focus on training, career planning and performance appraisal, recognizing and rewarding their performance as well.

Researchers feel that work is not designed according to their physical needs which ultimately put a negative effect on their performance and career development as 34% of the respondents have disagreed and 32% strongly

disagreed that the bank makes investment in HRD activities that enhances career development of employees. They feel that the human resource department is not investing in HRD activities to the extent that is required.

Table2

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Role of Line Managers in Banks					
1. Line managers perceive employee development at all ages as an important relevant task.	09%	11%	16%	31%	34%
2. My bank provides friendly environment to the older workers.	10%	12%	16%	32%	29%
3. Line managers in my bank are trained in their stimulated roles.	13%	12%	08%	34%	33%

Since human resource management within the branch offices of the banks is mainly the responsibility of branch managers they need to inspire the old workers, for this purpose they should perceive employee development as an important task at all ages. Older employees asserted their opinion that the behavior of managers should not be discriminatory for the older workers.

It was also explored that the managers devalue the older employees and don't perceive the employee development as an important task at all ages so the HR department too doesn't advising them adequately.

As long as the managers don't change their perception, the HR department will not consider giving proper training to the older workers. There is a need to change their perception and it can be changed only by arranging the employees age awareness programs for the managers. Managers are needed to be retrained for coaching the older workers. Results have shown that 31% of the respondents disagreed with 34% strongly disagreed that managers perceive the employee development at all ages as an important relevant tasks.

It was also reflected when Older employees asked the question, do the line managers in your banks are trained enough in their stimulating roles. Results of the survey have shown that 34% disagreed and 33% strongly disagreed the question.

They are of the view that their supervisors are not so good at their stimulating

and inspiring roles. Managers' attitude is very much important in upholding the performance of the older employees so they should be trained about how to stimulate and motivate the older employees to be more competitive. They should have properly trained about their stimulating roles and age awareness program and they should know about taking advantage of their potential strength in terms of old workers' experience. Managers have a devaluing and discriminating behavior towards older employees and they underestimate their potential and ability therefore it is difficult to foster a learning climate where they motivate and stimulate the older employees as much as they do for the youngsters.

Responses have shown that 32% of the respondents disagreed and 29% strongly disagreed in terms of this fact that their bank provides healthy, supportive and friendly environment to the older workers. Banks need to focus on the friendly environment where there should be equal opportunities for old workers to excel in their career.

It has also been found that friendly and healthy environment can not be provided unless there is a fair reward structure for the older workers. One of the older employees asserted his opinion that:

"I need an environment where there is a social support and respect for my work".

Another said that

"There is a lot of discrimination that we are facing in our banks and a friendly environment cannot be created unless there is a fair reward structure, the youngsters don't respect us because they are given a compensation package according to whatever they demand.....and t there is no increase in our salary despite of our good performance and experience which is twice of their age",

Table3.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Training & Development of older workers in banks.					
1. Learning activities like job enrichment and temporary detachment are considered as the most important factors in your bank in motivating the older workers.	13%	11%	16%	28%	32%
2. Mentoring is provided to the older workers for coping with their development needs.	12%	13%	14%	30%	32%
3. Job rotation is carried out as a supervisory practice for developing older workers.	12%	12%	16%	32%	29%
4. Courses and training are most frequent educational interventions for older workers in my bank.	07%	08%	16%	35%	34%
5. Flexible work schedules are available to the older workers in the banks.	10%	08%	14%	35%	33%

Table 3 comprised on the questions related to Training and development of older employees in the banks.

Results have shown that 28% disagreed and 32% strongly disagreed the question "learning activities like job enrichment and temporary detachment are considered as the most important factors in your bank in motivating the older workers". It is certain that bank has not invested in enhancing their employees' information about career interventions so they do not perform these activities.

Moreover 30% disagreed and 32% strongly disagreed that mentoring is provided to the older employees for coping with their development needs, though mentoring is very important for the career development of the older workers.

Managers should know the benefits of making old workers the mentors and investing on their job knowledge, this will help older feeling confident that they have brought important qualities to their organization in terms of knowledge and life long experience. It can prevent the organization from knowledge loss.

The younger workers would feel secure if they would seek advice about the work from those people who are credible and experienced. Older employees become more useful when they move in to more supervisory role where they don't have to do a physically tiring and demanding work that prevents them from job stress.

When Older employees are given the mentoring and supervisory role along with greater flexibility in the hours they work provides them a fresh challenge towards the end of the older workers' careers.

Responses on the questions about job rotation and flexible work schedules have shown that job rotation in banks is not carried out as supervisory practice for developing older employee as 32% of the respondents disagreed and 29% strongly disagreed the statement. On the other hand 35% of the participants also disagreed and 33% strongly disagreed that flexible work schedules are available to the older employees in the banks.

Flexible work schedule can help the older employees in their career development. Only the variability in the starting and ending times of the work day (that is older may present during the core time and they may be allowed flexibility in choosing times of arrival and departure) could be a big motivator for Older employees and it can enhance their performance.

The aim of providing flexible work schedule to the older employees is to facilitate and motivate them by providing challenging and meaningful assignments in order to make them realize that the organization value their contribution and involvement in the decision making. There should be focus on this matter that the older employees should be assigned new roles and responsibilities that are not nerve-racking or physically demanding. It is evident that the older employees should be given participation and input in determining their workload, providing opportunities to transfer to a less demanding job. It also involves offering leave education or parental care when it is required organizations will be able to enhance their effectiveness by prevailing these practices. If Older employees are provided with all the facilities that are required, they will be able to give their best to the organization in terms of achieving the organizational goals efficiently and effectively.

As 35% of the respondents agreed and 34% strongly agreed that different refresher courses and training are most frequent educational interventions

for older employees in the banks. Older bankers admitted that these refresher courses, seminars and workshops are conducted frequently but the benefit of these sessions are more for the young workers at banks and minor to the older workers.

The motive behind provision of the refresher courses and seminars should be to enhance the capability of the older employees to use information resources shrewdly, to use information technology wherever possible, get hold of work upholding and maintaining skills, to create a learning environment and to develop their careers.

The basic purpose of the training and refresher courses are to improve career management skills and to make it sure that these courses boost the literacy skills regarding the use of technology that is helpful in the career development. Equal Opportunities for learning and supportive and friendly working condition are uniformly offered to the older and young workers. Refresher courses and training should be the frequent HR interventions for older employees in the banks. They should be trained about the demands and needs of the changing world and in the task requirements to make them competent and proactive and to realize them that they are never sidelined from the important assignments and they are not less talented than young workforce. For that all they should have to be equally trained like the young workforce as found by Yeandle (2005) in his research.

One of the older banker put his opinion that:

"in spite of the decline in certain cognitive abilities ,there is no decrease in the overall performance of the Older employees because it can be compensated with the increase in knowledge and skills through the coping strategies like better anticipation and economical search strategy useful in the problem solving ."

another said that:

" If manager percieve older staff as unvaluable for his office just transfer him to another department or allow him working part time instead of firing him and loosing your asset in terms of organizational knowledge for your competitors."

Table4.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Professional Development of Older Workers in banks.					
1. Employees have sufficient information on career interventions like job posting and job enrichment etc.	09%	11%	13%	31%	36%
2. Human Resource Department of my bank provide adequate advice for my professional development.	13%	14%	13%	28%	31%
3. Career development specialists are available and open to older workers in my bank.	11%	12%	17%	31%	30%

Another problem with the development of older employees is the proper investment creating awareness by the banks for the Older employees about various HR interventions related to their career development.

Questions on this issue showed that 31% disagreed and 36% strongly disagreed that employee have sufficient information on career interventions like job posting and job enrichment etc. It means that the employees have little information on career interventions to anticipate adequately. It is necessary to inform the employees about what is required for the high positions along with their strength and weakness but unfortunately the older bankers have little information regarding these interventions.

One of the practice through which managers can help older employees in

developing their careers is Job enrichment. The Older employees become more skilled, talented and perform activities outside their job functions. The work become more challenging and interesting so can encourage and motivate the older employees by varying the aspects of job, it can keep older worker flexible, proactive and mobile as pointed out by Bertien et al (1997).

It is important for the HR department to give adequate advice to their older employees about their career. But the fact is that 28% of the respondents disagreed and 31% strongly disagreed that HR department advises properly to

the older staff.

One of the older employees declared that:

“HR department and the career development specialists are not available in every branch office of the bank; they are available only in the head offices. These specialists should be available in all the branches so the workers can consult them and talk to them about their career development needs and educational needs”.

When asked the question "whether Career development specialists are open to Older employees at their bank", 31% of the respondents disagreed and 30% strongly disagreed that these officers are not available and HR policy is designed in such a way that career development specialists doesn't show much interest in the career development of the Older employees rather their career development efforts focus more on the young workers.

Table5.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Motivation & Satisfaction of Older Workers in Banks.					
1. Older workers are always willing to learn new knowledge and skills.	30%	32%	10%	13%	16%
2. Older workers are capable of performing activities outside their job functions.	30%	31%	08%	14%	17%
3. Older workers are satisfied with Job security in the bank.	10%	11%	18%	29%	32%
4. Compensation packages of for older workers are in line with the newly recruited employees	10%	12%	19%	28%	31%
5. Older workers are fairly rewarded with the financial and non financial rewards of the bank	13%	15%	12%	29%	31%

Motivation and satisfaction of old workers was assessed in fifth category of questionnaire. Older employees are always willing to learn new knowledge and skills, as 30% agreed with 32% strongly agreed with that point. During interview sessions majority of older employees were of the view that there should be a frequent and regular arrangement of the courses and training for the betterment of the older employees. It should be provided to the workers so that they can

learn and develop.

One of the respondents declared that:

“Most of the aged and experienced workers have more knowledge and expertise as compared to the young workers and they are capable of performing and dealing with working activities outside their defined jobs .They can better deal with unexpected changes whereas the young workers get upset, therefore they should be given more value in such courses and their opinion should be given more weight age in banks”.

Older bankers also believe that provision of refresher courses, seminars, workshops and training programs enhance older workers' chances for improvement and develop their careers as they have a more commitment and optimistic attitude about their bank than younger generations who are keen to join any new bank offering a little big salary package. A result of the survey has shown that 30% of the respondents agreed and 31% strongly agreed with the statement that older employees are capable of performing activities outside their job functions.

Warr (1994) found in his research that older employees possess greater numbers and varieties of skills. They want to work, showing a high degree of attachment to the labor force hence they are more committed and emotionally involved to their organization. Due the service duration and it becomes difficult for them to adjust in new organization after leaving their parent organization. Since they are more attached to their job so Older employees are not job hoppers, they stay on the job for longer periods.

Waldman et al (1986) and McIntosh (2001) found that older employees have low turnover rates and are flexible and open to willingly accept and adopt the change. It is believed by many researchers that older employees do not face transportation problems, are willing to take on interesting and challenging tasks, have low absentee rates, and have few on-the-job accidents.

On as result of the question related to job security 29% of the respondents disagreed and 32% strongly disagreed that Older employees are satisfied with Job security in the banks. There is job insecurity for the experienced workers, mainly due to the fact that the young people have become a demand for the banks and the old workers can be laid off any time because the policy is designed in such a way that the youngsters are preferred and the Older employees feel frustrated for stereotype behavior of their employers.

Mostly banks offer golden hand shake schemes to the aged workforce so that they leave the organization. Job security is the most important factor that makes the older employees to remain active in the workforce.

One of the bank officers said that:

“Experience should be on the top priority, there is job insecurity for old workers

and few of our colleagues have been laid off when they were not expecting.”

Job security is the most important factor that makes the older employees to remain active in the workforce. Pay and financial reasons are the other important issues in the career development of old workers. When it comes to the opportunities for promotion older employees feel that the organization focuses more on the fresh blood.

Lack of tangible outcomes are the source of frustration and disappointment ,if there are deficiencies in older employees or development needs are required for them, proper measures should be taken for them.

29% of the respondents disagreed and 31% strongly disagreed that older employees are fairly rewarded with the financial and non financial rewards of the bank. Older employees feel that promotions are being done totally on approach base not on the basis of performance or the length of service time. There is a need to realize that the motive behind recognizing and rewarding good performance of the older employees is that employers should motivate older employees to continue to do better. They should realize the importance of

providing equal training opportunities to all the workers despite the consequences of the age differences because older employees are trained and experienced but differently competent than younger workers.

Employers need to emphasize on providing equal training opportunities to all the workers regardless of the age differences because older employees are not necessarily less but rather differently qualified than younger workers as pointed out by Clemens and Parey (2003). The process of aging and all the aging related deterioration that is unavoidable can be countered and moderated by seeking the use of modern technology, equal access to training, age-appropriate training systems, flexible and individual work designs, support from well-informed management, and health promotion activities.

Pack et al (1999) found that productivity of the older employees is not reduced by the aging but working conditions are mostly responsible for their low performance. The propensity of the Older employees to take early retirement is reduced if the working conditions are made suitable for them like if their work tasks are being facilitated by training them about the use of computer and advanced technology and ultimately it will enhance their physical strengths.

5. Conclusion:

Older workforce is a major problem for the HR departments of many organizations these days. Usually HR managers consider that older employees are less flexible to the HR policies therefore they try to get rid of them at any cost. Golden handshake schemes are the consequences of such thinking. As there is a large number of older employees in the banking industry of Pakistan. Banks usually discriminate with them as compared to their younger workforce. In this research paper researcher has surveyed seven different banks situated in Bahawalpur through questionnaire and semi structured interviews. Findings of the survey show that there is distress amongst the Older employees hence HR

policy of banks must be flexible to them by giving them respect, providing them equal chances of promotion, equal compensation and benefits as compared to younger employees, focusing on their career development. Knowledge, experience and networking of older employees can be a competitive advantage for the organizations if used properly hence organizations must conduct seminars in order to transfer this precious knowledge from older to the younger employees. Herman Aguinis, "Human Resource Development "

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