



THE KEY FACTORS IN INFLUENCING ENGAGEMENT  
OF BRIDGE EMPLOYMENT

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## ABSTRACT

Bridge employment is an act to work by older worker after official retirement age begins and before engaging in full-retirement. In view of the aging demographic structure of the Malaysian population and improved quality of life and life expectancy, sustaining retirement period with only pension funds and Employee Providence Funds (EPF) might not be financially sufficient in a long run. A recent survey conducted exposed that about 72% of Employee Providence Funds contributors spend their entire EPF savings only within 3 years of retirement that is by the age of 58 or 63 years old.

In this preliminary study, we map the relationship between the bridge employment and factors that influence employees to engage in bridge jobs past 60 years old. The examined variables are bridge employment, demographic variables (age, gender, education, income, income and health status), financial status, family-related factors and job-related factors. This study was conducted to investigate these questions: (1) Are there any significant differences between demographic variables? (2) To what extend does demographic variables influence bridge employment? (3) Will financial condition influence retirement decision? (4) Will health status be an issue to engage into bridge employment? (5) To what extend does job-related issues influence bridge employment?

To fulfilled the purpose of study and answered these questions, a self-administered survey was conducted and questionnaires were distribute among 50 respondents (working individual) Kota Kinabalu which provides closed-ended with four-point likert scale questionnaires. This study will try to figure out the key factors of bridge employment that claimed to be related with demographic variables, financial status, family-related factors and job-related factors.

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