Resolving Early Retirement Conflicts Among School Teachers for Sustainable Living

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Abstract

Although the official retirement age for Malaysia is 60 years, a significant number of academia opt to retire early. The number of early retirement applicants increases on a yearly basis. Exploring the factors that influence academia to retire early is essential, particularly with the upcoming retirement of baby boomers. This study aims to investigate the influence of gender as a moderating factor in the association between early retirement intentions (ERI) and several factors, including financial security, health conditions, workload, and a lack of IT skills, within the context of teachers. Out of a total of 180 questionnaires sent, 126 teachers responded to the given questionnaire. The selection of teachers has been done randomly around the Klang Valley and the questionnaire has been distributed using the Stratified Random Sampling Method. PLS-SEM v4 has been used to analyse the collected data. The results show that health conditions and a lack of IT skills are important influences on early retirement decisions. This study sheds light on the complexities of early retirement decisions among teachers and highlights the importance of addressing health and IT skill-related issues to better retain and manage experienced educators in the Klang Valley, ultimately contributing to achieving sustainable existence in the region. By understanding the factors influencing early retirement intentions, educational institutions and policymakers should take proactive measures to create a supportive work environment that fosters teacher retention.

Keywords: Baby boomers, retire early, sustainable living, teachers.

1. Introduction

The success of the educational system and the nation's development are indeed closely tied to teachers living sustainably. Teachers play a crucial role in shaping students' lives and act as role models within their communities. Conversely, reasons including stress, low morale, and the COVID-19 pandemic's effects have led teachers to consider taking early retirement [1].

On the other hand, maintaining a strong teaching force is crucial in maintaining the quality and efficacy of the educational system. Experienced teachers who are driven, physically and mentally sound, and possess the essential skills to adapt to the changing demands of contemporary education make up a sustainable teaching workforce [2]. Early retirement disagreements, however, have the potential to upset this delicate balance and hurt the sustainability of teachers [3]. Local scholars Mustapha et al. [4] and Shuib et al. [5] proved that the early retirement of teachers in Malaysia has emerged as a significant issue with far-reaching repercussions for the future of the teaching profession and the general standard of education.

The sustainability of the teaching workforce in the nation may be greatly impacted by the numerous issues linked to financial security, health conditions, workload, and a lack of IT skills as educators contemplate early retirement. According to Muhammud et al. [6], teachers can choose to retire early at the age of 40, even though the Pension Act of 1980 (Act 227) [7] specifies a mandatory retirement age of 65. The mandatory retirement age is determined by the date of appointment into the position, as shown in Table 1, in accordance with the Pensions Act of 1980 (Act 227) and related circulars. The required retirement age was increased from 55 to 60 years old in 2012, as seen in Table 1 above. Statistics, however, reveal that the number of obligatory retirement alternatives is decreasing recently. Approximately 8% of government schoolteachers retired or were replaced each year before the COVID-19 pandemic [4], [8], [9]. However, the 2020–2021 school year is expected to see a significant loss of teachers due to high rates of burnout and low morale [10], [11].

Table 1: Compulsory retirement age

Appointment Date	Compulsory Retirement Age
Before or on 1st October 2001	55 years
On or after 1st October 2001	56 years
On or after 1st July 2008	58 years
On or after 1st January 2012	60 years

A nationally representative survey conducted in October 2020 revealed that over a quarter of the teachers intended to retire from the profession by the end of the 2020–2021 academic year [12]. Latest, Sani [13] reported that according to Ministry of Education (MOE) data, as many as 5,306 teachers, or which is equivalent to 1.29 percent of the total teacher replenishment in 2022, opted for early retirement. Both in Malaysia and globally, the issue of early retirement among teachers is a major concern. The decision of early retirement among teachers has been influenced by factors such as financial stability, health status, workload, and a lack of IT skills. To design effective strategies and interventions addressing this matter and ensure the sustainability of the educational system, it is essential to understand the variables that lead to early retirement among teachers. This research aims to precisely analyze these aspects in the Malaysian context, assisting policymakers and other stakeholders in education to develop practical solutions.

2. LITERATURE REVIEW

Early retirement among schoolteachers can have significant implications for their overall well-being and the functioning of the education system. This study explored the factors influencing

early retirement intention among teachers, reasons like health conditions, workload, financial security, and lack of information and technological skills. Gender as a moderator variable in these relationships is also examined, as it may impact teachers' experiences and decision-making processes in taking the early retirement option.

The foremost factor as a predictor in early retirement has always been health conditions. Workers with existing health problems like cardiovascular or diabetes strongly indicate early retirement [14]. Leinonen et al. [15] also supported that health is the element of prediction for early retirement. Myllyntausta et al. [16] stated that older workers constantly face daytime fatigue, making them retire early. Van den Berg et al. [17] found that even if the workers perceived they had poor health even with no medical confirmation, it would lead them to retire early regardless of not receiving any disability compensation. Older and younger workers are usually different in their aging-related mental and physical performance, which could harm their safety and health at work [17]. Findings showed that the transition from work to retirement due to reasons unrelated to health was not connected to subsequent poor health, compared to when retirement transitioned because of poor health. Then, it is related to aggravated health following retirement, as the self-rated health assessment and depressive symptoms showed [18]. Thus, health can be factored as a contributor to workers' intention to retire early.

Hernoes et al. [19] suggest that an individual's personal characteristics play a role in their decision to retire early. According to their research, financial incentives, educational background, and industry affiliation can influence retirement behavior. Taking a more comprehensive approach, Wilson et al. [20] have identified seven key factors that contribute to early retirement: health conditions, both positive and negative, workplace-related issues, the nature of the work itself, age-related discrimination (ageism), societal norms, and the attainment of personal financial or pension-related criteria. They also propose six potential solutions to extend one's working life: implementing occupational health programs, enhancing the workplace environment, making necessary work adjustments, addressing ageism, changing societal norms, and modifying pension arrangements.

In present-day economic studies, there is significant interest in exploring the relationship between digitalization and the aging population. Researchers, such as Phiromswad et al. [21], have delved into this area and investigated how automation and the aging population interact and impact the labor market. Their findings indicate that while automation and the aging population have substantial and statistically notable effects on employment growth, they do not significantly affect earnings growth. Acemoglu and Restrepo [22] investigate the notable impacts of the aging population, viewing it as a process that enhances automation. They emphasize how aging prompts increased industrial automation, leading to robots' heightened utilization and advancement. Correspondingly, Jimeno [23] suggests that while the aging population indeed encourages automation, it is probable that the current demographic transition will result in a slowdown of per capita growth.

In recent times, the concept of "digital ageism" has been gaining attention as it refers to the difficulties faced by many elderly individuals in navigating the digital realm and using online services [24]. Various studies have underscored the competitive disadvantage experienced by older employees when managing new technologies, leading to a decline in their job prospects.

This finding indicates that older individuals increasingly struggle to keep up with technological advancements [25]. For instance, Fezzani et al. [26] investigated the impact of motor control difficulties on the acquisition of a computer task for both young and older adults. The study concluded that while motor difficulty adversely affected older adults, it did not have the same effect on younger individuals. Van Dalen et al. [27] conducted a study in the Netherlands investigating how employers and employees perceive the productivity of young and older workers. They discovered that older workers were consistently rated less productive than their younger counterparts. McClure [28] also explored perceptions related to automation fears among technophobes in the United States. The study found that this group is often characterized by being older, female, and having lower levels of education.

Various countries have researched the technological challenges faced by older employees. For example, Ivanov et al. [29] analyzed data from Bulgaria and determined that the human life cycle affects how individuals perceive the threat of automation at work. Their findings indicate that younger individuals tend to be more optimistic and adaptable, while older individuals are less flexible and hesitant to invest time in updating their workplace skills. Heywood et al. [30] researched data from German establishments and discovered that those with job positions involving computer usage tend to be less inclined to hire older workers. Similarly, Daveri and Maliranta [31] investigated the situation in Finland and observed that the rapid IT revolution in the country has posed challenges to the skills of older workers. Meanwhile, Hirsch et al. [32] focused on older workers in the United States and found that they face diminished employment prospects in occupations characterized by steep wage profiles, pension benefits, and computer usage.

In contrast to the absence of evidence linking automation with early retirement transitions, Yashiro et al. [33] have made a notable exception in their research. They investigated the correlation between automation and early retirement transitions in Finland, adopting the automation probability data from Nedelkoska and Quintini [34] to establish this link. An additional instance involves the research conducted by Hudomiet and Willis [35]. Their findings demonstrate that, during the initial stages of automation entering their industries, numerous senior employees in the US chose to retire earlier than the standard retirement age. This result suggests that older workers approaching the end of their careers may face pressure to retire prematurely if it is not beneficial for them to invest in updating their skills to cope with technological advancements.

Furthermore, the workload and psychosocial factors increased the risk of early retirement [36]. Some studies, such as those by Birkeland and Bogh [37], Jonsson et al. [38], Schram et al. [39], and Cleaver et al. [40], indicated workload as the main factor in their decision for retirement generally among male teachers and their female counterparts. Besides that, studies on workload flexibility initiatives have been a reason to mitigate workers' early retirement intention [41].

Similarly, Kreuzfeld et al. [42] pointed out that teachers' responsibilities have transformed owing to a broader array of tasks. Nonetheless, there is presently a dearth of up-to-date data concerning their working hours, task allocation, and the potential health implications associated with retirement choices. On the other hand, Muhammud et al. [6] argued that only teachers' health influences them toward early retirement intention. Meanwhile, the other factors are

considered challenging in the teaching world and would not influence them to opt for early retirement.

According to the literature review as listed in the references below, gender is closely related to human experiences and decision-making processes. Earlier studies conducted by Oi [43] and Beutell and Schneer [44], as well as Bertogg et al. [45], indicated that gender as a personal characteristic impacts the intention and decision-making processes regarding retirement. Studies such as those by Szinovacz [46], Ren et al. [47], and Jochan and Banerjee [48], argue that women have a higher intention to retire compared to males. Likewise, Owoseni et al. [49] proposed that female teachers are more satisfied after retirement than male teachers. Levine et al. [50] stated that women may face unique challenges related to caregiving responsibilities, potentially influencing their intentions and choices regarding retirement. Amani and Fussy [51] indicated that retirement post-planning is a mistake because of low savings, debt, and limited access to retirement planning education among schoolteachers. On the other hand, Talaga and Beehr [52] confirmed limited studies on the gender role in examining the retirement decision. Loretto and Vickerstaff [53] argued that further studies are required to understand gender influence on retirement better, as previous studies mainly focused on pension schemes. This research attempts to address this gap in knowledge concerning the influence of gender on retirement and the moderating effect of gender on the retirement intention relationships among schoolteachers in the education industry.

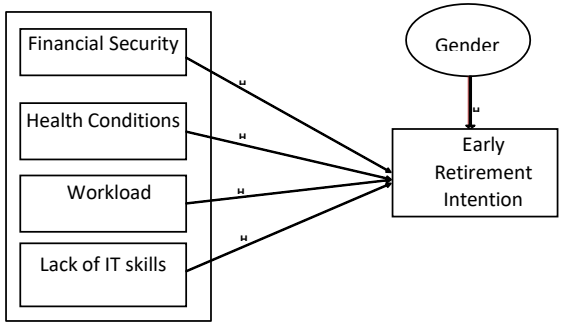

Figure 1: Theoretical framework

3. Methodology

Malaysia is a country with a rich cultural heritage, and education plays an important role in that heritage. Schools in Malaysia are spread across different states and federal territories and cater to a wide range of students. Teachers in Malaysia come from a variety of backgrounds and speak different dialects. Malaysia's education system is made up of teachers from three major ethnic groups: Malay Chinese and Indian. Each ethnic group has its own culture, teaching methods, and traditions.

This study was conducted in a region known as the education hub which comprises several schools in a centralized area. To be specific the study has been conducted in Klang Valley. Klang

Valley has been chosen for this study because it is one of the highly populated regions with diverse teacher demographics and with a significant number of educational institutions. After obtaining approval from the teachers the questionnaire which comprises two sections was personally distributed to all teachers who were actively engaged in classroom teaching.

Table 2: Descriptive statistics and participants' demographic

	N	%		N	%
Gender					
Male	58	46	No Children	23	18
Female	68	54	Living with child(ren)	103	82
Total	126	100	Total	126	100
Age Group			Average Income		
26-30	9	7.2	Less than 2500	4	3
31-35	19	15	2500-5000	32	25.4
36-40	23	18	5000-7500	54	43
41-45	32	25	7500-10000	24	19
46-50	26	21	More than 10001	12	9.6
51-55	13	10			
56-60	4	3.8			
Total	126	100	Total	126	100
Marital status			Tenure		
Single	4	3.2	5 years or less	7	32
Married	109	86.5	6-10 years	35	27
Divorced	12	9.5	More than 10 years	84	67
Widowed	1	0.8			
Total	126	100		126	100

The teachers were informed about the study's purpose, and their participants were strictly voluntary. The data collection was carried out with utmost care to maintain confidentiality and privacy. A total of 180 questionnaires were sent out to teachers randomly. Out of the distributed questionnaires, 70% were completed and returned. Among the 126 respondents, 54% (which represents 68 individual teachers) are female, and the remaining are male teachers. The participants' ages range from 26 to 60 years old. A total of 25% of the respondents are between the ages of 41 to 45 years old, making it the most common age range. The second-highest age range of respondents is between 46 and 50 years old. Out of the 126 respondents, 109 individual teachers are married, while only 4 are single, accounting for 86.5% and 3.2% of the total respectively. Also, Table 2 shows that most of the respondents have more than 10 years of working experience, which accounts for 67% of the total.

A. Survey Instrument

The questionnaire survey which has been distributed consisted of five essential constructs, namely financial security, health condition, workload, Lack of IT Skills, early Retirement Intention, and gender. The items were assessed using five points Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The items for financial security (5 items) were adopted from Fisher and Ryan [54] and Neupane et al. [55], health condition (5 items) [16], [56], workload and lack of IT skills each 5 items were adopted from Van den Berg et al. [17] and Fisher and Ryan [54], while 5 items for early retirement intention constructs are adopted from Fisher and Ryan [54], Neupane et al. [55] and Droogenbroeck and Spruyt [57]. The items were expected to assess the respondent's economic and financial stability, physical factors,

occupational or work-related factors, and skills factors. For example, each construct from the categories has been chosen since it has a substantial impact on the overall quality of a person's life, and it can influence everyone in various ways. Analysis of gender towards retirement intention also has been included to identify either is gender has a significant impact on early retirement.

4. RESULTS

PLSEM V4 path modeling approach has been used to analyse the collected data. This study analysis begins with several assumptions related to normality, multicollinearity, and common method bias [58], [59] before proceeding with reliability, validity, and structure paths. Two-step process which is the evaluation of the measurement model and structural model used in this study for the purpose of reporting [60]-[62]. At first, the data has been confirmed with no common method bias before assessing the reliability, validity, and structural path [59], [62]. Then, an assessment of the measurement and structural models were conducted to report the results. First, reliability, internal consistency, and convergent validity [60], [62] have been assessed to establish a measurement model. Reliability was assessed using outer loading for each item, and according to Hair et al. [61], [62] the outer loading should be more than 0.708 which indicates the latent variable achieved at least fifty (50) percent of the indicator's variance. In this present study, the outer loading for all items achieved more than the reliability criterion which is more than 0.5 and (refer to Appendix A). Concurrently, the internal consistency (CR) values also ranged from 0.817 to 0.946 which indicates that all the measured indicators are at the same phenomenon and had internal consistency [61]. Next, AVE is measured to assess convergent validity, which should achieve a minimum cutoff of 0.50 [63]. Referring to the results in Table 3, all the constructs attained adequate validity with AVE scores of more than 0.50 [63]. None of the outer loading was deleted because all constructs achieve more than 0.708 outer loading with adequate AVE and CR value. Table 4 shows that the HTMT criterion was also convened. Therefore, the constructs exhibited a sufficient level of discriminant validity.

To analyse the structural model, the present study used 126 individual teachers to identify the significance path coefficients [61]. Table 5 and Figure 2 present the full statistical results of the structural model with the moderating role of size. As shown in Table 5, financial security (b=0.060, t=1.758, p>0.01), workload (b=0.121, t=1.607, p>0.01), and gender (b=0.057, t=0.641, p>0.01) had no significant effect on early retirement intention. On the other hand, health condition (b=.0113, t=3.388, p<0.01) and lack of IT skills (b=0.100, t=3.682, p<0.01) demonstrated a significant positive impact on early retirement intention

Table 3: Measurement model results

	Numberof items	Cronbach'salpha	Composite reliability(rho_a)	Compositereliability (rho_c)	The average variance extracted (AVE)
FS	5	0.911	0.925	0.933	0.736
HC	5	0.919	0.946	0.941	0.764
WL	5	0.916	0.920	0.938	0.752
LIT	5	0.910	0.918	0.933	0.737
ERI	5	0.784	0.817	0.852	0.538
GR	n/a	-2.035	0.992	0.920	0.970

Note: FS: Financial Security; HC: Health Condition; WL: Workload; LIT: Lack of IT Skills; ERI: Early Retirement Intention; GR: Gender

Table 4: Discriminant validity using Heterotrait-Monotrait Ratio (HTMT) and Fornell and Larcker Criterion

	ERI	FS	GR	HC	LIT	WL
Heterotrait-Monotrait Ratio (HTMT)						
ERI						
FS	0.464					
GR	0.328	0.090				
HC	0.822	0.687	0.249			
LIT	0.832	0.540	0.359	0.722		
WL	0.870	0.554	0.259	0.909	0.870	
Fornell-Larcker criterion						
ERI	0.733					
FS	0.417	0.858				
GR	-0.292	-0.080	0.985			
HC	0.732	0.612	-0.235	0.874		
LIT	0.737	0.502	-0.343	0.662	0.858	
WL	0.762	0.515	-0.246	0.830	0.801	0.867

Note: FS: Financial Security; HC: Health Condition; WL: Workload; LIT: Lack of IT Skills; ERI: Early Retirement Intention; GR: Gender

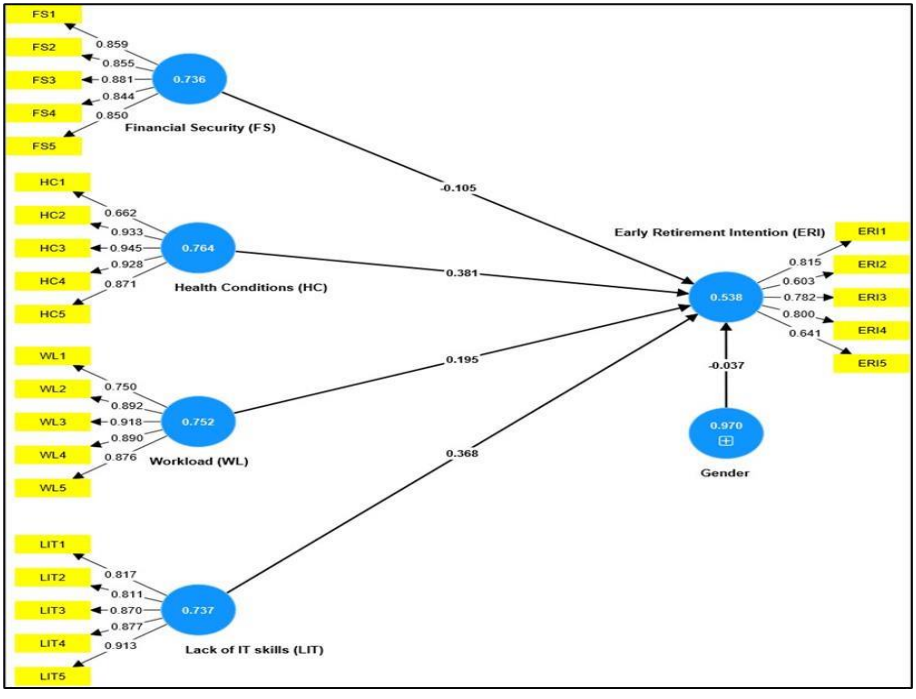

Figure 2: Measurement model

Table 5: Hypothesis testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Results
FS -> ERI	-0.105	-0.105	0.060	1.758	0.079	Not Significant
HC -> ERI	0.381	0.382	0.113	3.388	0.001	Significant
WL -> ERI	0.195	0.186	0.121	1.607	0.108	Not Significant
LIT -> ERI	0.368	0.381	0.100	3.682	0.000	Significant
GR -> ERI	-0.037	-0.037	0.057	0.641	0.522	Not Significant

Note: FS: Financial Security; HC: Health Condition; WL: Workload; LIT: Lack of IT Skills; ERI: Early Retirement Intention; GR: Gender

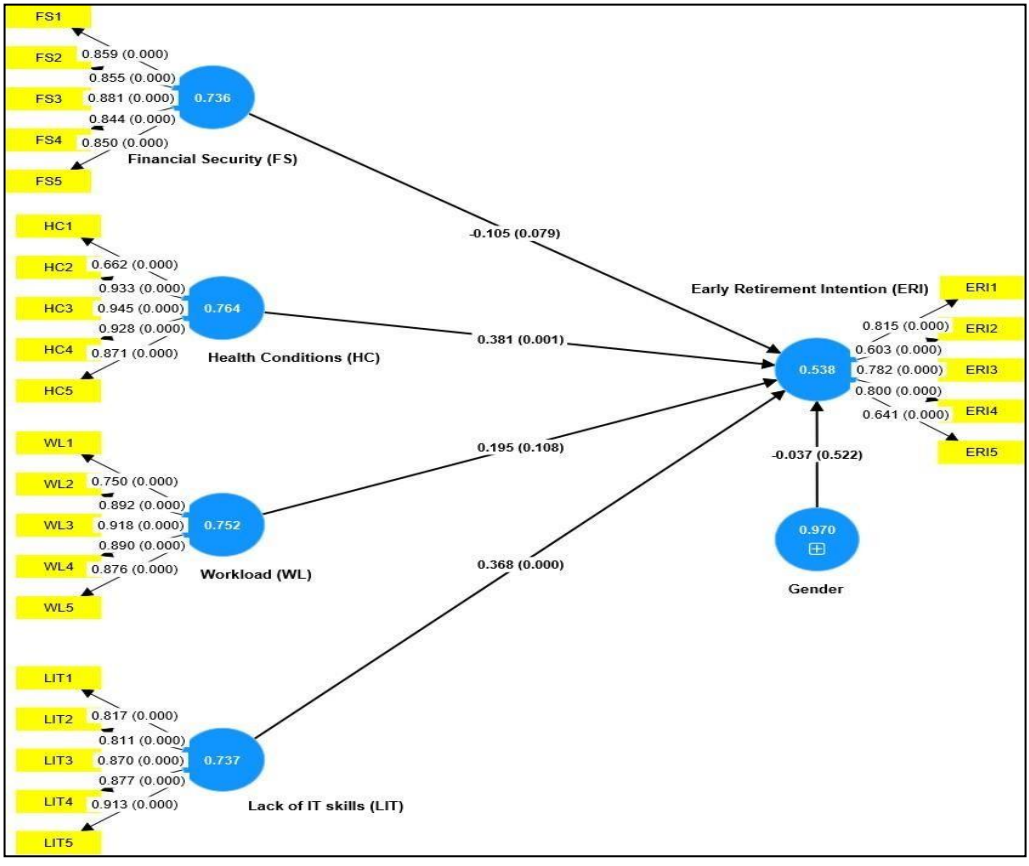

Figure 3: Research framework with findings (outer loading and p values)

The structural model proposes an additional criterion, R2 (Coefficient of determination), which quantifies the degree of deviation between the endogenous constructs associated with the model and the associated exogenous constructs. As various disciplines accept R2, scholars are encouraged to use a "rough" guideline as an acceptable value for R2.

This study adhered to Chin's [64] guideline that R2 ranges from 0.67 to 0.19, indicating high, medium, and low predictive accuracy. Table 6 of the present study shows that R2 was 0.66 represents the variance in early retirement intention was explained by the financial security, health conditions, workload, lack of skills dimensions in this study.

Table 6: Coefficient of determination

R^2			
Endogenous Latent variable	Included	Excluded	Effect size
Early Retirement Intention	0.666	0.652	Substantial

5. DISCUSSIONS

The objective of this research was to investigate the influence of gender as a moderating factor in the association between ERI and several factors, including financial security, medical conditions, workload, and a lack of IT skills, within the context of teachers. Based on the analysis of five exogenous variables, the findings of the study indicate that there is no significant impact of financial security, workload, and gender on the ERI. On the other hand, medical conditions and a lack in IT proficiency are factors that contribute to this disproportion. This observation aligns with the conclusions drawn by other studies [65], [66], who have determined that the financial security of teachers does not have significant impact on their ERI. This phenomenon might perhaps be attributed to the effective financial planning and savings practices of teachers, which have allowed them to accumulate sufficient funds to support a comfortable lifestyle throughout their retirement period. Teachers may value other elements of their life more than monetary compensation, including their passion for teaching, the satisfaction they obtain from their profession, and their influence on their students' lives [67], [68]. Some teachers may rely less on salary checks because they have pensions or secondary income. Reasons other than income might influence their choice to retire early, such as health issues, job stress, or a desire to pursue additional interests [69]. However, it is crucial to acknowledge that financial security is still a top priority for many teachers. As such, offering adequate retirement benefits and assistance with financial planning can enhance their general well-being and job satisfaction [70].

Given their mental and physical abilities to meet the demands of their job, medical conditions significantly influence teachers' ERI [9]. Räsänen et al. [71] and Ratanasiripong et al. [72] argued that this condition may result in decreased job satisfaction, decreased performance, and an inability to handle the physical requirements of the job as teaching requires sustained energy, mental focus, and emotional resilience, which health issues can compromise. Additionally, this will eventually encourage teachers to think about ERI to prioritize their well-being first and maintain their overall quality of life [73], [74]. In addition to the apparent effect of medical conditions on one's performance at work, there may also be financial repercussions. The necessity for lengthy periods of absence and medical costs can burden a teacher's income, particularly if the teacher does not have adequate health insurance or paid sick leave benefits [75]. The potential financial hardship may prompt teachers to contemplate early retirement as a strategy to prioritize their physical and mental well-being while avoiding further financial stress. Ultimately, the health status of teachers is a crucial determinant of their effort- reward

imbalance. Implementing healthcare assistance and fostering a conducive work environment may substantially impact retention for an extended duration [76].

Contrary to expectations, the impact of workload on teachers' ERI is insignificant due to many factors. Certain teachers may have acquired excellent time management and organizing abilities over their teaching tenure, allowing them to effectively manage their workload without experiencing undue stress [77]. Furthermore, the establishment of a conducive and cooperative working atmosphere, whereby teachers can distribute tasks and exchange resources, has the potential to alleviate the consequences of a burdensome workload. Furthermore, it is worth noting that factors such as professional satisfaction, an intense passion for teaching, and an overwhelming sense of fulfilment from teaching students may offset the difficulties associated with an increased workload [78], [79]. On the other hand, teachers who gain intrinsic benefits from their profession may persist in their employment despite the demanding nature of their responsibilities. Nevertheless, it is essential to acknowledge that while workload may not be the only determinant of ERI, it may still exert influence when coupled with other variables such as health-related complications, financial anxieties, or inadequate assistance in workload management [80]. The consideration of workload is of significant importance, as highlighted by Zakaria et al. [81] to foster teachers' overall well-being and job satisfaction within the education sector.

Aside from the workload teachers possess, the lack of IT skills was a significant factor in teachers' ERI. This is because technological advances have become increasingly important in the current education system. With the increasing prevalence of technology in educational settings, teachers with insufficient information technology (IT) proficiency may feel overwhelmed and unable to proficiently provide instructional content or adequately interact with students via digital platforms [82]. The rapid progression of technological developments can promote perceptions of inadequacy and frustration among teachers who possess minimal proficiency in technological advances, undermining their sense of competence within the educational setting. Furthermore, as Rana and Rana [83] stated, the increased need to conform to technology-based instructional approaches and administrative procedures might lead to more significant stress and decreased work satisfaction.

Teachers who sense an imbalance in their IT competencies may contemplate early retirement since they may believe that they are no longer adequately suited to fulfill the increasing requirements of their profession. The implementation of comprehensive information technology (IT) training and support initiatives may effectively address this issue by fostering the retention of qualified teachers and providing them with the necessary skills to improve their instructional approaches and overall work fulfillment within the context of the age of digital technology [77].

Moderator effects of gender

The findings in Table 6 demonstrate that the coefficient of determination revealed a substantial and statistically significant interaction between gender and the prediction of the ERI among teachers. While there is no significant direct relationship between gender and teachers' ERI, the coefficient of determination value presented in Table 6 indicates that approximately 66% of the variations in ERI can be explained by the exogenous variables of financial security, health

conditions, workload, and lack of IT skills, when considered collectively. This research suggests that gender significantly impacts teachers' ERI to a great extent, primarily due to socio-cultural and institutional factors. In the context of this research, it is crucial to acknowledge the significant influence of financial security since female teachers in many nations encounter disparities in compensation based on gender, resulting in diminished incomes and retirement funds compared to their male colleagues [6]. The existing discrepancy may provide rise to financial instability, and this might encourage female teachers to pursue ERI to mitigate possible financial difficulties in their later stages of life [84].

Moreover, it is worth noting that female teachers often assume caregiving duties within their households, resulting in career interruptions and diminished professional advancement prospects. Consequently, this situation immediately impacts their financial stability [85]. Concerning health issues, female teachers also face distinct obstacles stemming from biological causes and cultural norms, which may lead to increased healthcare expenses and a heightened propensity to contemplate early retirement owing to health-related concerns [86], [87]. Moreover, the workload allocation between male and female teachers is influenced by gender norms, whereby female teachers are more inclined to assume additional duties. This phenomenon contributes to burnout and an increased tendency for ERI among female teachers [71]. In a nutshell, the insufficient IT proficiency among female teachers seems to constrain their capacity to embrace technology-oriented instructional approaches, thereby impeding their professional fulfillment and heightening the probability of premature retirement due to a perceived inadequacy in keeping pace with the ever-changing educational environment [88]. Therefore, gender significantly influences teachers' ERI since the decision-making process is more complex and tailored to individual circumstances.

Based on the rationale mentioned above, it is noteworthy that the outcomes diverge from previous studies since the data indicate sustained stability in teacher ERI throughout time. Nevertheless, the causes attributed to the arguments related to ERI among schoolteachers in their pursuit of sustainable life have shown substantial variation over time. As mentioned earlier, the primary factors contributing to the issues were the educational system's structure, interpersonal engagement difficulties, excessive academic demands, and an absence of teacher dedication [89]. This unexpected discovery suggests that the process of teachers' ERI is an ongoing dispute that the teachers themselves lead. This process consistently and significantly influences the teacher's perceived alignment between the teacher and their working environment. Therefore, the reasons behind the perceived disengagement and disengagement from the profession may vary throughout various historical periods. The finding suggests that ERI is likely to be associated with poor work satisfaction and diminished teacher performance, potentially leading to actual turnover [90], [91].

6. CONCLUSIONS

In conclusion, the research has provided insights into the complex elements that impact teachers' psychological engagement. The research results indicate that financial security is crucial, and gender disparities further compound this problem. Female teachers often encounter lower

incomes and restricted retirement savings. In addition, medical conditions also have a significant influence, given that the teaching profession's physically and mentally demanding nature may contribute to stress and reduced work satisfaction [92]. Consequently, teachers might think about early retirement as prioritizing their overall well- being. In addition, the issue of workload has surfaced as a noteworthy element since teachers face substantial obligations and heightened job expectations that contribute to their predisposition towards ERI. Furthermore, the absence of IT skills has been recognized as a significant factor that impacts both work satisfaction and the capacity to adapt to technological advances within the educational field [93]. The characteristics mentioned above exhibit interconnections and have the potential to continuously strengthen one another, hence requiring comprehensive measures to effectively tackle the issue of early retirement intentions within the teaching profession.

Policymakers and educational institutions must implement a comprehensive and multifaceted approach to address the problem of ERI among teachers effectively. Emphasizing the implementation of just and impartial pay policies, regardless of gender, can strengthen financial security and mitigate gender inequalities. Therefore, the performance of support systems aimed at addressing the health and well-being of teachers, such as wellness programs and mental health assistance, has the potential to cultivate a more conducive work atmosphere and enhance rates of teacher sustainable retention. In addition, the provision of professional development opportunities to enhance teachers' IT abilities has the potential to strengthen their confidence in employing technology for effective teaching. Consequently, this may decrease the probability of ERI resulting from the obstacles posed by technologies. Enhancing workload management strategies and providing improved support for educators might lead to enhanced job satisfaction and a decreased likelihood of ERI among teachers. By collaboratively addressing these elements, stakeholders in education may cultivate a more sustainable and rewarding path to employment for teachers, enhancing the overall quality of education for future generations of students.

This study, conducted in Klang Valley, identified a small sample size which is only 126 teachers. To gain a more comprehensive understanding of early retirement disputes among schoolteachers in achieving sustainable existence, it is also recommended to replicate the study in the future with a larger sample size and a broader study area. Additionally, future research should include gathering data on age norms, job-specific characteristics, coverage of respondents' residential areas, and household incomes to enable the testing of additional variables. Connecting these variables, it will provide valuable insights into the factors that influence early retirement decisions among respondents. Given the increasing trend of early retirement, both for those who can afford it and particularly for those facing health challenges, there is a potential risk of old age poverty. This poses a significant impact on the production of skilled teaching professionals required in the country. Therefore, policymakers must prioritize the collection of research data to inform the formulation of prudent policies that support the sustainable existence of school teachers.

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