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Pre-Retirement Employees' Entrepreneurial Intention: A Comprehensive Literature Review

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Abstract: The global demographic shift toward an aging workforce presents both challenges and opportunities for organizational management and societal economic development. This comprehensive literature review examines the nascent yet increasingly critical domain of pre-retirement entrepreneurial intention, situated at the intersection of senior entrepreneurship, organizational support theory, and career transition literature. By synthesizing theoretical frameworks and empirical evidence from 2010 to 2025, this review establishes the conceptual foundations for understanding how retirement programs and perceived employer support influence entrepreneurial intentions among pre-retirement employees through the mediating role of personal attitude. Drawing primarily on the Theory of Planned Behaviour (Ajzen, 1991) and Career Construction Theory (Savickas, 2005, 2013), this review identifies critical research gaps, theoretical inconsistencies, and methodological limitations in existing scholarship while proposing directions for future investigation into this underexplored population's entrepreneurial potential.

Keywords: entrepreneurial intention, pre-retirement employees, retirement programs, perceived employer support, Theory of Planned Behaviour, senior entrepreneurship, career transition

INTRODUCTION

The contemporary retirement landscape has undergone fundamental transformation, shifting from a terminal career endpoint to a transitional phase offering opportunities for continued economic engagement and personal fulfilment. Demographic projections indicate that by 2030, individuals aged 65 and above will comprise approximately 20% of the population in developed economies, creating unprecedented implications for workforce management, social security systems, and entrepreneurial ecosystems (Kautonen et al., 2017). Within this context, senior entrepreneurship, defined as entrepreneurial activity pursued by individuals aged 50 and above, has emerged as a significant yet underexplored phenomenon with substantial potential for addressing economic challenges associated with population aging.

Recent empirical evidence demonstrates a marked increase in entrepreneurial activity among older age cohorts. According to the Kauffman Foundation's Early-Stage Entrepreneurship indicators, the 45-54 age group exhibited the highest rate of new entrepreneurs (0.49%) in 2020, surpassing younger cohorts and reflecting a 38% increase from 2019 (Tosun, 2022). Similarly, individuals aged 55-64 demonstrated entrepreneurship rates (0.41%) significantly exceeding those of 20-34-year-olds (0.28%), challenging traditional assumptions about the inverse relationship between age and entrepreneurial propensity. Despite these encouraging trends, substantial knowledge gaps persist regarding the antecedents, processes, and outcomes of entrepreneurial intention formation among pre-retirement employees—individuals approaching but not yet separated from organizational employment.

The significance of investigating pre-retirement entrepreneurial intention extends beyond academic curiosity to encompass practical implications for organizational human resource management, public policy formulation, and individual career development. Organizations increasingly confront challenges in managing aging workforces while simultaneously recognizing the value of accumulated knowledge and experience that departing employees possess (Imran & Aldaas, 2020). Retirement programs and organizational support mechanisms represent potential interventions for facilitating constructive career transitions; however, their specific influence on entrepreneurial intention formation remains inadequately theorized and empirically validated. Furthermore, understanding the psychological mechanisms, particularly attitudinal formation, through which organizational factors translate into entrepreneurial intentions constitutes a critical theoretical gap with implications for both entrepreneurship and organizational behaviour scholarship.

This literature review pursues three primary objectives. First, it establishes comprehensive theoretical foundations by examining the application of the Theory of Planned Behaviour (TPB) and Career Construction Theory to pre-retirement entrepreneurship contexts. Second, it synthesizes empirical evidence regarding the key constructs: retirement programs, perceived employer support, personal attitude, and entrepreneurial intention, with emphasis on recent articles (2020-2025) while incorporating foundational studies from 2010 onwards. Third, it identifies critical research gaps and proposes a research agenda for advancing knowledge in this emerging domain. By fulfilling these objectives, this review provides essential groundwork for subsequent empirical investigation into pre-retirement entrepreneurial intention.

Theoretical Foundations

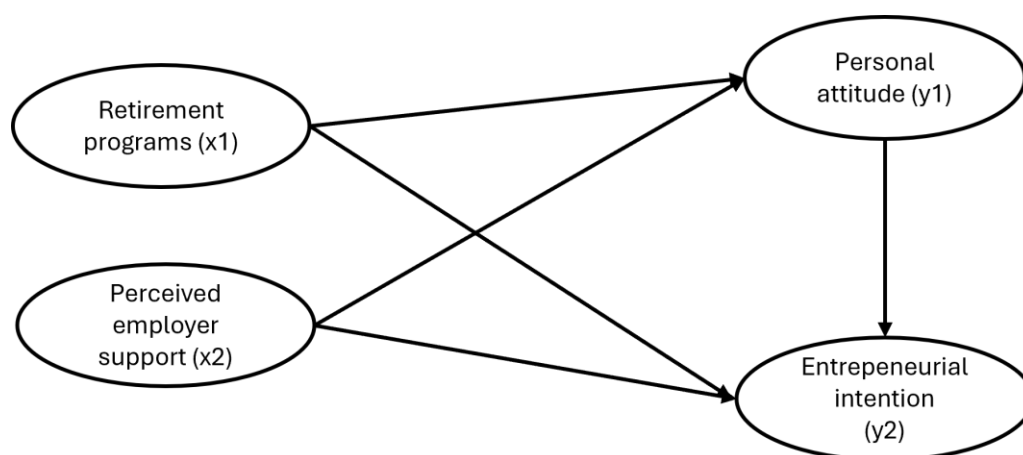


Figure 1. Conceptual Model

Theory of Planned Behaviour: Grand Theoretical Framework

Ajzen's (1991) Theory of Planned Behaviour represents the predominant theoretical lens for investigating entrepreneurial intention formation across diverse contexts and populations. The theory posits that behavioural intentions are determined by three conceptually independent constructs: attitude toward the behaviour, subjective norms, and perceived behavioural control. Within entrepreneurship research, TPB has demonstrated robust predictive validity, with meta-analytic evidence supporting its applicability across cultural, temporal, and demographic contexts (Boucif et al., 2025; Kautonen et al., 2015).

The theory's emphasis on attitude as a proximal predictor of intention proves particularly relevant for understanding pre-retirement entrepreneurship. Attitude, conceptualized as an individual's positive or negative evaluation of performing a specified behaviour, reflects cognitive appraisals of expected outcomes and affective responses to the prospect of entrepreneurship (Liñán & Chen, 2009). For pre-retirement employees, attitudes toward entrepreneurship emerge from evaluations of entrepreneurship as a viable post-retirement option, incorporating assessments of financial security, autonomy, continued engagement, and personal fulfilment. These evaluations are shaped by both individual characteristics accumulated over extended career trajectories and external influences emanating from organizational contexts.

Recent applications of TPB to entrepreneurial contexts have yielded consistent support for the attitude-intention relationship while simultaneously revealing contextual variations in the relative importance of TPB components. Boucif (Boucif et al., 2025) extended TPB by incorporating perceived relational support, finding that while attitude, perceived behavioural control, and subjective norms significantly predicted entrepreneurial intention among university students, the relative strength of these relationships varied across cultural contexts. Similarly, research examining employees' entrepreneurial intentions has demonstrated that TPB constructs function differentially depending on individual values, organizational contexts, and cultural environments, suggesting the necessity of contextualized applications rather than universal assumptions about relationship patterns (Nedunuru & Nethi, 2025).

The temporal dimension inherent in pre-retirement entrepreneurship introduces additional complexity to TPB applications. Unlike student populations or early-career professionals who constitute most entrepreneurship intention research samples (Liñán & Fayolle, 2015), pre-retirement employees possess defined planning horizons and accumulated life experiences that may substantially influence intention formation processes. Ambar et al. (Kusuma Astuti & Retno Andalas, 2016) demonstrated that entrepreneurial intentions exhibit temporal stability, with high and low intention levels remaining relatively consistent over time, suggesting that pre-retirement employees' intentions may reflect deeply embedded career orientations rather than transient aspirations. This temporal consideration underscores the importance of investigating how organizational interventions during the pre-retirement phase can effectively influence well-established attitudinal patterns.

Career Construction Theory: Contextualized Framework

Savickas's (Savickas, 2005, 2013) Career Construction Theory provides essential contextualization for understanding entrepreneurial intention formation among pre-retirement employees by emphasizing how individuals construct their career paths through adaptive processes across the lifespan. The theory posits that career development constitutes a continuous process of adapting to changing circumstances, with individuals constructing their professional identities by integrating past experiences with future aspirations. This perspective proves particularly valuable for understanding pre-retirement transitions, during which individuals must reconcile established career identities with emerging post-employment possibilities.

Career Construction Theory emphasizes career adaptability as a central construct encompassing concern (awareness of future possibilities), control (decision-making responsibility), curiosity (exploration of alternatives), and confidence (efficacy in pursuing goals). For pre-retirement employees contemplating entrepreneurship, these dimensions collectively determine readiness to undertake the substantial career transition from organizational employment to self-employment. Recent empirical evidence supports the relevance of career adaptability for senior entrepreneurship, with research demonstrating that individuals approaching retirement who exhibit higher career adaptability demonstrate greater willingness to consider entrepreneurial alternatives (Lo Presti et al., 2025).

The theory's emphasis on life themes and narrative identity construction offers additional insights into pre-retirement entrepreneurship. Unlike younger entrepreneurs who are constructing initial career narratives, pre-retirement entrepreneurs must integrate entrepreneurship into well-established life stories shaped by decades of organizational experience. This integration process may be facilitated or constrained by organizational support structures that either legitimize entrepreneurship as a viable post-retirement option or reinforce traditional retirement narratives emphasizing complete workforce exit. Research on boundaryless career attitudes, which conceptually related to career construction, demonstrates that individuals who perceive organizational support for diverse career paths exhibit greater willingness to pursue non-traditional career transitions (Wu et al., 2025).

The intersection of Career Construction Theory with TPB provides a comprehensive framework for understanding pre-retirement entrepreneurial intention. While TPB explains the proximal psychological mechanisms (attitudes, norms, control) that directly predict intentions, Career Construction Theory illuminates the developmental processes through which organizational contexts and life experiences shape these psychological states. This theoretical integration suggests that retirement programs and employer support function not merely as immediate situational influences but as developmental resources that facilitate career identity reconstruction processes, ultimately manifesting in altered attitudes toward entrepreneurship.

Organizational Support Theory and Social Exchange Theory

Organizational Support Theory (Eisenberger et al., 1986) and Social Exchange Theory provide complementary theoretical lenses for understanding how perceived employer support influences pre-retirement entrepreneurial intentions. Organizational Support Theory posits that employees develop global beliefs concerning the extent to which their organization values their contributions and cares about their well-being. These beliefs emerge from organizational actions, policies, and interpersonal treatment, creating reciprocal obligations whereby supported employees reciprocate through positive attitudes and behaviours (Eisenberger & Stinglhamber, 2011).

Recent meta-analytic evidence demonstrates that perceived organizational support significantly predicts diverse employee outcomes including job satisfaction, organizational commitment, performance, and innovative behaviour (Kurtessis et al., 2017). However, applications to entrepreneurial intention contexts remain limited, with most research focusing on intrapreneurship rather than post-employment entrepreneurship. Imran and Aldaas (Imran & Aldaas, 2020) found that perceived organizational support positively influenced organizational performance through the mediating role of entrepreneurial leadership, suggesting that organizational support creates psychological climates conducive to entrepreneurial thinking even within traditional employment contexts.

For pre-retirement employees, perceived employer support for post-retirement entrepreneurship may manifest through multiple mechanisms including flexible work arrangements facilitating gradual transition, access to organizational networks and resources, mentorship for business development, or explicit encouragement of entrepreneurial pursuits.

Such support signals organizational endorsement of entrepreneurship as a legitimate post-retirement option, potentially reducing fear of failure and enhancing self-efficacy (Rigotti et al., 2008; Shir et al., 2019). Recent research examining organizational support during uncertain periods (e.g., COVID-19 pandemic) demonstrates that perceived organizational support significantly influences employee engagement, innovation, and adaptability, suggesting its potential relevance for facilitating major career transitions (Fan et al., 2022).

Systematic Review of Key Constructs

Retirement Programs and Entrepreneurial Preparation

Retirement programs encompass systematic organizational initiatives designed to prepare employees for the transition from active employment to retirement, traditionally focusing on financial planning, pension scheme information, and psychological adjustment (Feldman & Beehr, 2011; Wang & Shultz, 2010). However, the conceptualization of retirement programs has evolved to potentially include entrepreneurship preparation components, recognizing that retirement increasingly represents a career transition rather than complete workforce exit. Despite this evolution, empirical research examining retirement programs' influence on entrepreneurial intentions remains notably scarce, representing a critical gap in both retirement and entrepreneurship literatures.

Recent evidence from Nigeria demonstrates that pre-retirement entrepreneurship skill development significantly correlates with career transition readiness among public service directors, with financial literacy, business management skills, and innovation capabilities equipping individuals with requisite knowledge for psychological readiness to transition to new professions after retirement (Lloyd et al., 2025). This study, while limited to a specific national and occupational context, provides preliminary evidence supporting the proposition that structured preparation programs can facilitate entrepreneurial transition readiness. The mechanisms identified—knowledge acquisition, skill development, and psychological preparation—align with theoretical predictions from both Social Cognitive Theory (self-efficacy enhancement) and Career Construction Theory (career adaptability development).

The structural components of effective retirement programs for entrepreneurship facilitation remain underspecified in existing literature. Kautonen et al. (Kautonen et al., 2017) suggest that comprehensive retirement programs that include entrepreneurship components can stimulate entrepreneurial thinking by reducing perceived risks and providing practical knowledge about business initiation. However, specific programmatic elements, such as business planning workshops, mentorship arrangements, networking opportunities, or phased retirement options facilitating gradual transition to entrepreneurship, have not been systematically investigated. Furthermore, the optimal timing for entrepreneurship preparation interventions within the pre-retirement phase requires empirical examination, as individuals at different distances from retirement may exhibit varying receptivity to entrepreneurship-oriented programming (Stephens, 2024).

Comparative analysis across organizational contexts reveals substantial variation in retirement program availability and sophistication. While large corporations and public sector organizations typically offer structured retirement programs, small and medium enterprises often lack formalized retirement preparation initiatives (Maritz, 2019). This disparity creates inequitable access to preparation resources, potentially disadvantaging employees in smaller organizations who might otherwise possess entrepreneurial potential. Policy implications emerge from this observation, suggesting potential roles for government-supported entrepreneurship programs specifically targeting pre-retirement individuals, analogous to the AARP Work for Yourself@50+ program in the United States that provides entrepreneurship education and mentorship to older adults.

Perceived Employer Support and Entrepreneurial Orientation

Perceived employer support, defined as employees' beliefs regarding the extent to which their organization values their contributions and cares about their well-being (Eisenberger et al., 1986), has received extensive attention in organizational behaviour research but limited application to pre-retirement entrepreneurship contexts. The theoretical rationale for examining perceived employer support as an antecedent of entrepreneurial intention derives from Organizational Support Theory's proposition that organizational support creates reciprocal obligations and psychological safety, enabling employees to consider riskier career alternatives without fear of organizational disapproval or resource withdrawal (Rhoades & Eisenberger, 2002).

Recent research demonstrates that perceived organizational support significantly influences entrepreneurship-related outcomes within organizational contexts. Imran and Aldaas (Imran & Aldaas, 2020) found that perceived organizational support positively predicted organizational performance through the mediating role of entrepreneurial leadership in SMEs, suggesting that supportive organizational climates foster entrepreneurial orientations among employees. Similarly, research examining innovative work behaviour demonstrates that perceived organizational support significantly predicts employees' willingness to generate and implement novel ideas, with this relationship mediated by self-efficacy and moderated by human resource practices (Fan et al., 2022; Noopur & Dhar, 2020).

The specific manifestations of employer support relevant to pre-retirement entrepreneurship warrant careful consideration. Unlike general organizational support focusing on current job performance, entrepreneurship-relevant support for pre-retirement employees might include explicit encouragement of post-retirement business ventures, provision of business planning resources, facilitation of access to organizational networks after retirement, or phased retirement arrangements enabling gradual transition to entrepreneurship while maintaining organizational connections. Research on entrepreneurial ecosystems suggests that access to networks, mentorship, and resources significantly influences entrepreneurial success, implying that organizational provision of these resources during the pre-retirement phase could substantially enhance post-retirement entrepreneurial viability (Morris et al., 2020).

Cross-cultural variations in perceived employer support warrant attention in pre-retirement entrepreneurship research. Comparative studies examining perceived organizational support across different cultural contexts reveal variations in both the antecedents and consequences of perceived support, with collectivistic cultures potentially demonstrating stronger relationships between organizational support and employee outcomes due to heightened sensitivity to organizational signals about social standing and group membership (Eisenberger et al., 2020). However, research specifically examining cultural moderators of the perceived support-entrepreneurial intention relationship among pre-retirement employees remains absent from the literature, representing an important direction for future investigation.

Personal Attitude Toward Entrepreneurship: The Mediating Mechanism

Personal attitude toward entrepreneurship, conceptualized within TPB as an individual's positive or negative evaluation of becoming an entrepreneur, functions as a critical mediating mechanism through which external influences translate into behavioral intentions. Liñán and Chen (Liñán & Chen, 2009) developed and validated a specific instrument for measuring entrepreneurial attitudes, demonstrating that attitude serves as a proximal predictor of entrepreneurial intention across diverse cultural contexts. For pre-retirement employees, personal attitude reflects evaluations of entrepreneurship's desirability and feasibility as a post-retirement option, incorporating cognitive assessments of expected outcomes and affective responses to the prospect of business ownership.

Recent meta-analytic and empirical research consistently supports the attitude-intention relationship while revealing contextual moderators. Research examining entrepreneurial intentions among diverse populations demonstrates that attitude toward entrepreneurship significantly predicts intentions, with effect sizes typically exceeding those of subjective norms and approaching those of perceived behavioural control (Kautonen et al., 2015). However, the relative importance of attitude versus other TPB components varies by age, with some evidence suggesting that older individuals may weight perceived behavioural control more heavily than younger individuals due to realistic assessments of capability constraints (Kautonen et al., 2013).

The formation of entrepreneurial attitudes among pre-retirement employees reflects accumulated life experiences, observed role models, and current situational factors. Kautonen et al. (Kautonen et al., 2017) found that late-career entrepreneurs' attitudes toward entrepreneurship were significantly influenced by previous entrepreneurial exposure, financial resources, and perceived opportunity costs of entrepreneurship versus continued employment or traditional retirement. These findings suggest that pre-retirement employees' attitudes emerge from complex evaluations incorporating not only the attractiveness of entrepreneurship but also the relative attractiveness of alternative post-retirement options including leisure-focused retirement, part-time employment, or volunteer activities.

The mediating role of attitude between organizational factors (retirement programs and employer support) and entrepreneurial intentions constitutes a theoretically predicted but empirically underexamined relationship. TPB posits that external factors influence intentions indirectly through their effects on attitudes, subjective norms, and perceived behavioural control rather than directly (Ajzen, 1991). Applied to pre-retirement entrepreneurship, this theoretical prediction suggests that retirement programs and employer support influence entrepreneurial intentions primarily by shaping attitudes toward entrepreneurship. Recent research examining organizational influences on entrepreneurial intentions provides partial support for this mediation hypothesis, demonstrating that entrepreneurship education influences intentions primarily through attitudinal changes rather than direct effects (Martínez-Gregorio et al., 2021).

Entrepreneurial Intention Among Pre-Retirement Employees

Entrepreneurial intention represents the conscious state of mind directing attention, experience, and action toward establishing a new business venture (Bird, 1988; Thompson, 2009). Within the senior entrepreneurship context, entrepreneurial intention specifically refers to intentions to pursue entrepreneurship following retirement, reflecting motivated attention toward entrepreneurship influenced by both personal dispositions and contextual factors. The strength of entrepreneurial intention predicts subsequent entrepreneurial behaviour, although the intention-behaviour relationship is imperfect due to intervening obstacles, changing circumstances, or intention decay over time (Kautonen et al., 2015; Krueger et al., 2000).

The temporal dimension proves particularly relevant for pre-retirement entrepreneurial intentions. Unlike student samples where the timeframe between intention formation and potential action remains indeterminate, pre-retirement employees possess defined planning horizons determined by expected retirement dates (Figueiredo Belchior & Lyons, 2023). This temporal specificity potentially enhances the predictive validity of intentions, as individuals can engage in concrete planning activities, resource accumulation, and network development during the pre-retirement period. However, the extended temporal gap between intention formation and retirement may also introduce intention decay, particularly if organizational or personal circumstances change substantially during this interval.

Empirical evidence regarding entrepreneurial intention prevalence among pre-retirement employees remains limited. Research examining senior entrepreneurship typically focuses on

individuals who have already retired and initiated businesses rather than tracking entrepreneurial intentions during the pre-retirement phase (Kautonen et al., 2017; Matos et al., 2018). This methodological limitation creates challenges for understanding the antecedents and developmental trajectories of pre-retirement entrepreneurial intentions. Available evidence from Global Entrepreneurship Monitor (GEM) data indicates that early-stage entrepreneurial activity among individuals over 50 has increased substantially over the past decade, with individuals aged 55-64 demonstrating entrepreneurship rates comparable to or exceeding those of younger cohorts (Tosun, 2022). However, these data reflect realized entrepreneurship rather than intentions during the pre-retirement phase.

The motivational drivers underlying pre-retirement entrepreneurial intentions differ substantively from those of younger entrepreneurs. While younger entrepreneurs often pursue entrepreneurship for wealth accumulation, career advancement, or necessity following unemployment, pre-retirement entrepreneurs typically emphasize autonomy, continued engagement, utilization of accumulated expertise, and identity maintenance as primary motivations (Kautonen et al., 2017; Weber & Schaper, 2004). These motivational differences suggest that interventions designed to enhance pre-retirement entrepreneurial intentions should emphasize intrinsic motivations and identity-related benefits rather than purely economic considerations. Recent research examining opportunity versus necessity entrepreneurship among seniors demonstrates that opportunity-driven entrepreneurship (pursuing entrepreneurship to capitalize on perceived opportunities rather than from necessity) proves more prevalent among financially secure pre-retirees, highlighting the importance of considering motivational heterogeneity within this population (Amorós et al., 2024).

Empirical Evidence and Research Gaps

Current State of Empirical Research

Despite growing recognition of senior entrepreneurship's importance, empirical research specifically examining pre-retirement employees' entrepreneurial intentions remains remarkably sparse. Literature searches across major academic databases reveal that while substantial research examines entrepreneurial intentions among students and early-career professionals (Liñán & Fayolle, 2015), and separate research streams investigate post-retirement entrepreneurship outcomes (Kautonen et al., 2017), the intersection of pre-retirement entrepreneurial intention formation is part of a notable empirical gap. This absence proves particularly striking given the theoretical importance of the pre-retirement phase as a critical period for preparation, planning, and psychological readiness development.

Available research examining organizational influences on employee entrepreneurial intentions provides indirect insights relevant to pre-retirement contexts. Fayeze (Fayeze et al., 2025) demonstrated that entrepreneurial leadership and organizational culture significantly influenced entrepreneurial behaviour among hotel industry employees, with entrepreneurial intention serving as a comprehensive mediator. This finding suggests that organizational factors can substantially shape employees' entrepreneurial orientations, supporting the theoretical proposition that retirement programs and employer support might similarly influence pre-retirement employees' entrepreneurial intentions. However, the study's focus on current entrepreneurial behaviour within organizations rather than post-retirement entrepreneurship intentions limits direct applicability to pre-retirement contexts.

Research examining career transitions and retirement planning provides additional contextualization. Studies investigating retirement preparation demonstrate that comprehensive retirement planning—encompassing financial, psychological, and social dimensions—significantly predicts retirement satisfaction and successful adjustment (Feldman & Beehr, 2011; Wang & Shultz, 2010). However, these studies typically operationalize successful retirement as adaptation to leisure-focused retirement rather than transition to

entrepreneurial careers, reflecting traditional conceptualizations of retirement that may not accommodate contemporary retirement realities. The absence of entrepreneurship considerations in mainstream retirement research represents a conceptual gap limiting understanding of diverse post-retirement career trajectories.

Critical Research Gaps

Several critical research gaps emerge from this comprehensive literature review. First, the direct relationship between retirement programs and entrepreneurial intentions among pre-retirement employees lacks empirical validation. While theoretical rationales suggest that comprehensive retirement programs incorporating entrepreneurship preparation components should enhance entrepreneurial intentions, no studies systematically examine this relationship across diverse organizational contexts. This gap extends to understanding which specific programmatic elements—financial planning, skill development, networking facilitation, or psychological preparation—prove most effective in stimulating entrepreneurial intentions.

Second, the role of perceived employer support in facilitating pre-retirement entrepreneurial intentions remains theoretically underdeveloped and empirically unexamined. While organizational support theory predicts that perceived support should enhance employees' willingness to pursue alternative career paths by reducing fear of resource loss and enhancing psychological safety, applications to post-employment entrepreneurship contexts are absent. Furthermore, the specific manifestations of employer support relevant to pre-retirement entrepreneurship—as distinct from general organizational support or entrepreneurship support within organizations—require conceptual clarification and operational definition.

Third, the mediating mechanisms through which organizational factors influence entrepreneurial intentions among pre-retirement employees warrant investigation. TPB provides theoretical predictions regarding attitude as a mediating variable, but empirical tests of this mediation model in pre-retirement contexts are absent. Understanding whether organizational influences operate primarily through attitudinal changes, enhanced self-efficacy (perceived behavioural control), or altered subjective norms possesses both theoretical significance for refining TPB applications and practical implications for designing effective intervention programs.

Fourth, methodological limitations characterize existing research. Cross-sectional designs predominate in entrepreneurial intention research, limiting causal inference regarding relationships between organizational factors, attitudes, and intentions (Kautonen et al., 2015). Longitudinal designs tracking pre-retirement employees from intention formation through retirement transition to entrepreneurial behaviour would substantially advance understanding of entrepreneurial intention development trajectories and the intention-behaviour relationship among this population. Additionally, sample homogeneity constitutes a limitation, with most intention research employing student samples or young adults, creating uncertainty regarding TPB's applicability to older, more experienced populations with established career identities.

Contextual Moderators and Boundary Conditions

The influence of retirement programs and perceived employer support on entrepreneurial intentions likely varies substantially across individual, organizational, and societal contexts, yet research examining these boundary conditions remains limited. Individual difference variables including prior entrepreneurial exposure, financial resources, risk tolerance, and career adaptability potentially moderate the strength of relationships between organizational factors and entrepreneurial intentions. Kautonen et al. (Kautonen et al., 2013) demonstrated that age-related factors moderate entrepreneurial preferences, with older individuals exhibiting distinct motivational profiles compared to younger entrepreneurs, but specific moderators of organizational influence effectiveness remain unidentified.

Organizational context variables including industry sector, organizational size, and prevailing organizational culture may substantially influence both the availability of retirement programs and employer support and their effectiveness in stimulating entrepreneurial intentions. Research suggests that entrepreneurial ecosystems—the broader environmental contexts supporting entrepreneurship—significantly influence entrepreneurial activity rates, implying that organizational embeddedness within entrepreneurial versus traditional industry contexts might moderate organizational support effectiveness (Isele & Rogoff, 2014). Additionally, organizational history regarding former employees' entrepreneurial transitions might create demonstration effects that enhance current employees' entrepreneurial intentions through vicarious learning processes.

Societal-level contextual factors including cultural values regarding entrepreneurship and aging, social security system generosity, and formal institutional support for senior entrepreneurship represent additional boundary conditions requiring investigation. Comparative research examining senior entrepreneurship across OECD countries demonstrates substantial cross-national variation in senior entrepreneurship rates, attributed to differences in institutional contexts, cultural values, and economic conditions (Amorós et al., 2024). Understanding how these macro-level factors interact with organizational-level interventions to influence pre-retirement entrepreneurial intentions constitutes an important agenda for multilevel research.

Proposed Conceptual Framework

Based on the theoretical foundations and empirical evidence reviewed, this section proposes a comprehensive conceptual framework integrating retirement programs, perceived employer support, personal attitude, and entrepreneurial intention among pre-retirement employees. The framework synthesizes macro-level organizational influences with micro-level psychological processes, providing a multi-level perspective on entrepreneurial intention formation during the pre-retirement phase.

Direct Effects Pathways

The framework posits direct positive relationships between both retirement programs and perceived employer support and entrepreneurial intention. Retirement programs influence entrepreneurial intentions directly by providing concrete knowledge, skills, and resources that reduce perceived barriers to entrepreneurship initiation. For example, Razzak & Al Riyami (Razzak & Al Riyami, 2024) found that retirees who had pre-entrepreneurship training exhibited stronger social entrepreneurial intentions, indicating that organisational provision of resources and preparation can directly (instrumentally) influence intention. Comprehensive retirement programs incorporating entrepreneurship preparation components should enhance intentions by increasing perceived feasibility and reducing uncertainty regarding post-retirement entrepreneurial viability. This direct pathway reflects instrumental mechanisms whereby organizational resources directly facilitate entrepreneurial preparation.

Similarly, perceived employer support directly influences entrepreneurial intentions by creating psychological safety and legitimacy for entrepreneurial pursuits. When pre-retirement employees perceive that their organization supports and values post-retirement entrepreneurship, they experience reduced fear of failure, enhanced self-efficacy regarding entrepreneurial capability, and perception of entrepreneurship as a socially acceptable post-retirement option (Stephens, 2024). This direct pathway reflects symbolic mechanisms whereby organizational signals shape employees perceived social norms and behavioural control regarding entrepreneurship.

Mediated Effects Through Personal Attitude

The framework's central proposition concerns personal attitude's mediating role between organizational factors and entrepreneurial intentions, consistent with TPB's theoretical predictions. Retirement programs influence entrepreneurial intentions indirectly by shaping attitudes toward entrepreneurship through multiple mechanisms. First, programs provide information that alters outcome expectancies such as enhancing awareness of entrepreneurship's potential benefits (autonomy, continued engagement, utilization of expertise) while providing realistic assessments of challenges. Second, programs reduce fears and anxieties regarding entrepreneurship through knowledge provision and skill development, enhancing affective evaluations. Third, programs create peer networks of similarly positioned individuals considering entrepreneurship, fostering normative beliefs that entrepreneurship represents a legitimate and desirable post-retirement option (Niu et al., 2022).

Perceived employer support similarly influences attitudes through distinct yet complementary mechanisms. Organizational support signals that the organization values and legitimizes post-retirement entrepreneurship, influencing normative beliefs about entrepreneurship's social acceptability. Additionally, support enhances self-efficacy beliefs (components of perceived behavioural control closely related to attitudes) by providing tangible resources and psychological encouragement (Deliana, 2023). The social exchange dynamics inherent in organizational support relationships may also foster positive affective evaluations of entrepreneurship, as employees who feel valued and supported by their organizations experience enhanced psychological well-being and openness to positive life changes.

Integration with Career Construction Theory

Career Construction Theory provides developmental context for understanding how organizational factors during the pre-retirement phase influence long-term career identity reconstruction processes. Retirement programs and employer support function not merely as immediate situational influences but as developmental resources facilitating career adaptability—the meta-competency enabling individuals to navigate career transitions successfully. Specifically, retirement programs enhance career concern (awareness of future possibilities including entrepreneurship), control (decision-making capability regarding post-retirement options), curiosity (exploration of entrepreneurial alternatives), and confidence (self-efficacy regarding entrepreneurial capability).

This developmental perspective suggests that the influence of organizational factors on entrepreneurial intentions operates through extended temporal processes rather than immediate stimulus-response patterns. Pre-retirement employees gradually reconstruct their career narratives over months or years preceding retirement, integrating entrepreneurship into life stories shaped by decades of organizational experience. Organizational support structures either facilitate or constrain this narrative reconstruction process by providing or withholding resources, legitimacy, and social support for entrepreneurial identity development. Empirical work by Murmann et al (Murmann et al., 2023) emphasises how career adaptability and narrative reconstruction play into the transition, aligning with the developmental dimension of career construction theory (Lahlouh et al., 2023; Murmann et al., 2023). This temporal and narrative dimension distinguishes pre-retirement entrepreneurial intention formation from intention formation among younger populations lacking established career identities.

Theoretical and Practical Implications

Theoretical Contributions

This literature review advances theoretical understanding of entrepreneurial intention formation by extending TPB applications to pre-retirement populations, a demographic substantially underrepresented in entrepreneurship research. The proposed framework

demonstrates TPB's continued relevance for understanding planned behaviours among older adults while simultaneously revealing potential age-related modifications to the theory's basic propositions. Specifically, the emphasis on career identity reconstruction processes, accumulated life experiences, and temporal planning horizons suggests that TPB's attitude-intention relationship may operate differently among pre-retirement employees compared to younger populations, with attitudes reflecting more deeply embedded career orientations resistant to change but potentially more predictive of actual behaviour given defined temporal parameters.

The integration of Career Construction Theory with TPB provides theoretical innovation by explicating developmental processes underlying attitude formation among pre-retirement employees. While TPB effectively predicts intentions from proximal psychological constructs, it provides limited insight into how these constructs develop over time or how life-course positioning influences their formation. Career Construction Theory addresses this limitation by emphasizing career adaptability development and narrative identity construction processes that unfold over extended timeframes, offering a complementary developmental perspective enriching TPB's essentially static, cross-sectional formulation.

The framework contributes to organizational support theory by extending its applications beyond traditional organizational outcomes (job satisfaction, commitment, performance) to encompass post-employment career transitions. This extension recognizes that organizational support's influence extends beyond current employment relationships to shape employees' post-organizational futures, suggesting that organizations possess both opportunities and perhaps responsibilities to facilitate constructive career transitions for departing employees. This perspective aligns with emerging conceptualizations of organizational social responsibility emphasizing stakeholder welfare beyond immediate employment relationships.

Practical Implications for Organizations

For organizational practitioners, this review provides evidence-based guidance for developing retirement programs and employer support structures facilitating pre-retirement entrepreneurial intention formation. Organizations seeking to support employees' successful post-retirement transitions should consider incorporating entrepreneurship preparation components into retirement programs, including business planning workshops, financial preparation specific to entrepreneurship, networking facilitation with entrepreneurial support organizations, and mentorship arrangements connecting pre-retirement employees with successful senior entrepreneurs. These programmatic elements address both cognitive and affective dimensions of attitude formation while simultaneously providing practical resources reducing entrepreneurship barriers.

The framework suggests that organizational support for pre-retirement entrepreneurship should extend beyond formal program provision to encompass broader organizational culture and climate dimensions. Creating psychologically safe environments where pre-retirement employees feel comfortable discussing entrepreneurial aspirations, providing access to organizational resources (networks, knowledge, facilities) during transition periods, and publicly celebrating former employees' entrepreneurial successes can collectively foster supportive climates legitimizing entrepreneurship as a valued post-retirement option. These cultural interventions complement formal program components by addressing normative beliefs and social acceptance dimensions of attitude formation.

For human resource management practice, the framework implies that retirement planning should encompass broader conceptualizations of successful retirement extending beyond financial security and leisure adaptation to include continued productive engagement through entrepreneurship. This broader conceptualization requires human resource professionals to develop new competencies in entrepreneurship support, establish partnerships

with external entrepreneurship support organizations, and design phased retirement arrangements enabling gradual transition to entrepreneurship while maintaining organizational connections. Such innovations align with contemporary perspectives on aging workforces emphasizing productive aging and extended working lives.

Policy Implications

At the policy level, this review highlights opportunities for governmental interventions supporting senior entrepreneurship through programs specifically targeting pre-retirement individuals. Models such as the AARP Work for Yourself@50+ program in the United States or similar initiatives in European countries demonstrate potential approaches including subsidized entrepreneurship education, mentorship programs, and favorable financial arrangements (tax incentives, loan programs) specifically designed for senior entrepreneurs. Policy support proves particularly important for employees in small and medium enterprises lacking organizational resources for comprehensive retirement programs, addressing equity concerns regarding unequal access to transition support.

Social security policy represents another intervention point, with potential modifications to benefit structures enabling gradual transition to entrepreneurship. Current social security systems in many countries create disincentives for continued work or entrepreneurship by imposing earnings limits or benefit reductions. Policy reforms enabling phased retirement with partial benefit receipt while pursuing entrepreneurship could substantially facilitate pre-retirement entrepreneurial transitions. Such reforms align with broader policy objectives of extending working lives, reducing social security system burden, and promoting active aging.

Future Research Directions

Based on the identified research gaps, several priority directions for future research emerge. First, longitudinal research designs tracking pre-retirement employees from initial intention formation through retirement transition to entrepreneurial behaviour represent critical methodological advances beyond cross-sectional approaches dominating current literature. Such designs enable investigation of entrepreneurial intention development trajectories, identification of critical transition points, and assessment of the intention-behaviour relationship's strength among this population. Ideally, longitudinal studies would employ multi-wave data collection capturing changes in organizational factors, attitudes, and intentions over time, enabling stronger causal inference and examination of reciprocal relationships.

Second, intervention research systematically evaluating retirement program components' differential effectiveness in enhancing entrepreneurial intentions would provide actionable evidence for practitioners. Experimental or quasi-experimental designs comparing different programmatic elements—business planning education, mentorship, networking facilitation, or psychological preparation—could identify which components prove most cost-effective in stimulating intentions. Additionally, research examining optimal timing for interventions within the pre-retirement phase (e.g., 5 years versus 2 years before retirement) would inform program scheduling decisions. Such intervention research requires partnership between researchers and organizations willing to experiment with varied approaches to retirement preparation.

Third, comparative research examining pre-retirement entrepreneurial intention formation across diverse organizational, industrial, and national contexts would illuminate boundary conditions and contextual moderators. Cross-organizational comparisons could examine how organizational size, industry sector, and prevailing organizational culture influence both the provision and effectiveness of retirement programs and employer support. Cross-national comparisons could investigate how institutional contexts—including social security systems, cultural values regarding entrepreneurship and aging, and formal support

structures for senior entrepreneurship—moderate relationships proposed in the framework. Such comparative research requires international collaborations and culturally validated measurement instruments enabling meaningful cross-context comparisons.

Fourth, qualitative research examining pre-retirement employees' subjective experiences of entrepreneurial intention formation would complement quantitative research by providing rich contextual understanding of psychological processes underlying intention development. In-depth interviews or case studies could explore how individuals integrate entrepreneurship into established career narratives, navigate tensions between organizational loyalty and entrepreneurial aspirations, and manage uncertainty regarding post-retirement futures. Such qualitative insights could inform scale development for quantitative research and identify unanticipated factors influencing intention formation not captured in existing theoretical frameworks.

Fifth, research examining post-retirement entrepreneurial outcomes—including venture survival rates, financial performance, and subjective well-being—among entrepreneurs who formed intentions during pre-retirement phases compared to those who developed intentions post-retirement would provide evidence regarding the value of pre-retirement preparation. If pre-retirement intention formation and preparation substantially improve subsequent entrepreneurial outcomes, this evidence would strengthen the business case for organizational investment in retirement programs incorporating entrepreneurship components. Conversely, if pre-retirement preparation provides limited benefits, this finding would suggest that post-retirement support structures merit greater emphasis.

CONCLUSION

This comprehensive literature review has examined the nascent yet increasingly important domain of pre-retirement entrepreneurial intention, synthesizing theoretical frameworks and empirical evidence from multiple disciplinary perspectives. The review establishes that pre-retirement entrepreneurship represents a significant phenomenon with implications for individual well-being, organizational human resource management, and societal responses to population aging. However, substantial knowledge gaps persist regarding the antecedents, processes, and outcomes of entrepreneurial intention formation among pre-retirement employees, creating opportunities for theoretical advancement and empirical investigation.

The proposed conceptual framework integrating retirement programs, perceived employer support, personal attitude, and entrepreneurial intention provides a foundation for systematic empirical research addressing identified gaps. By anchoring the framework in established theories—Theory of Planned Behaviour, Career Construction Theory, and Organizational Support Theory—while adapting these theories to pre-retirement contexts, the review demonstrates how existing theoretical resources can be productively applied to novel populations and phenomena. The framework's emphasis on attitude as a mediating mechanism connecting organizational factors to intentions provides testable hypotheses suitable for quantitative investigation while simultaneously highlighting psychological processes warranting qualitative exploration.

The practical significance of research in this domain extends beyond academic knowledge production to encompass real-world implications for millions of individuals approaching retirement worldwide. As populations age and traditional retirement models prove increasingly obsolete, understanding how to facilitate successful transitions to post-retirement entrepreneurship becomes not merely academically interesting but practically essential. Organizations, policymakers, and individuals themselves require evidence-based guidance regarding effective preparation strategies, supportive organizational practices, and enabling institutional arrangements. This review provides conceptual foundations for developing such

guidance while honestly acknowledging current knowledge limitations requiring future empirical investigation.

Looking forward, the study of pre-retirement entrepreneurial intention represents a promising frontier for entrepreneurship scholarship, organizational behaviour research, and aging studies. The phenomenon sits at the intersection of multiple established research streams (entrepreneurial intention, career transitions, organizational support, and senior entrepreneurship) creating opportunities for theoretical integration and methodological innovation. As populations continue aging and retirement patterns continue evolving, pre-retirement entrepreneurship will likely increase in both prevalence and importance, elevating the significance of research in this domain. This review provides essential conceptual and empirical foundations for the emerging research program examining how organizations, through retirement programs and employer support, can facilitate pre-retirement employees' successful transitions to post-retirement entrepreneurial careers.

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