

Unveiling Senior Entrepreneurs' Motivations in the Psychological Domain

Meneliti Motivasi Usahawan Warga Emas dalam Domain Psikologi

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ABSTRACT

The global demographic landscape is witnessing a transformative shift marked by an aging population, prompting an increased emphasis on sustained economic participation and personal fulfilment for seniors. In response to this societal evolution, senior entrepreneurship has emerged as a compelling phenomenon, providing seniors a pathway to contribute economically while pursuing personal and professional fulfilment. However, despite the growing recognition of the unique contributions of senior entrepreneurs, a significant research gap exists concerning the nuanced psychological determinants propelling seniors into entrepreneurship, particularly in terms of motivation. This conceptual paper addresses this gap by focusing on the psychological characteristics. The study's overarching objective is to explore the intricate realm of senior entrepreneurship, specifically delving into the motivational drivers of senior individuals engaging in entrepreneurial activities. To achieve this, the research employs a comprehensive exploration methodology, drawing insights from existing studies on the psychological facets. Implications of the study extend beyond academic understanding to inform strategies supporting and fostering senior entrepreneurship. Recognizing the increasing importance of mature-age entrepreneurship in the context of global aging, this research contributes valuable insights to facilitate the development of policies and initiatives that promote the economic engagement and well-being of seniors in entrepreneurial pursuits.

Keywords: Senior entrepreneurship; motivations; psychological perspective; self-determination theory; SDT continuum

ABSTRAK

Lanskap demografi global kini sedang mengalami perubahan besar dengan peningkatan populasi warga emas, yang menekankan pentingnya penyertaan ekonomi yang berterusan dan pemenuhan peribadi bagi golongan ini. Dalam konteks evolusi sosial ini, keusahawanan warga emas muncul sebagai fenomena penting, memberikan mereka laluan untuk terus menyumbang secara ekonomi sambil mencapai kepuasan peribadi dan profesional. Walaupun sumbangan unik keusahawanan warga emas semakin diiktiraf, masih terdapat jurang penyelidikan yang ketara mengenai faktor psikologi yang mendorong mereka untuk menceburi bidang ini, terutamanya dari segi motivasi. Kertas konseptual ini bertujuan untuk menangani jurang tersebut dengan memberi tumpuan kepada ciri-ciri psikologi. Objektif utama kajian ini adalah untuk meneroka dunia keusahawanan warga emas, dengan fokus khusus kepada pemacu motivasi individu warga emas yang terlibat dalam aktiviti keusahawanan. Kajian ini menggunakan metodologi eksplorasi yang komprehensif dengan mengumpulkan pandangan dari kajian sedia ada mengenai aspek psikologi. Implikasi kajian ini bukan sahaja menyumbang kepada pemahaman akademik, tetapi juga membantu merangka strategi yang menyokong dan menggalakkan keusahawanan warga emas. Mengiktiraf kepentingan keusahawanan warga emas dalam konteks penuaan global, penyelidikan ini menyediakan pandangan berharga untuk memajukan dasar dan inisiatif yang mempromosikan penyertaan ekonomi dan kesejahteraan golongan ini.

Kata kunci: Keusahawanan warga emas; motivasi; perspektif psikologi; teori penentuan sendiri; kesinambungan teori penentuan sendiri

INTRODUCTION

The global demographic landscape is undergoing a profound shift with an aging population becoming a prevalent societal feature. As individuals transition into the senior phase of their lives, there is a growing recognition of the need for continued economic engagement and personal fulfilment. Against this backdrop, senior entrepreneurship has emerged as a compelling phenomenon, offering a pathway for seniors to contribute to the economy while pursuing personal and professional fulfilment (Shir et al., 2019). The rise of senior entrepreneurship presents a complex and multifaceted world issue. Understanding the psychological determinants behind this trend is crucial for unlocking insights into the motivations that drive seniors to embark on entrepreneurial ventures to navigate the challenges they may encounter. Psychological characteristics such as entrepreneurial self-efficacy, internal locus of control, and resilience play significant roles in shaping the entrepreneurial mindset among seniors (Antoncic & Antoncic, 2023).

Statistics reveal compelling insights into the dynamics of senior entrepreneurship. Research indicates that mature age or older entrepreneurship is increasingly recognized as a vital area of study due to the aging population and changing demographics (Cucculelli et al., 2023). The typologies of senior entrepreneurs, including their motivations and characteristics, have been explored, shedding light on the multifaceted nature of this segment (Muhamad et al., 2023). Moreover, international organizations such as the OECD have delved into self-employment and entrepreneurship activities among seniors, providing comparative data on the new business ownership rates in the European Union and OECD countries (OECD, 2019). In Malaysia, there is a growing interest in understanding the challenges faced by senior women entrepreneurs in achieving success, contributing to the broader discourse on senior entrepreneurship (Noor et al., 2022).

Previous studies have shed light on the psychological facets influencing entrepreneurial success and life satisfaction (Przepiorka, 2016). Notably, the intertwining of psychological well-being and entrepreneurial pursuits has been explored, highlighting variations in well-being and basic psychological needs between entrepreneurs and non-entrepreneurial individuals (Shir et al., 2019). These past studies provide a rich foundation for our exploration into the nuanced realm of senior entrepreneurship motivation. In recent years, there has been a growing recognition of the unique and valuable contributions seniors make to the entrepreneurial landscape. However, amidst this acknowledgment, a significant research gap emerges in our understanding of the nuanced psychological determinants that propel seniors into entrepreneurship, with a particular focus on motivation. While existing studies have explored factors influencing entrepreneurial activities among seniors, the intricacies of their motivational drivers remain underexplored. This conceptual paper aims to address this research gap by delving into the psychological determinants shaping the motivation of seniors engaging in entrepreneurial endeavours. Through a comprehensive exploration, we seek to contribute valuable insights that not only advance academic understanding but also inform strategies to support and foster senior entrepreneurship.

In this conceptual paper, the overarching objective is to delve into the intricate realm of senior entrepreneurship, specifically focusing on the psychological determinants with a spotlight on motivation. The research aims to achieve the specific motivational characteristics influencing senior individuals to engage in entrepreneurial activities.

LITERATURE REVIEW

DEFINING THE SENIOR ENTREPRENEURSHIP

Researchers' attention to senior entrepreneurship is supported by empirical evidence in which senior entrepreneurs are recently the fastest growing group in many countries worldwide (Herrington & Kew, 2017; Maritz et al., 2021). Back then, age was one of the important factors in determining entrepreneurship (Maritz et al., 2021); the number of entrepreneurs dropped as people got older (Azoulay et al., 2020) and entrepreneurship was only meant for young men. However, according to Santos et al. (2021), when the elderly are not engaged in paid employment, they are more likely to be attracted to entrepreneurship. Therefore, due to the increase in the aging population phenomenon today, the increasing attention of studies and policies has also been diverted to the aging population that particularly commences entrepreneurship (Caines, 2017).

Nowadays, those who were born from the year 1946 to 1964 or known as baby boomers are living longer with improved health and life expectancy (Montez & Zajacova, 2019). Besides, the increasing number of this generation has made some important points in understanding their career transitions to become entrepreneurs right after they retired from former employment (Santos et al., 2021). However, in defining a senior entrepreneur, different kinds of terms have been used to describe this cohort of entrepreneurs, which may lead to confusion. For instance, the phrase "senior entrepreneur" generally refers to an older person who is over the age of 50 and is either in the process of beginning a business, in the planning stages of starting a business, or has just established a business after retirement (Kautonen et al., 2017).

SENIORS' ENTREPRENEURIAL INTENTIONS AND MOTIVATIONS

The literature on seniors' entrepreneurial intentions and motivations encompasses a rich array of studies, further deepening an understanding of this dynamic phenomenon. The formation of a new business begins with motivation as an underpinning theory. The motivations of the elderly to embark on an entrepreneurial journey after retirement is one of the intriguing areas in entrepreneurship to be explored. While people have various motivations to become entrepreneurs, including the elderly, it would be fair to consider senior entrepreneurs within the primary theory development around entrepreneurial motivations. Prior studies on senior entrepreneurship in the setting of developed countries such as Australia, the United Kingdom, European Countries, New Zealand, and the USA (Maritz, 2015) have emphasized some promising factors influencing senior entrepreneurship. As the number of senior entrepreneurs is projected to increase over time (Maritz et al., 2021), one of the earliest efforts to investigate senior entrepreneurship is to investigate the motivation of senior entrepreneurs to embark on an entrepreneurial path. In entrepreneurship studies, motivation is defined as a social value that can be identified in entrepreneurship, together with the attractiveness of entrepreneurship (desirability) and the ability of individuals to exhibit entrepreneurial behavior based on the availability of resources and support (feasibility) as an option for career and employment (Kautonen et al., 2015). In other words, motivation refers to the willingness that drives a person to pursue entrepreneurship. The ground theory of entrepreneurial motivations evolves from push and pull motivations (Shapero & Sokol, 1982). This basic theory is typically used to describe the entrepreneurs' reasons for undertaking the entrepreneurial journey.

Concerning the success of a sustainable business, the present knowledge about senior entrepreneurs' motivations is inconsistent because empirical studies have shown that doing business at a later age is either promising or hindering (Guterman, 2022; Kautonen et al., 2017).

This is because the relationship between senior entrepreneurship and motivation is complex and can vary depending on individual and contextual factors. Therefore, the literature on senior entrepreneurship is inconsistent and calls for further research to clarify the motivations and outcomes of older entrepreneurs. Seniors are likely to choose entrepreneurship rather than being employed in market labor, suggesting that they bring along their accumulated professional experiences, managerial and technical knowledge, and financial resources (Maritz et al., 2021). These factors influenced the intentions as a critical precursor to entrepreneurial action. Furthermore, the interplay between accumulated life and professional experiences, and the desire for autonomy can shape seniors' intentions to embark on entrepreneurial ventures. Seniors can also be in a strong financial position since they may no longer have dependents, they have paid off their mortgage, or they could possibly have accumulated savings from long-term employment (Halvorsen & Chen, 2019), which explains why financial concerns are not their motive (Stirzaker, 2017). Hence, engaging in business activities can offer benefits in terms of an opportunity that was perhaps not attainable during their young age (Stirzaker, 2017). Besides, although some elderly who own accumulated wealth may use the money to initiate a new business, the money may also be used as a means for retirement, therefore becoming a deterrence in embarking on self-employment (Kautonen et al., 2018).

A PSYCHOLOGICAL PERSPECTIVE

There are a few underlying theoretical foundations within the research stream of senior entrepreneurship. Some theories that can be used to understand senior entrepreneurs should be based on physical, psychological, and social characteristics since seniors seem to differ from other population groups based on these three criteria (Maalaoui et al., 2013). The next section will be discussed from the psychological perspective to understand high-level motivations for entrepreneurship, focusing on psychological factors through Self-Determination Theory (SDT) and Push and Pull Theory.

EXTRINSIC MOTIVATIONS

A classic psychological theory known as the Self-Determination Theory (SDT) can best explain the difference between push and pull motivations based on intrinsic and extrinsic drivers (Ryan & Deci, 2020). There are three types of motivations: amotivation, extrinsic motivations, and intrinsic motivations (Ryan & Deci, 2020). Amotivation occurs when a person does not have any factors that motivate him or a lack of motivation (Ryan & Deci, 2020). The extrinsic motivation involves doing something that can guarantee a reward and contradicts the intrinsic motivation, which refers to an activity done in order to attain some separable outcomes such as being a senior entrepreneur to avoid unemployment, or because of no other options, or due to age stereotyping (Al-Jubari & Mosbah, 2021).

Extrinsic motivations are usually associated with push factors as a reaction to negative circumstances such as being unhappy with the current job, job loss, or career failure (Hirschi & Valero, 2021). People who feel unhappy with their current job are often forced to jump into entrepreneurship (Zwan et al., 2016). According to Zwan et al. (2016), negative job experiences are the primary push factor of entrepreneurial motivation. As mentioned above, examples of negative job experiences include unemployment, redundancy of employment, and no available jobs or potential careers (Stirzaker, 2017). As indicated in an early study, older people have difficulty securing a job due to age discrimination and limited opportunities (Stypinska & Nikander, 2018). Besides, being a senior entrepreneur seems lucrative compared to getting

employed in the labor market with lower pay (Maritz et al., 2021). This coincides with Stirzaker (2017) who mentioned that, when the level of unemployment increases, this issue could worsen economic conditions; therefore, the potential for having a paid job decreases, and the exit program is to rely on entrepreneurship.

Kautonen et al. (2018) demonstrated many push factors that could lead people to become so-called necessity entrepreneurs, for instance, a person who is dismissed from their job or someone who is unsuitable for hire due to a lack of educational background. In addition, from another perspective, employers tend to discriminate against older workers during the recruitment process and tend to relinquish workers aged above 50 years (Stypinska & Nikander, 2018). Another study by Stypinska and Nikander (2018) also revealed that re-employed older workers often find low-quality jobs than those they previously had before due to a variety of factors, such as age discrimination, changes in industry or job requirements, or a lack of relevant skills or training. Thus, employment termination due to retirement may impact the elderly emotionally and socially in terms of how they value themselves with the loss of formal networking and interaction with family members (Hofacker & Konig, 2020).

Nonetheless, not all senior entrepreneurs seek an increase in financial rewards as they get older since the importance of monetary rewards declines as they age (Kautonen et al., 2018). Older people value non-monetary rewards; thus, doing entrepreneurship at a later age is not an agenda for pursuing great financial success. As proven by Kautonen et al.'s (2018) study, senior entrepreneurs' intentions are negatively influenced by growth intentions; however, this can lead to a decline in performance or business success since they are not focusing on growing their businesses.

INTRINSIC MOTIVATIONS

Based on a recent study by Soto-Simone and Kautonen (2020), the main motivations of senior entrepreneurs are mostly dominated by intrinsic values such as a sense of autonomy and pursuit of self-realization, apart from being active and valuable. Intrinsic motivations refer to the willingness to do something because it seems interesting (Ryan & Deci, 2020). Logically, intrinsic motivations are more focused on personal interest, whereas extrinsic motivations are related to reward or status (Ryan & Deci, 2020). Generally, among the elderly, their intrinsic motivation to start a business after retirement is driven by the satisfaction of doing it (Al-Jubari & Mosbah, 2021), whereas the monetary value does not seem to be of much importance to them. Based on another study in 2018, the motives of seniors doing business are due to the desire to remain in the labor market because they wanted to continue using their skills, in addition to having more autonomy and control of their work and lifestyle, as well as the desire to increase their earnings, provide jobs, and create financial stability (Kautonen et al., 2018). For instance, Perenyi et al. (2018) revealed that the elderly in Australia are intrinsically motivated and driven by opportunity rather than extrinsically motivated and driven by necessity. Similarly, past studies have also shown that the main catalyst for starting a business among senior entrepreneurs is driven by non-monetary values and may not always be driven by monetary value or financial relief. This can be supported by Bohlmann (2017) study, which indicated that the degree of priority (rewards) changes with age, signifying that as people get older, the attention from monetary rewards changes to non-monetary. Hence, senior entrepreneurs are more intrinsically motivated than extrinsically motivated (Al-Jubari & Mosbah, 2021).

Sedaghat and Lei (2020) reported that senior entrepreneurs with a high level of education tend to be more pulled into entrepreneurship than pushed. For instance, based on a study by Saeed et al. (2020), third-age seniors ranging from 50 to 64 years old have a strong desire for entrepreneurship compared to their prime age. Gutterman (2022) in his study also evidenced that the elderly were pulled into entrepreneurship as a late-career option since they have the accumulated experiences, managerial and technical know-how, and financial resources to do so. Other motivations include work flexibility and desired work-life balance (Maritz & Eager, 2017). In another study, Gutterman (2022) stated that the elderly may be drawn into entrepreneurship to increase their income, attain their own business ideas, work flexibly and independently, and aim for active aging. Van Gelderen et al. (2021) characterized this type of entrepreneur as opportunist entrepreneurs since they are motivated by other than financial rewards. Opportunist entrepreneurs are driven by the desire to achieve their goals, be independent, and increase social development (Hart et al., 2015).

According to prior literature, flexibility and autonomy are primarily important in the pull theory (Jasmani et al., 2020). Jasmani et al. (2020) proposed that the elderly who become senior entrepreneurs can exercise work flexibility and autonomy, which was not previously done in their former employment. Some evidence has shown that aging people are more interested in and motivated by other than money (Karaoz & Eryigit, 2020). This is because, back at a young age, income was their first concern; however, as they got older, they sought non-pecuniary rewards such as leisure time, family time, hobbies, and interests (Stirzaker, 2017). During the third age, the elderly are mostly free from financial burden and they have the opportunity to do the things they like; thus, lifestyle and side income sound appealing (Stirzaker, 2017). Besides, at some point in retirement, the elderly may also view small-scale entrepreneurial activities as a positive way of keeping themselves occupied and increasing their social inclusion (Maritz & Eager, 2017).

The elderly seek flexibility as an important motivation to initiate a new business, especially when they have other commitments such as having to look after their older parents and sick relatives or becoming childcare providers to their grandchildren (Stirzaker et al., 2022). Thus, entrepreneurship enables the elderly to exercise flexibility over how they manage their businesses, thus enabling them to take on more caring responsibilities of family members if required (Stirzaker et al., 2022; Gutterman, 2022). Accordingly, those aged above 85 years are considered “oldest old” and require care from family members. The importance of pull motivations in the literature include personal satisfaction, pride and prestige, and flexible lifestyle, while well-being and satisfaction are known as intrinsic motivations (Karaoz & Eryigit, 2020). Table 1 below summarizes the motivations of senior entrepreneurs identified in multiple senior entrepreneurship studies that have been covered so far.

TABLE 1. Classification of senior entrepreneurs’ motivations

Motivation	Driver	Authors
Pull	Intrinsic	Independence, increased earnings, staying active, increased social inclusion, and benefiting society.
		Higher earnings, personal growth, and autonomy.
		Personal interest, fulfilling a dream, self-fulfillment, and meaningful activity.
		Passion, interest, autonomy, flexibility, opportunity recognition, balanced life, and family security.
		Work-life balance, income generation, and active aging.

Push	Extrinsic	Achievement of higher financial gains, autonomy, professional independence, and flexibility of working hours.	Lussier and Pfeifer (2019); Kautonen et al. (2015)
		Independence, increased income, achievement of dreams, desire to remain active, and social inclusion.	Lussier and Pfeifer (2019); Van Gelderen et al. (2021)
		Individual's environment (family, friends, etc.) and expertise related to previous employment.	Maritz et al. (2021); Gimmon et al. (2018)
		Flexibility of working hours, staying physically active, and changing the ways of doing things.	Gutterman (2022); Van Gelderen et al. (2021)
		Work-life balance and achieving personal fulfillment.	Lussier and Pfeifer (2019); Van Gelderen et al. (2021)
		Career progression and enhanced wealth.	Lussier and Pfeifer (2019); Harms et al. (2014); Maritz et al. (2021)
		Autonomy, purpose, enjoyment, flexibility, and financial incentives.	Van Gelderen et al. (2021)
		Staying healthy and flexible alternative to organizational employment.	Maritz (2015); Maritz et al., (2021); Van Gelderen et al. (2021)
		Prior experience and knowledge	Kautonen et al. (2017)
		Opportunity, satisfaction (control, autonomy), self-realization, and pleasure.	Zacher et al. (2019)
		Staying economically active to maintain an independent lifestyle.	Stirzaker and Galloway (2017)
		Contribution to society.	Stypinska and Nikander (2018)
		Unemployment, age discrimination, or job dissatisfaction.	Gutterman (2022)
		Insufficient retirement funds and pension inadequacies.	Stirzaker et al. (2017)
		Age discrimination and limited access to job labor.	Gimmon et al. (2018)
		Economic needs, a need for occupation, and social and family support.	Gutterman (2022)
		Work pressure and job security.	DeTienne and Chandler (2021)
		Unemployment, difficulty in accessing social benefits/supports, and avoiding unattractive jobs (in terms of remuneration).	Harms et al. (2014)
		Job dissatisfaction, being fired, inadequate financial resources, limited ability to keep up with technological changes in the workplace, and health issues.	Stirzaker and Galloway (2017)
		Age discrimination and job loss.	Maritz et al. (2017); Gutterman (2022)
		Financial security, improving the standards of living, family security, and work-life balance.	

SDT CONTINUUM

People are mostly driven by many motivations and rarely by only one motivation. Based on Figure 1, motivations on the continuum range from non-self-determined to self-determined (Ryan & Deci, 2017). At the left end of the continuum is amotivation, where people lack the motivation to behave in activities, not behaving at all, or might be acting passively (Ryan & Deci, 2017). Amotivated individuals also do not have specific goals and do not demonstrate any interest to participate in an activity. Besides, they are entirely non-autonomous because they do not value activities and do not see any outcomes from such activities; hence, they tend to disengage their effort due to the feeling of incompetence and loss of control (Ryan & Deci, 2017).

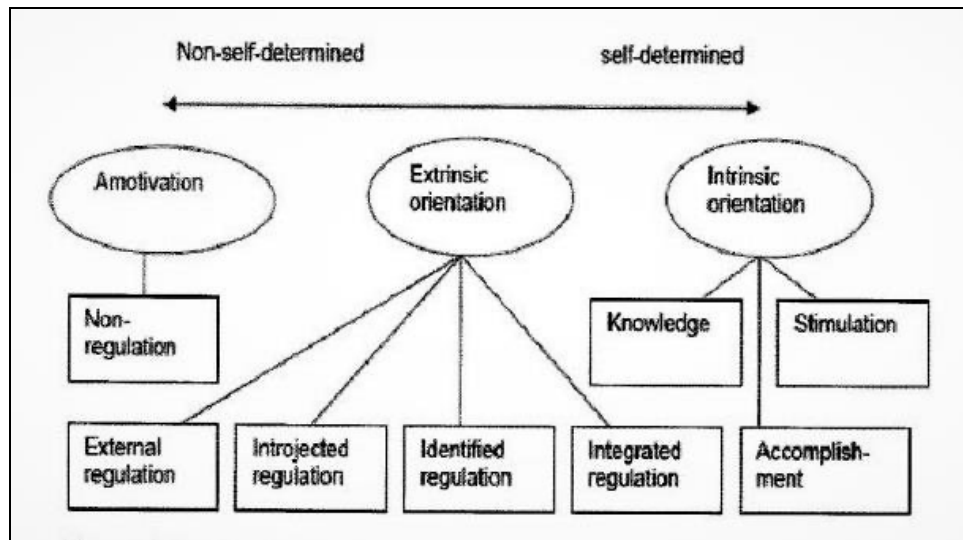


FIGURE 1. Self-Determination Continuum (Ryan & Deci, 2017; Vallerand, 2020)

DIMENSIONS OF INTRINSIC MOTIVATIONS

While many studies approach intrinsic motivations as one broad concept, Algharaibeh (2021) discussed the multiple dimensions of intrinsic motivation. There are three types of intrinsic motivations, according to Vallerand (2001), which are supported by research in education, leisure, sports, and physical activities; thus demonstrating that the three types of intrinsic motivations are distinct enough to be evaluated separately (Algharaibeh, 2021; Vallerand, 2001). The current study provides evidence that the three types of intrinsic motivations can be distinguished from one another since senior entrepreneurship is one of the physical activities toward productive aging. In general, the three types of intrinsic motivations include “to know,” “to accomplish,” and “to experience stimulation” (Algharaibeh, 2021; Vallerand, 2001).

The intrinsic motivation “to know” refers to participating in an activity for the feeling of pleasure that a person experiences while learning, exploring, or trying to understand something new (Algharaibeh, 2021). This type of intrinsic motivation includes exploration, intrinsic motivation to learn, and intrinsic curiosity (Algharaibeh, 2021; Vallerand, 2001). An example of intrinsic motivation “to know” includes people participating in an activity to discover new techniques and enjoy learning new concepts.

The second type of intrinsic motivation is “to accomplish,” which is defined as participating in an activity to experience enjoyment and pleasure derived from the effort to accomplish tasks, to do better in activities than one has ever been able to accomplish, or to turn their hand to a new thing (Algharaibeh, 2021; Vallerand, 2001). People with the intrinsic motivation “to accomplish” are mainly focused on a process instead of the end result or outcome. All they wanted is to seek a sense of being competent and creative (Algharaibeh, 2021; Vallerand, 2001). This type of motivation encompasses mastery motivation, efficacy motivation, and intrinsic challenge (Algharaibeh, 2021; Vallerand, 2001). People who are engaging in an activity for the purpose of personal satisfaction and pleasure while executing challenging tasks show an example of this type of intrinsic motivation.

Finally, the intrinsic motivation “to experience simulation” refers to participating in an activity to feel the fun, excitement, and wonderful sensations (Algharaibeh, 2021; Vallerand, 2001). This type of intrinsic motivation can be found in aesthetic experiences, sensation seeking, flow, and peak experiences (Algharaibeh, 2021; Vallerand, 2001). An example of this type of intrinsic motivation is when an individual feels the excitement of being totally involved and immersed in an activity.

DIMENSIONS OF EXTRINSIC MOTIVATIONS

In the middle of the continuum in Figure 1 above, Ryan and Deci (2017) identified several types of extrinsic motivations. According to the SDT, extrinsic motivations differ greatly in their relative autonomy. Internalization and integration are the two concepts describing the differences in extrinsic motivation. Internalization refers to the process where an individual takes value from the activities and integrates it into their sense of self (Ryan & Deci, 2017). In general, there are four types of extrinsic motivations, which are organized in a taxonomy that indicates the degree of autonomy. External regulation is a common type of extrinsic motivation, which is non-autonomous. Extrinsic motivations explain that people behave particularly to obtain rewards, because they have to or due to fear of punishment. As such, the SDT characterizes this as controlling motivation. According to Ryan and Deci (2017), there is an element of competence in external regulation; thus, people are motivated to some extent, as opposed to experiencing amotivation. However, relatedness and autonomy are missing in external regulation since the behavior of a person is controlled.

The second type of extrinsic motivation is introjected regulation (internal pressure). A person is partially internalized such that the motivations are somewhat external and driven by self-control, while behaviors are performed to avoid guilt and shame or to gain pride and self-worth. However, people do not feel fully autonomous, thus indicating less autonomy and controlled motivation (Ryan & Deci, 2017).

Moving on to the fourth continuum, in identified regulation, the motivation is somewhat internal in which the goals or objectives are consciously accepted and important to a person (internalized motivation); thus, the regulation is identified. Although the motivation type is extrinsic, some sense of autonomy exists (Ryan & Deci, 2017). People categorized under identified regulation are willing to participate in an activity due to the value they earn from the activity. For example, people might choose to perform an activity although it is not fun because they know that the activity could help them grow and develop as a person (Vallerand, 2001). Ryan and Deci (2017) also mentioned that identified regulation is positively associated with well-being. According to Ajis et al., (2024) well-being is a term frequently used to indicate what benefits or harms an individual's life. The authors further explained that aspects such as comfort, happiness, and satisfaction can have different meanings for different people. Hence, it can be concluded that well-being is a subjective concept, where its definition and perception vary from person to person.

The last type of extrinsic motivation is known as integrated regulation, which is the most autonomous motivation within the extrinsic motivation facets. Integrated regulation outlines that value-driven intrinsic sources guide an individual's action (Ryan & Deci, 2017). According to the SDT, although integrated regulation can be understood as similar to intrinsic motivation, a subtle difference underlies it. When people's actions are driven by integrated regulation, they tend to perform a behavior voluntarily in order to personally accomplish valuable outcomes, compared to intrinsic motivations where the behavior performed is due to the interesting, enjoyable, and satisfying activity that the people are engaging in (Ryan & Deci, 2017).

SEVEN DIMENSIONS OF ENTREPRENEURIAL MOTIVATION

Stephan et al. (2015) conducted empirical studies to unravel the multifaceted nature of entrepreneurial motivations. Their findings delineate seven dimensions that comprehensively encapsulate these motivations, considering both push and pull factors. The identified dimensions provide a nuanced understanding of why individuals engage in entrepreneurship. Notably, the study goes beyond the conventional dichotomy of opportunity and necessity motivations. Overall, the four most commonly identified dimensions of entrepreneurial motivations are 1) achievement, challenge, and learning, 2) independence and autonomy, 3) income security and financial success, and 4) recognition and status. Meanwhile, three dimensions that are rarely found in research include 1) family and roles, 2) dissatisfaction, and 3) community and social motivations. Taken together, there are seven dimensions of entrepreneurial motivation. A detailed discussion of the seven dimensions (Stephan et al., 2015) is provided below:

- i. Achievement, challenge, and learning – this dimension asserts that, through entrepreneurship, an entrepreneur looks forward to personal development. Self-realization and to fulfill one's dream are known as achievements, while challenge and learning are reflected by one's motivation to do a meaningful task and learn through challenges from creating or running a business. In essence, this means that an entrepreneur has responsibilities.
- ii. Independence and autonomy – the motivation to be independent and autonomous suggests the entrepreneur's desire to control his own life, which includes controlling his own time and work, making independent decisions, and having flexibility in work-life balance.
- iii. Income security and financial success – this dimension indicates that people jump into entrepreneurship for monetary rewards and expect financial returns as well as financial stability from entrepreneurship. Stephan et al. (2015) presented their argument that money can be a motivator, despite the reason for financial security (necessity-based) or wealth creation (opportunity-based).
- iv. Recognition and status – some people do business because they are motivated to earn a social status such as recognition and respect from the community, family, and friends.
- v. Family and roles – the motivations related to inheriting a family business or becoming the first generation of entrepreneurs in the family are associated with family-oriented aspects, whereas roles indicate the desire to follow the example of role models such as other successful entrepreneurs.
- vi. Dissatisfaction – motivation for doing entrepreneurship may also be triggered by dissatisfaction with existing or prior employment. This falls under necessity-based motivation, which pushes entrepreneurs to start a new business due to job dissatisfaction.
- vii. Community and social motivations – the last dimension demonstrates the desire to do something good and contribute to the community or world, for example, by providing job opportunities to others. Entrepreneurs who are motivated by the community and social motivations tend to engage in philanthropy and are environmentally friendly.

These dimensions are relevant to senior entrepreneurship, as they may be driven by similar or different motivations than younger entrepreneurs. For example, senior entrepreneurs may also be motivated by a desire to remain active and engaged in their later years, which could influence by the achievement, challenge, and learning. Furthermore, senior entrepreneurs may recognize new opportunities and seek autonomy in their businesses as a way to maintain their independence

and autonomy in retirement (Soto-Simone & Kautonen, 2020). Financial gain may also motivate older entrepreneurs, but it may not be the primary driver as they may have other sources of income in retirement (Kautonen et al., 2015). While research specific to senior entrepreneurs is limited, studies have shown that senior entrepreneurs may prioritize non-financial motivations such as personal fulfilment, autonomy, and legacy building over financial gain (Henley et al., 2015). These motivations align with several of the dimensions identified by Stephan et al. (2015), including autonomy, self-realization, and legacy.

Giving back to society through their businesses or philanthropy may also be a motivating factor for older entrepreneurs who are looking for ways to make a positive impact on society (Gimmon et al., 2018). Additionally, older entrepreneurs may draw upon their prior experiences and expertise in their ventures, leading to a focus on innovation and opportunity recognition (Halvorsen & Chen, 2019). This aligns with the dimensions of opportunity and innovation identified by Stephan et al. (2015). Overall, the seven dimensions identified by Stephan et al. (2015) can be relevant for understanding the motivations of older entrepreneurs and how they approach entrepreneurship in their later years.

By considering the multifaceted nature of psychological elements, the study provides a holistic understanding of the complex interplay that ultimately shapes individuals' decisions to engage in entrepreneurial activities. In the literature, this study stands as a cornerstone in unraveling the psychological intricacies behind entrepreneurial motivations. Its emphasis on social capital and comprehensive examination of diverse psychological factors contributes not only to academic knowledge but also offers practical insights for individuals, educators, and policymakers seeking to foster an environment conducive to entrepreneurship.

METHODOLOGY

To comprehensively understand the psychological determinants of senior entrepreneurship, the research begins with an extensive literature review. Building on the literature review, the research systematically identifies and categorizes key psychological characteristics influencing senior entrepreneurship. Understanding the motivational drivers of senior individuals engaging in entrepreneurial activities serve as crucial elements. There are a few underlying theoretical foundations within the research stream of senior entrepreneurship such as the push-pull theory. Self-determination theory (SDT), which encompasses the underlying motivation that influences people's choices and the basic psychological needs (autonomy, competence, and relatedness) in social psychology is one of the related psychological theories, which in line with senior entrepreneurship. SDT plays a crucial role in informing the findings of this study by emphasizing the importance of intrinsic motivation, autonomy, and the fulfillment of psychological needs in driving individual behavior. By aligning the study's findings with SDT principles, researchers demonstrate that satisfying the basic psychological needs for autonomy, competence, and relatedness can significantly influence motivation levels. Autonomy, competence, and relatedness are fundamental psychological needs in Self-Determination Theory (SDT) that significantly influence the motivations of senior entrepreneurs. Additionally, through SDT continuum, the details of psychological perspective on the association between motivations and needs provide an access to contextualize senior entrepreneurs' motivations in relation to intrinsic and extrinsic motivations. To provide more valuable insights, the seven dimensions of entrepreneurial motivation identified by Stephan et al. (2015) can be relevant for understanding the motivations

of older entrepreneurs and how they approach entrepreneurship in their later years contributing to a comprehensive overview of existing knowledge in the field of senior entrepreneurship. This exploration methodology based on the literature review and by identifying psychological determinants aims to comprehensively explore the motivational drivers behind senior entrepreneurship, contributing valuable insights to the evolving field in the context of global aging.

RESULTS AND DISCUSSION

The categorization of motivations, as outlined in Table 2, is based on psychological frameworks that link motivation to the basic human needs of competence, relatedness, and autonomy. These needs are fundamental in self-determination theory, which differentiates between intrinsic and extrinsic motivations. Intrinsic motivation arises when individuals engage in activities for personal satisfaction, such as learning or achieving independence (Ryan & Deci, 2017). In contrast, extrinsic motivation is driven by external rewards, such as recognition, social status, or financial success (Ryan & Deci, 2017). Each subcategory within these types of motivations is linked to how they fulfill one or more of these psychological needs. For instance, family roles (an identified regulation of extrinsic motivation) might fulfill the need for relatedness, while financial success (external regulation) often meets competence needs.

Extrinsic and intrinsic motivations are defined along a self-determination continuum, where actions are influenced by the surrounding regulatory environment. In external regulation under extrinsic motivation suggests that external motivation can be a powerful tool for driving participant behavior to get expected rewards such as monetary compensation and better job opportunities (Ryan & Deci, 2017). Income security and financial success together with dissatisfaction are recognized as external regulation of extrinsic motivation. Recognition and status can be important factors in introjected motivation, which is a form of extrinsic motivation that involves pursuing an activity to avoid feelings of guilt or shame (Ryan & Deci, 2017). Identified regulation is a form of extrinsic motivation in which individuals engage in an activity because they see it as valuable and important to their goals and values (Ryan & Deci, 2017). The study suggests identified regulation can play an important role in promoting positive behavior and well-being in the context of family and roles (Ryan & Deci, 2017). Integrated regulation can be a powerful driver of community and social motivations, as it is based on personal values and fully internalized reasons for engaging in an activity (Ryan & Deci, 2017). Prior studies have identified several key factors that are associated with intrinsic motivation, including achievement, challenge, learning, independence, and autonomy are important predictors of intrinsic motivation in various contexts (Fischer et al., 2019; Deci & Ryan, 2020). Accordingly, researcher summarize the dimensions of entrepreneurial motivations inside each column of self-determination continuum in Table 2.

TABLE 2. Summarization of motivation spectrum with dimensions of entrepreneurial motivations

Type of Motivation	Sub-category	Basic Needs	Dimensions of Entrepreneurial Motivations (Stephan et al., 2015)
Intrinsic motivation	To know To accomplish To experience stimulation	Competence, relatedness, and autonomy.	· Achievement, challenge, and learning. · Independence and autonomy.
Extrinsic motivation	Integrated regulation	Competence, relatedness, and autonomy.	· Community and social motivations.
	Identified regulation	Competence, relatedness, and autonomy.	· Family and roles.
	Introjected regulation	Competence and relatedness.	· Recognition and status.
	External regulation	Competence	· Income security and financial success. · Dissatisfaction.
Amotivation	Amotivation	No competence, no relatedness, and no autonomy.	-

As presented from the literature, the dimensions of extrinsic and intrinsic motivations differ from one another. There are three types of motivations, known as intrinsic motivations, extrinsic motivations, and amotivation, which are characterized by three dimensions under intrinsic motivations (to know, to accomplish, and to experience stimulation) and four dimensions under extrinsic motivations (external regulation, introjection regulation, identification, and integrated regulation) (Ryan & Deci, 2017; Vallerand, 2001). In addition, there are also seven dimensions identified from empirical studies on entrepreneurial motivations, namely 1) achievement, challenge, and learning, 2) independence and autonomy, 3) income security and financial success, 4) recognition and status, 5) family and roles, 6) dissatisfaction, and 7) community and social motivations (Stephan et al., 2015).

CONCLUSION

In conclusion, the study has unearthed valuable insights into the intricate dynamics of senior entrepreneurship, shedding light on the diverse motivations that propel individuals aged 50 and above to venture into entrepreneurial activities. The psychological perspective on aging and entrepreneurship, focusing on individual factors, further enriches the understanding of the association between age and entrepreneurial pursuits. The study suggests that a comprehensive understanding of these motivational factors is essential for designing targeted policies and interventions that foster a supportive environment for senior entrepreneurship. For example, targeted policies might include specialized training programs for older adults to develop entrepreneurial skills, financial incentives such as tax breaks or low-interest loans to reduce the financial burden of starting a business, or mentorship schemes that connect senior entrepreneurs with experienced business leaders. Additionally, fostering a positive societal perception of senior

entrepreneurship through awareness campaigns could help overcome age-related biases. The theoretical implications of this research extend to the broader field of entrepreneurship studies, emphasizing the interconnectedness of psychological determinants in shaping entrepreneurial decisions. However, it is important to acknowledge the limitations of the study. The study's scope may not encompass all possible motivational factors, necessitating further exploration and validation. Additionally, examining the cultural nuances that may influence senior entrepreneurial motivations would contribute to a more comprehensive understanding of this phenomenon.

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