The Role of Resilience in Mitigating Ageism and Loneliness Among Retirees: A Silver Talent Management Perspective

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ABSTRACT

Ageism and loneliness are growing concerns affecting retirees' mental well-being, as they often experience social isolation and exclusion from the workforce during this transitional stage of life. According to the literature, resilience serves as a psychological defense against these challenges, yet its mediating role remains underexplored in this demographic (Yarseah et al., 2024; Bai et al., 2025). Furthermore, silver talent management provides a mechanism to foster the inclusion of older adults in professional and social engagement opportunities, offering a promising but under-researched strategy to enhance resilience (Caiels et al., 2021). This study aims to examine the interplay between ageism, loneliness, resilience, and retirees' mental well-being. Specifically, it explores how ageism and loneliness impact mental well-being, whether resilience mediates this relationship, and whether participation in silver talent management initiatives strengthens resilience and mitigates negative mental health effects. For this study, a deductive, quantitative research approach was employed. A validated questionnaire was used to collect data, which was distributed to a sample of 300 retirees across 25 administrative districts in Sri Lanka. Data were analysed using PLS-SEM to assess both direct and mediating effects. It is anticipated that ageism and loneliness will negatively affect mental well-being, with resilience acting as a mediator. Furthermore, silver talent management initiatives, such as mentorship programmes and flexible employment, are expected to bolster resilience, further buffering these adverse effects. Findings will contribute to HR policies and ageing workforce strategies, advocating for age-inclusive workplaces and mental health interventions to support retirees in maintaining well-being and social engagement in developing contexts.

Keywords: Ageism, Loneliness, Mental Well-being, Resilience, Silver Talent Management

1. Introduction

Sri Lanka is experiencing a significant demographic shift, with the proportion of adults aged 60 and above expected to increase from 15% in 2024 to 18% by 2030 (UNFPA, 2024). This transition has profound implications for retirees, who often face social isolation and exclusion from the workforce. While retirement is traditionally viewed as a period of rest and withdrawal, contemporary trends suggest a growing need for continued engagement in professional and social activities (Kaluthantiri, 2014; Shyama & de Silva, 2022). Unfortunately, ageism and loneliness remain pervasive challenges that negatively impact retirees' mental well-being (Yarseah et al., 2024; Bai et al., 2025). Ageism, characterized by stereotypes, prejudice, and discrimination based on age, undermines older adults' self-worth and social participation (Caiels et al., 2021). Simultaneously, loneliness, defined as a subjective feeling of social isolation, exacerbates

psychological distress and diminishes overall well-being (Menon & Gangopadhyay, 2024; Rathnayake, 2021). Together, these factors create a vicious cycle of exclusion and emotional suffering, particularly in developing contexts where age-inclusive policies are scarce.

Resilience, often described as an individual's ability to adapt positively in the face of adversity, has emerged as a critical protective factor against the detrimental effects of ageism and loneliness (Suparmi et al., 2024; Wang, 2024). Studies suggest that resilient retirees are better equipped to manage stress, maintain social connections, and sustain psychological well-being (Csoba & Ladancsik, 2023; Hess et al., 2021). However, the mediating role of resilience in mitigating the impact of ageism and loneliness on mental health remains underexplored, particularly in the Sri Lankan context.

Silver talent management offers a promising avenue for fostering resilience and enhancing retirees' well-being. This concept involves utilizing the skills, experiences, and knowledge of older adults through initiatives such as mentorship programs, flexible employment, and community engagement (Caiels et al., 2021). By providing meaningful opportunities for participation, Silver Talent Management not only promotes social inclusion but also supports mental health outcomes (Maniar & Mehta, 2021; Mulligan-Foster, 2022).

This study aims to examine the interplay between ageism, loneliness, resilience, and mental well-being among retirees in Sri Lanka. Specifically, it will investigate how ageism and loneliness affect retirees' mental well-being, whether resilience serves as a mediator in this relationship, and whether participation in silver talent management initiatives strengthens resilience and buffers negative mental health effects. The findings will contribute to developing evidence-based HR policies and ageing workforce strategies, advocating for age-inclusive practices that enhance the quality of life for older adults in Sri Lanka.

1.1. Problem statement

The demographic ageing of Sri Lanka presents both challenges and opportunities for policymakers and organizations. While retirees possess valuable knowledge and experience, the persistence of ageist attitudes often marginalizes them from the workforce and social activities (Chandrarathne et al., 2024; De Silva, 2013). Ageism is particularly detrimental as it reinforces negative stereotypes that portray older adults as less competent, reducing their chances of professional and social participation (Tambellini, 2023).

Loneliness further compounds the difficulties faced by retirees. Studies indicate that older adults who lack social connections are more susceptible to depression, anxiety, and cognitive decline (Carmel & Tur-Sinai, 2022; Guo et al., 2021; Nyqvist et al., 2013). Factors such as urban migration, the breakdown of traditional family support systems, and limited access to community programs contribute to the rising prevalence of loneliness among retirees in Sri Lanka (Mihirani et al., 2023). Resilience, however, offers a counterbalance to these negative experiences. Defined as the capacity to maintain or regain psychological well-being in the face of adversity, resilience is associated with higher levels of life satisfaction and reduced psychological distress (Hess et al., 2021; Suparmi et al., 2024). Interventions that foster resilience, including peer support networks, lifelong learning opportunities, and silver talent management programs, have demonstrated significant benefits for retirees' mental well-being (Xiaoxia, 2022; Zhang & Cheng, 2024).

Silver talent management has gained increasing recognition as a strategy to leverage the skills and expertise of retirees for societal benefit. Programs that offer flexible employment, mentorship opportunities, and knowledge-sharing platforms not only enhance retirees' sense of purpose but also contribute to organizational and community growth (Schlosser & Zinni, 2011; Shirahada & Wilson, 2023). Research suggests that participation in such initiatives fosters resilience by promoting social engagement, continuous learning, and financial independence (Foster & Walker, 2021; Townsend et al., 2021). Given the lack of comprehensive studies examining the interplay between ageism, loneliness, resilience, and retirees' mental well-being in Sri Lanka, this research seeks to fill the gap. By adopting a deductive, quantitative approach, the study aims to provide empirical evidence that informs the development of inclusive policies supporting the mental health and social engagement of retirees. Ultimately, the findings will contribute to fostering a more inclusive and age-friendly society in Sri Lanka.

2. Literature review

Ageism and Loneliness in Retirees

Ageism refers to stereotyping, prejudice, and discrimination based on an individual's age, particularly against older adults. In the context of retirees, ageism manifests in various forms, such as exclusion from the workforce, reduced social opportunities, and negative stereotyping that often devalues older individuals (Caiels et al., 2021). Ageism in the workplace and broader society can lead to feelings of exclusion and diminished self-worth, impacting retirees' mental well-being (Chandrarathne et al., 2024). Ageist attitudes often depict older adults as less capable, contributing to their marginalization in both professional and social environments (De Silva, 2013; Tambellini, 2023).

Loneliness, often defined as a subjective sense of social isolation, is another critical issue for retirees, particularly in developing countries like Sri Lanka, where traditional family structures are increasingly under strain (Mihirani et al., 2023). Loneliness is linked to a variety of psychological and physical health issues, including depression, anxiety, and cognitive decline (Carmel & Tur-Sinai, 2022; Nyqvist et al., 2013). The transition to retirement, loss of workplace social networks, and physical mobility limitations can exacerbate feelings of isolation, contributing to the growing prevalence of loneliness among older adults (Guo et al., 2021).

While ageism and loneliness independently pose significant challenges to retirees, the intersection between these factors compounds the negative effects on retirees' mental health. Ageism can increase vulnerability to loneliness by hindering social participation, while loneliness further exacerbates the detrimental effects of ageism on retirees' overall well-being. This creates a vicious cycle where the negative psychological and social impacts feed into each other, leading to long-term adverse outcomes (Rathnayake, 2021; Yarseah et al., 2024).

Resilience as a Protective Factor

Resilience is defined as the ability to positively adapt to adversity and recover from stressful or challenging situations (Hess et al., 2021; Suparmi et al., 2024). For retirees, resilience is particularly important as it enables them to cope with the psychological stressors associated with ageism and loneliness. Resilient retirees are better equipped to navigate the transition to retirement,

maintain social connections, and sustain their mental well-being in the face of adversity (Csoba & Ladancsik, 2023). Resilience has been associated with improved life satisfaction, reduced depression, and better overall psychological health in older adults (Wang, 2024).

Research suggests that resilience functions as a mediator between negative life experiences and mental well-being, helping retirees buffer the impact of stressors such as ageism and loneliness (Suparmi et al., 2024). For instance, resilient individuals are more likely to engage in adaptive coping strategies, such as maintaining social ties and participating in community activities, which can mitigate the harmful effects of ageism and loneliness (Hess et al., 2021; Wang, 2024). Despite its potential, the role of resilience in mitigating the impact of ageism and loneliness on retirees' mental well-being has not been thoroughly explored, particularly in Sri Lanka.

Silver Talent Management and Its Role in Enhancing Resilience

Silver talent management refers to strategies that leverage the skills, knowledge, and experiences of older adults, aiming to integrate them into the workforce or community through initiatives such as flexible employment, mentorship programs, and knowledge-sharing platforms (Caiels et al., 2021). These initiatives promote social inclusion and offer retirees opportunities to remain active, contributing to their sense of purpose and well-being. Silver talent management not only supports organizational growth but also enhances retirees' mental health by providing avenues for continued engagement, personal development, and financial independence (Schlosser & Zinni, 2011; Foster & Walker, 2021).

Silver talent management is thought to strengthen resilience by providing retirees with meaningful opportunities for social interaction and professional engagement, which in turn enhances their mental well-being (Mulligan-Foster, 2022). Participation in mentorship programs, for example, helps retirees maintain a sense of competence and relevance, which combats the negative effects of ageism and loneliness (Townsend et al., 2021). Furthermore, programs that promote flexible work arrangements or volunteer opportunities encourage retirees to stay connected to their communities and maintain a sense of control over their lives, which is key to fostering resilience (Maniar & Mehta, 2021).

While the concept of silver talent management has been explored in various contexts, its potential role in strengthening resilience among retirees in Sri Lanka remains under-researched. The integration of silver talent management initiatives into the retirement phase could be a promising strategy to alleviate the adverse effects of ageism and loneliness.

2.1. Hypothesis development

Based on the existing literature, several hypotheses can be proposed regarding the relationship between ageism, loneliness, resilience, and retirees' mental well-being:

H1a: Ageism has a negative influence on retirees' resilience
The prevailing negative stereotypes and discrimination against older adults undermine their confidence and coping mechanisms, potentially reducing their resilience (Caiels et al., 2021; Tripathi & Samanta, 2024).

H1b: Loneliness has a negative influence on retirees' resilience

Loneliness, through the experience of social isolation, can weaken retirees' ability to adapt and cope with challenges, diminishing their resilience (Carmel & Tur-Sinai, 2022; Guo et al., 2021).

H2: Retirees' resilience has a positive influence on their mental well-being
Higher levels of resilience are expected to buffer the negative psychological effects of ageism and loneliness, leading to better mental well-being among retirees (Hess et al., 2021; Suparmi et al., 2024).

H3a: Ageism has a negative influence on retirees' mental well-being
As a form of social exclusion, ageism is likely to reduce retirees' sense of self-worth and contribute to psychological distress (Chandrarathne et al., 2024; De Silva, 2013).

H3b: Loneliness has a negative influence on retirees' mental well-being
The isolation associated with loneliness is strongly linked to negative mental health outcomes, such as depression and anxiety, particularly in retirees (Nyqvist et al., 2013; Rathnayake, 2021).

2.2. Conceptual framework

This conceptual framework is derived from the literature review and the formulated hypotheses, providing a structured basis for the study.
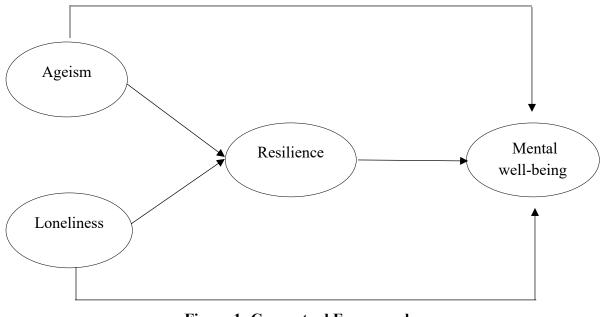

Figure 1: Conceptual Framework
Source: Literature survey, 2025

3. Methodology

This employed a descriptive research design that allows for assessing the associations between the variables described in the model. After reviewing the literature, variables were identified. Based on the conceptual framework shown in Figure 1, three hypotheses were postulated. This study focuses on investigating ageism and loneliness on retirees' mental well-being, and the role of resilience as a mediator. Data was collected using a validated questionnaire and it was distributed among 300 retirees exceeding the minimum sample size (Cohen, 1998) across 25 administrative districts in Sri Lanka by employing a convivence sampling technique. The unit of analysis was individual. The theoretical population of this study is retirees in Sri Lanka who identified as individuals aged equal to or greater than 57 years. The constructions of the research model were measured using previously validated instruments such as ageism by The Fraboni Scale of Ageism (Fraboni et al., 1990). loneliness by the UCLA Loneliness Scale (Hughes et al., 2004; Russell et al., 1980), resilience by the Connor-Davidson resilience scale (Davidson, 2020) and mental well-being by The Warwick-Edinburgh mental well-being scale (Tennant et al., 2007). In the questionnaire, all the constructions used a five-point Likert scale where respondents marked their agreement scaling from strongly disagree (1) to agree (5) strongly. Gathered data analysed by using Smart PLS.

4. Data Analysis
4.1. Data cleaning

After collecting the data, the data cleaning process was taken place. In data cleaning, the outliers and missing values were identified. As a pilot study was conducted and with the expert reviews collected, the questionnaire was adjusted accordingly. Therefore, the questionnaire was simple to understand. As a result, there were very few missing values and the median was imputed for the identified missing values as suggested by Little & Rubin, (2002). Using box plots the outliers were identified and they were omitted as suggested by Aguinis, Gottfredson, & Joo, (2013). The normality of the data was tested using Skewness and Kurtosis values. The threshold level of the Skewness and Kurtosis values were +2 and -2. The obtained Skewness and Kurtosis values were within the standard. Therefore, it can be concluded that the data were normally distributed.

4.2. Reliability and Validity

The researchers used the Average Variance Extracted (AVE) and the Composite Reliability (CR) values to assess convergent validity (CR). The AVE values should be greater than 0.5, and the CR values should be greater than 0.7, according to the standard. Convergent validity testing revealed that the data was acceptable in terms of convergent validity, as evidenced by the findings falling within standard ranges. Cronbach's alpha values, which assess data internal consistency, were used to determine data reliability. In general, Cronbach's alpha value greater than 0.7 indicates that the data is internally consistent. The VIF value was then used to determine whether there was multicollinearity among the variables. If the VIF value is less than 10, the multicollinearity issue is not there as suggested by (Hair, Sarstedt, Ringle, & Mena, 2012). The results obtained showed VIF values less than 10, therefore, it is possible to conclude that there is no multicollinearity. The following table 1 summarizes the results of the convergent validity and reliability tests, as well as the VIF values.

Table 1: Results of Convergent Validity, Reliability and Multicollinearity Analysis

Variable	AVE	CR	Cronbach's Alpha	VIF values
Ageism	0.732	0.916	0.878	3.473
Loneliness	0.704	0.905	0.860	3.521
Resilience	0.791	0.950	0.934	4.025
Mental wellbeing	0.708	0.969	0.965	

Source: Survey Data 2025

In this study, the discriminant validity was determined using the Fornell-Larcker criterion. According to the Fornell-Larcker Criterion, the square root of a construct's AVE should be greater than the inter-construct correlations to ensure discriminant validity (Fornell & Larcker, 1981).

Table 2: Fornell- Larcker criterion

Variable	Mental well being	Resilience	Loneliness	Ageism
Mental wellbeing	0.842			
Resilience	0.731	0.889		
Loneliness	0.819	0.799	0.856	
Ageism	0.732	0.783	0.782	0.856

Source: Survey data 2025

4.3. Sample Profile of the Study

Table 3: Sample profile of the study

Category	Subcategory	Frequency	Percentage
Gender	Male	131	44
	Female	169	66
Age category	Less than 57	00	00
	57-67	67	23
	68-77	145	48
	More than 78	88	29
Marital status	Married	256	85
	Unmarried	44	15
Sector worked	Public	141	47
	Private	98	33
	Other	61	20

Source: Survey data 2025

4.4. Hypotheses testing using Smart PLS-SEM

Structural Equation Modeling (SEM) is a second-generation comprehensive data examination technique that analyzes theoretically established casual relationships (Iqbal et al., 2021). It allows researchers to investigate the relationships between constructs and variables. Because it examines latent components that are difficult to investigate and unobservable. SEM is frequently regarded as the most effective method for determining direct and indirect paths. SEM is made up of inner and outer model analyses that investigate the relationships between independent and dependent

variables, as well as the connections between latent components and their observable points. PLS is mostly concerned with variance analysis, which Smart PLS can help with (Vinzi et al., 2010) a result, for the present research study, this approach was chosen.

Table 4: Results of PLS-SEM analysis

Effect	Relationships	β	T- value	P-value
Direct effects	Resilience->Mental wellbeing	0.731	16.969	0.000
	Ageism-> Resilience	-0.385	4.226	0.000
	Loneliness-> Resilience	-0.222	2.816	0.005
Specific Indirect Effects	Ageism-> Resilience-> Mental well-being	-0.283	5.150	0.000
	Loneliness-> Resilience-> Mental well-being	-0.162	2.733	0.007
Total	Ageism->Mental well-being	-0.282	4.122	0.000
Indirect Effects	Loneliness->Mental well-being	-0.162	2.733	0.007

Source: Survey data 2025

According to the above table, considering the direct effect, resilience has a significant impact on retirees' mental well-being (β=0.731, p< 0.05). Moreover, ageism (β=-0.385, p< 0.05), and loneliness (β=-0.222, p< 0.05) have significant impacts on resilience. Considering the specific indirect effects, the relationship between retirees' mental well-being and ageism (β=-0.283, p< 0.05) and loneliness (β=-0.162, p< 0.05) mediated by resilience. On the other hand, considering the total indirect effect, ageism (β=-0.282, p< 0.05), and loneliness (β=-0.162, p< 0.05) have a significant impact on retirees' mental well-being.

Model fit is used to determine whether there are discrepancies between observed and model data. It is preferable, according to Malhotra, (2010), to select multiple model fit indices. As a result, the R square and the Standardized Root Mean Square Residual (SRMR) are used to evaluate model fit. Table 5 summarizes the findings.

Table 5: Results of Model Fit

Construct	R Square	Adjusted R Square	SRMR
Mental well-being	0.534	0.532	0.049
Resilience	0.756	0.750	

Source: Survey data 2025

According to the R square value, ageism, loneliness and resilience account for 53% of the variation in retirees' mental wellbeing. Ageism and loneliness explain 75% of the variation in resilience. In terms of the SRMR value, Henseler, Hubona, & Ray, (2016) and Cho, Hwang, Sarstedt, & Ringle, (2020) have stated that for a sample size greater than 100, the SRMR value should be less than 0.08. According to the results, the SRMR value is 0.049, indicating a significant model fit for this study.

5. Discussion

The results of this study indicate that ageism and loneliness significantly negatively impact retirees, with these factors detrimentally affecting their resilience and mental well-being. Notably, resilience plays a crucial mediating role, moderating the negative effects of both ageism and loneliness on retirees' mental health. These findings contribute valuable insights into the complex interactions between social exclusion, psychological adaptation, and proactive engagement among retirees.

Surprisingly, the negative effects of ageism on post-retirement engagement suggest that retirees often respond to age-based discrimination by increasing their participation in social and professional activities. This observation aligns with previous studies by Suparmi et al. (2024) and Wang (2024), which highlighted that older adults often adopt proactive coping strategies, such as extended employment or volunteering, to challenge societal stereotypes and assert their value. Such engagement not only helps retirees combat ageism but also provides social inclusion and financial independence, serving as both a psychological defense mechanism and a form of resistance against negative societal perceptions. Similarly, the negative impact of loneliness on retirees' engagement supports existing research indicating that social isolation leads retirees to seek new social connections and activities (Carmel & Tur-Sinai, 2022; Guo et al., 2021). Programs such as mentorship, flexible employment, and community initiatives offer retirees the opportunity to rebuild their social networks, mitigating feelings of isolation (Townsend et al., 2021; Zhang & Cheng, 2024). This finding is consistent with the theory of compensatory behavior, where retirees actively seek social interaction to fulfill their psychological needs and combat loneliness.

Furthermore, the mediating role of resilience reinforces the notion that psychological adaptability is central to retirees' engagement and well-being. Studies by Hess et al. (2021) and Csoba & Ladancsik (2023) suggest that resilient individuals are more likely to view challenges as

opportunities for growth, helping them cope with ageism and loneliness. In the context of Sri Lanka, resilience is often bolstered by cultural values that emphasize familial support, spirituality, and communal ties (Kaluthantiri, 2014; Shyama & de Silva, 2022). These cultural resources not only buffer the adverse effects of social exclusion but also encourage retirees to engage purposefully in post-retirement life. The findings also highlight the significance of silver talent management initiatives in fostering resilience and improving retirees' mental well-being. Consistent with Caiels et al. (2021) and Shirahada & Wilson (2023), participation in structured programs, such as mentorship opportunities, lifelong learning platforms, and flexible employment, allows retirees to apply their skills meaningfully. These opportunities enhance retirees' sense of purpose, self-worth, and belonging, which mitigates the psychological impact of ageism and loneliness.

Despite the valuable insights provided, the study has limitations, particularly the reliance on self-reported data, which may introduce biases related to social desirability and recall accuracy. Additionally, the cross-sectional design of the study limits the ability to establish causal relationships. Future research could adopt longitudinal approaches to explore the long-term effects of resilience and silver talent management on retirees' mental well-being and engagement. Further investigation of contextual factors, including cultural norms, socioeconomic status, and regional differences, would deepen the understanding of retirees' experiences.

5.1. Conclusion

In conclusion, this study highlights the negative impact of ageism and loneliness on retirees' resilience and mental well-being, with resilience serving as a crucial mediator. The findings emphasize the importance of initiatives that foster resilience and mitigate the adverse effects of ageism and loneliness. By promoting age-inclusive workplaces and expanding silver talent management programs, policymakers and organizations can empower retirees to remain socially and economically engaged, thereby enhancing their well-being. These efforts will not only support the mental health of retirees but also enable them to continue making valuable contributions to society, particularly in Sri Lanka's changing demographic landscape.

5.2. Implications

This study significantly advances the theoretical understanding of post-retirement engagement by establishing resilience as a key mediator in the relationship between ageism, loneliness, and retirees' engagement. The findings are built upon Activity Theory, illustrating how retirees actively seek social and professional roles as adaptive responses to ageism and loneliness, thus highlighting their psychological resilience. Moreover, the study enhances the literature on silver talent management, underscoring its role in fostering resilience and promoting age-inclusive practices. Future research could extend these findings by investigating the long-term effects of resilience-building initiatives on retirees' mental well-being and professional engagement.

The implications of this study offer valuable guidance for managers and policymakers looking to support retirees' well-being and engagement. First, organizations should prioritize age-inclusive policies that combat ageism and nurture a supportive, inclusive workplace culture. Implementing mentorship programs where retirees can share their knowledge with younger generations would

promote intergenerational collaboration and help combat age-based discrimination. Second, expanding silver talent management initiatives is crucial. Providing flexible work arrangements, such as part-time roles, remote work, and project-based assignments, will allow retirees to stay professionally engaged while maintaining their mental and physical well-being. Additionally, promoting lifelong learning and skill development can strengthen retirees' resilience and facilitate their continued participation in the workforce.

Third, community organizations and non-profits should offer structured volunteer opportunities that enable retirees to make meaningful contributions to society. Platforms for social interaction, skill-sharing, and purposeful engagement can alleviate loneliness and support retirees' psychological well-being. Finally, integrating mental health support systems into retirement planning is essential. Providing counseling services, resilience training workshops, and peer support groups can equip retirees with effective coping strategies to address ageism and social isolation. By investing in these initiatives, organizations can create a more inclusive, engaged, and resilient aging workforce.

5.3. Limitations and Future Research Directions

One limitation of this study is its reliance on self-reported data, which may introduce biases related to social desirability and recall accuracy. Additionally, the cross-sectional design limits the ability to draw causal conclusions about the relationships between ageism, loneliness, resilience, and retirees' engagement. Future research could address these limitations by employing longitudinal designs to examine the long-term effects of resilience-building initiatives on retirees' well-being and professional engagement. Further studies could also explore the influence of contextual factors such as cultural norms, socioeconomic status, and regional variations, providing a more comprehensive understanding of retirees' experiences across different settings.

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