THE IMPACT OF OLDER WORKERS' KNOWLEDGE-SEEKING FROM YOUNGER CO-WORKERS: A CASE STUDY OF ISLAMIC BANKING EMPLOYEES IN ACEH

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ABSTRACT

The increasing age diversity in the workplace has garnered research interest regarding the transfer of knowledge between younger and older employees. Existing literature predominantly focuses on the transfer of knowledge from older to younger employees as a means of retaining knowledge. This study shifts the perspective to understand the impact of older employees seeking knowledge from younger colleagues on the working ability of older employees. Using a qualitative approach, this study explores the experiences and perceptions of senior employees in Islamic banking in Aceh. The selection of participants was based on predetermined requirements using purposive sampling techniques, so 10 qualified older workers were selected, consisting of five BSI workers and five BAS workers. Through interviews with senior employees, we found that seeking knowledge from younger colleagues can have both positive and negative impacts. The positive impact is reflected in the improvement of work abilities due to perceived learning. However, this knowledge-seeking can also lead to feelings of embarrassment, which negatively impacts workability. The study indicates that knowledge transfer from younger to older employees can positively contribute to the working ability of older employees, despite the challenge of embarrassment. These findings highlight the importance of fostering a supportive and positive intergenerational work environment to maximize the benefits of cross-age knowledge transfer in Islamic banking in Aceh.

Keywords: Knowledge Seeking, Older Workers, Younger Co-workers, Islamic Banking

1. INTRODUCTION

A significant demographic shift is taking place in many countries around the world, including Indonesia, leading to an increase in the aging population. This change is also having an impact on the work environment, where age diversity among workers is increasing (Beier et al., 2022). Therefore, knowledge exchange between younger and older workers is important to optimize the benefits of age diversity in the workplace (Li et al., 2022). Intergenerational knowledge exchange refers to the process of sharing and receiving knowledge between employees of different ages. Workers under 35 years old are generally considered young workers, while those over 45 or 50 years old are considered old workers (Burmeister et al., 2018a; Fasbender & Gerpott, 2021).

The Islamic banking sector in Indonesia has similar problems. This is all the more relevant given the important role of the banking industry in driving economic growth and financial inclusion. Islamic banking in Indonesia has experienced rapid growth in recent years, and Aceh has become one of the most progressive regions in implementing a comprehensive Islamic financial system. This condition is due to the enactment of Qanun No. 11/2018 on Sharia Financial Institutions, so that all

financial institutions in Aceh must operate according to Sharia rules (Umuri et al., 2023). However, the change from conventional banking to Islamic banking presents its challenges such as digital transformation and product innovation. Older workers in Islamic banking are faced with demands to continuously learn and develop new skills to remain relevant in fast-changing working conditions. While younger workers often have the latest knowledge and skills required by Islamic banking. So the need for knowledge exchange between older and younger generations is becoming increasingly urgent (Pfrombeck et al., 2024).

Cross-generational knowledge exchange can facilitate learning and increase motivation to remain in the organization (Gerpott et al., 2017) and contribute to overall organizational performance (Li et al., 2021). However, studies on older workers' knowledge-seeking from younger coworkers are limited. Previous research has mostly focused on younger workers' knowledge-seeking from older coworkers. Meanwhile, the consequences of older workers seeking knowledge from younger coworkers have not been widely studied. Some research suggests that older workers can achieve success in old age if they have the opportunity to learn and develop (Kooij et al., 2020; Pak et al., 2019; Parker & Andrei, 2020).

There is an age norm in society that assumes that older workers have more experience and knowledge than younger workers. If this norm is violated, it will be considered negatively by part of the community (Burmeister et al., 2018). According to Gubbins & Dooley (2021), older workers sometimes feel embarrassed when they want to learn from younger coworkers. So that condition presents an emotional challenge when learning from younger coworkers, which in turn can affect their motivation and ability to stay employed.

Departing from the self-regulation process model of successful aging in the workplace, this study will elaborate in depth on both the positive and negative consequences of older workers' knowledge-seeking from younger coworkers in the context of Islamic banking in Aceh. Older workers who actively seek knowledge from younger generations have the potential to enrich their skills and adaptability to changes in technology and new systems introduced in the modern work environment (Gabriel et al., 2020). However, on the other hand, this interaction can also pose challenges, such as a sense of threat to the status or authority they have built over the years, as well as a potential over-reliance on the younger generation in mastering technology. This study aims to explore how the balance between these benefits and challenges can be achieved, as well as the impact on the work effectiveness and psychological well-being of older workers in the Islamic banking industry in Aceh, which is undergoing significant transformation along with the implementation of sharia principles and digital innovation.

This research will identify these conflicting mechanisms, as it considers knowledge-seeking from younger colleagues as a proactive behavior in self-regulation that allows older workers to learn and develop. It is thought to provide positive value in terms of their motivation and ability to stay in the workforce as a response to self-improvement. However, on the other hand, this quest for knowledge also violates age norms in the organization, which may trigger embarrassment and be negatively related to older workers' efforts to maintain their abilities and motivation as a self-protective self-regulatory response. This research will also examine the influence of intergenerational positive affect as a boundary condition of this self-regulation process.

The results of this research are expected to significantly contribute to the development of science and technology, particularly in the context of human resource management and age-diverse workplace dynamics. In addition, this research is also relevant in supporting the achievement of the SDGs, especially in terms of decent work and economic growth (SDG 8), as well as reducing inequality (SDG 10). Through a better understanding of the dynamics of knowledge exchange between generations, organizations are expected to create a more inclusive and productive work environment, ultimately supporting the long-term sustainability of the Islamic banking industry in Aceh and Indonesia.

2. LITERATURE REVIEW

Older workers aspire to maintain the same activity level as in earlier life stages and use self-regulatory strategies to achieve successful aging. According to McGonagle et al., (2015), older workers can maintain high levels of employability and motivation to continue working through proactive and adaptive self-regulatory responses to aging-related changes in self and environmental changes (Kooij et al., 2020; Salthouse, 2012). Self-regulatory strategies aim to invest time and effort to achieve goals, such as optimizing existing skills or acquiring new skills. In addition, self-regulation strategies are also carried out through goal disengagement, such as lowering the value of the goal or withdrawing from the task (Heckhausen et al., 2010; Kooij et al., 2020).

Knowledge-seeking from younger colleagues is an important form of self-regulatory behavior for successful aging in the workplace (Pfrombeck et al., 2024). This process allows older workers to continue to develop and adapt to technological changes and ever-changing work dynamics. Through knowledge-seeking from younger coworkers, older workers can update their skills and remain relevant in a competitive work environment (Wok & Hashim, 2013).

However, this process is not always easy as knowledge-seeking is often accompanied by shame, especially when older workers feel they have to rely on younger coworkers to understand new technologies or work methods. Shame is a self-conscious emotion that results from a perceived discrepancy between one's experience and a desired self-view (Keltner & Buswell, 1997). Shame is an emotional reaction to social interactions with regulatory implications, it tends to activate self-protective responses that are detrimental to one's motivation and ability to continue working (Miller, 1995). This shame is a negative response that can hinder successful aging in the workplace, as it can decrease older

workers' confidence and motivation to continue learning and adapting. These challenges need to be overcome for older workers to maximize their potential and remain productive.

An effective strategy to facilitate engagement and successful aging in the workplace can be to enlist the help of others (Kooij et al., 2020). Older workers can utilize the skills, and abilities of younger coworkers in seeking knowledge that specifically fits the learning needs of older workers (Gerpott et al., 2017a; Liu et al., 2021; Murphy, 2012). Thus, older workers' learning from younger coworkers can contribute to maintaining and improving the match between work needs and capabilities.

According to Kooij et al., (2020), the process of knowledge seeking by older workers from younger coworkers can be negative and lead to age discrimination. The influence of norms and culture is also an obstacle because some regions consider life experience and age to be more knowledgeable than younger ones. This creates a dilemma when older workers seek knowledge from younger colleagues, limiting their options for adopting new roles. More specifically, organizational age norms create expectations for older workers to take on the role of knowledge provider as they are typically more experienced (Burmeister et al., 2018; Lim et al., 2020). When such age norms are violated, it can create a negative impression as it can reveal a lack of knowledge and embarrass older workers (Gubbins & Dooley, 2021; Tangney et al., 2007). Shame is a self-conscious emotion that results from a perceived discrepancy between one's experience and a desired view of oneself (Keltner & Buswell, 1997). Shame is an emotional reaction to social interactions with regulatory implications, it tends to activate self-protective responses that are detrimental to one's motivation and ability to continue working (Miller, 1995).

3. METHODOLOGY

This research uses a qualitative approach with interview and observation methods to obtain a thorough understanding and accurate description of the interactions and relationships between the participants studied. According to Dworkin (2012), qualitative research involving in-depth interviews relies less on hypothesis testing or on extracting explanations from large populations, but rather on inductive and emergent processes and on exploring the lived experiences of research participants. This approach was chosen to enhance the confirmability of the findings. In addition, desk research and data mining methods were also used to strengthen and check the validity of findings obtained from interviews and observations in the field (Kurniawan et al., 2023; Nurislaminingsih & Prasetyawan, 2024). A qualitative approach was chosen due to its focus on an in-depth understanding of the dynamics of knowledge seeking by older workers from younger coworkers in Islamic banking in Aceh. This research emphasizes the inductive process and exploration of the lived experiences of the research participants. This allowed for a deeper exploration of the experiences and perceptions of the research participants,

providing new insights into the impact of cross-generational interactions in the context of Islamic banking.

This research was conducted at the leading Islamic banks in Aceh, namely Bank Syariah Indonesia (BSI) and Bank Aceh Syariah (BAS). The banks were selected in accordance with the research topic. These banks have undergone significant changes in recent years, with an increasing number of younger employees occupying leadership positions, while older employees remain the largest demographic in the workplace. This location was chosen due to ease of access, availability of participants, and relevance to the study. Participants who met the criteria were found through referrals from research colleagues working at the bank as well as through purposive sampling techniques.

Participants were selected based on predetermined conditions using a purposive sampling technique with the following criteria: (a) older workers; (b) working at BAS or BSI on a full-time basis; (c) involved in direct interaction with younger employees in the workplace. Based on these criteria, 10 eligible older workers were selected as research participants consisting of five (5) BSI workers and five (5) BAS workers.

Depth interviews were conducted with ten participants to find out their perceptions of interactions with younger coworkers and how it affects the way they work and their adaptation to change. The interviews were conducted using an interview guide designed to explore various aspects of intergenerational interactions, including the challenges, opportunities, and psychological impact felt by older workers. Questions in the interviews were open-ended and structured to allow participants to share their experiences in depth.

Random participant observation to observe interactions between participants and their coworkers, especially with younger employees. This observation aims to capture behavioral characteristics that may not be revealed in interviews, as well as to enrich the data obtained. In addition, the researcher also verified the data through member-checking techniques with the participants to ensure the accuracy of the interpretation of the information that had been collected. Furthermore, document analysis was conducted on various relevant documents, such as company policies, annual reports, and training materials used by the bank. This analysis was conducted to strengthen the findings obtained from interviews and observations, as well as to check the consistency between data obtained from various sources.

3.1 Data Confidentiality

During the data collection process, the researcher ensured that all participants gave informed consent and that the confidentiality of their data was maintained. The identity of the participants was not disclosed and their names were replaced with pseudonyms to maintain anonymity. In addition, the researcher ensured that personal information that could identify the source of information was avoided, except for years of work experience and current position. All data collected, including detailed

descriptions, personal accounts, and interview answers, are presented in the discussion and thematic grids that form part of the appendix of this study.

3.2 Data Analysis

The data obtained from interviews, observations, and document analysis were analyzed using an analytical framework in accordance with Grounded Theory and Phenomenology theory. (Liamputtong, 2016). This approach was chosen to provide deeper meaning to the participants' lived experiences and to generate new theoretical insights regarding leadership and intergenerational interactions in the context of Islamic banking. Through this approach, researchers can explore emerging themes efficiently and effectively, thus covering all aspects of the phenomenon under study.

3.3 Research Limitations

One of the limitations of this study is its generalizability, given that the qualitative case study approach used does not require generalization to test the rigor of the methods used. However, the transferability of the findings was assured by observing qualitative research protocols, a rigorous selection process, and comparing results from available literature generated from other contexts. This approach is considered important in analyzing emerging insights and in providing evidence for the categories being studied. Through this methodology, this research is expected to make a significant contribution to the understanding of how older workers in Islamic banking in Aceh interact and learn from younger colleagues, and the impact this has on their performance at work.

4. RESULTS AND DISCUSSION

This study was conducted to understand the impact of knowledge seeking by older employees from younger coworkers on employability in Islamic Banking in Aceh. Based on a qualitative approach, in-depth interviews were conducted with several older workers in the Islamic banking sector in Aceh. The results of the interviews showed two main impacts of the knowledge-seeking process, namely: First, a positive impact in the form of increased employability. Second, the negative impact is the emergence of feelings of shame that can affect performance.

4.1. Improved Employability

One of the findings in this study states that knowledge-seeking from younger coworkers can significantly enhance the capabilities of older workers. This process not only helps older workers remain competitive in a dynamic work environment but also allows them to adapt quickly to new technologies and ever-evolving regulatory changes. Through interaction with younger coworkers, older workers gain fresh insights and new skills that may have previously been difficult to access. This can boost their confidence and competence while broadening the scope of technical capabilities and adaptability needed to meet the challenges of the modern workplace. This cross-generational collaboration is a key element in sustaining the performance and relevance of older workers in the digital age (Vraňaková et al., 2021).

Research shows that knowledge-seeking from younger coworkers can significantly improve the employability of older workers (Burmeister et al., 2020; Fasbender & Gerpott, 2022). Knowledge seeking from younger coworkers motivates older workers to continue working and increases employability. Knowledge seeking from younger coworkers shows that learning opportunities are very important for older employees. This allows them to stay engaged in the goals that the company has set. This is due to several key factors, namely: First, new knowledge gained from younger coworkers helps older workers overcome the challenges of mastering modern technology and work tools (Wikström et al., 2018). For example, assistance in mastering the latest banking software not only improves work efficiency and accuracy but also gives older workers greater confidence in completing their tasks. Secondly, the process of learning from younger coworkers also increases older workers' adaptability to workplace changes (Niessen et al., 2010). They are better able to adjust to new dynamics that arise, be it from technological or regulatory changes. This is important in the Islamic banking sector, where regulatory changes often require rapid adaptation and in-depth understanding.

Older workers benefit greatly from the learning they gain from younger coworkers, especially in boosting self-confidence and enriching competencies (Vilčiauskaitė et al., 2020). Through the help of younger colleagues, older workers can master some new policies such as the use of the latest banking software that was previously considered complicated and challenging. This increased ability to utilize technology has a direct impact on the performance of older workers. Not only has work efficiency increased, but mistakes have also been reduced. In addition, the speed at which tasks are completed has also significantly improved, allowing older workers to contribute more effectively in an increasingly competitive work environment. This learning also gives older workers a sense of accomplishment and relevance, thus maintaining their motivation and engagement in the workplace.

New knowledge gained from young coworkers is essential for older workers to remain relevant in a changing work environment (Kooij et al., 2020; Pak et al., 2019). Through a better understanding of the latest developments in Islamic banking changes and developments, older workers can keep up with industry dynamics more quickly and effectively. Knowledge acquisition makes older workers more adaptive to change, but also increases their contribution to the team, allowing them to play a more active role in discussions and decision-making.

Regulations in the Islamic banking sector change frequently and require rapid adaptation, requiring older workers to continuously update their knowledge through interaction with younger colleagues. This can improve team efficiency and strengthen the organization's competitive position in a highly dynamic market. Older workers who proactively seek new knowledge tend to have a higher level of adaptability to changes in the workplace. They are better able to adjust to new dynamics arising from technological or regulatory changes, making them more flexible and resilient in the face of new challenges. This adaptability also increases job satisfaction and reduces change-related stress, which is often a problem for older employees.

The learning process also has an impact on improving the quality of intergenerational communication and collaboration in the workplace. When older workers actively seek knowledge from younger colleagues, there is closer interaction and mutual respect between different generations (Bennett et al., 2012). This strengthens working relationships, reduces the potential for intergenerational conflict, and creates a more harmonious and productive work environment. Older workers who engage in cross-generational learning tend to show improvements in critical thinking and problem-solving skills. They begin to develop new and more innovative perspectives on workplace issues, as they are exposed to the fresh ways of thinking and approaches of younger colleagues. This creates opportunities for increased creativity within teams and allows organizations to be more responsive to market or regulatory changes.

The results explain that knowledge-seeking from younger coworkers brings many benefits to older workers. This process not only improves technical skills and adaptability but also strengthens interpersonal relationships and collaborative skills that contribute to improvement. Long-term, crossgenerational learning will be one of the keys to sustaining organizational performance and ensuring that employees of all ages can contribute to their full potential.

In particular, managers can design training formats that allow older and younger workers to learn together in a structured manner (Gerpott et al., 2017). Training sessions are designed so that both groups can share knowledge and skills reciprocally, reducing the likelihood of knowledge overload. Through co-learning, older workers can gain new insights into either technology or modern working methods from younger colleagues, while younger workers can draw on the experience and in-depth knowledge of older workers. This approach not only strengthens individual skills but also enhances collaboration and understanding between generations in the workplace, creating a more harmonious and productive environment.

4.2. Feelings of Shame and its Impact on Performance

While seeking knowledge from younger coworkers provides many benefits, the study also revealed that feelings of embarrassment or discomfort often arise in the process. These feelings usually arise when older workers feel the need to ask younger coworkers for help or explanations. These feelings of embarrassment can affect the way older workers interact with their coworkers, making them more hesitant to seek help which can ultimately slow down their adaptation process to changes in the work environment. As dynamic changes in the work environment, such as technological and regulatory developments occur quickly, these psychological barriers can reduce the effectiveness of senior employees' learning and adaptation.

The embarrassment felt by older workers is often rooted in the assumption that they should have already mastered the knowledge. In some cases, there is a social or cultural expectation that with more age and experience, one should be the source of knowledge, not the other way around (Burmeister et al., 2018b). Therefore, when they have to ask for help from younger employees, this feeling is perceived

as a form of weakness or incompetence which ultimately triggers feelings of discomfort and shame. The results of this study are in accordance with the research of Tomlinson (2020) which hints at the possibility that seeking knowledge from younger coworkers can make older workers uncomfortable and make them feel embarrassed.

Studies have found that feelings of shame have a significant impact on older workers' motivation and participation in workplace learning (Fraser et al., 2009; St-Onge & Beauchamp Legault, 2022). Some respondents stated that they prefer to avoid situations where they have to ask for help from younger colleagues, as they do not want to be perceived as less competent or lagging behind. The fear of negative judgment from younger colleagues or from management is also one of the reasons why senior employees are reluctant to seek help.

As a result of feelings of embarrassment, some older workers become more reluctant to be active in learning or training processes that involve new things. They prefer to try to learn on their own, although this often takes longer and is not as effective as if they had direct help from younger colleagues. Some respondents admitted that they often felt isolated because they did not have the courage to admit that they needed help, which in turn affected their productivity and quality of work. Furthermore, this feeling of embarrassment also impacts the team dynamics at work. Older employees feel less engaged in discussions or projects that involve new things, as they feel they don't have the relevant expertise or knowledge. This can lead to decreased collaboration and integration within the team, thus affecting overall team performance.

The study also revealed that feelings of shame can have a long-term impact on older workers' careers. When they avoid learning or interacting with younger colleagues, they may miss out on opportunities to develop new skills necessary for career advancement. This can prevent them from taking on new roles or responsibilities that require knowledge of technology or more modern work methodologies. As a result, this feeling of embarrassment affects not only their day-to-day performance but also their long-term prospects in their career.

To overcome these feelings of shame, it is important for organizations to create a supportive and inclusive work environment (Burmeister et al., 2018; Li et al., 2021). One step that can be taken is to provide training specifically designed for older workers, which focuses on shared learning in an atmosphere free from stigma or judgment. This training can help older workers feel more comfortable in adopting new knowledge, thereby reducing the embarrassment that may arise when asking for help from younger colleagues.

In addition, implementing a two-way mentoring approach can be an effective strategy. Through this approach, both young and old employees are given the opportunity to share knowledge and skills with each other. This not only helps to reduce any knowledge hierarchies that may exist, but also reinforces mutual respect among employees. When young employees feel valued for their contributions and older workers feel supported in their learning process, a more harmonious and productive working relationship can be realized. This approach also encourages cross-generational collaboration that can ultimately improve team performance and organizational adaptability to ongoing change.

So, while knowledge-seeking from younger coworkers can provide significant benefits to older workers, the accompanying feelings of embarrassment can be a substantial barrier. Therefore, organizations need to identify and address the factors that trigger feelings of shame in order to maximize the benefits of cross-generational interactions in the workplace. This is not only important for the wellbeing of senior employees but also for the long-term success of the organization in the face of future changes and challenges.

5. CONCLUSION

This study explores the positive and negative impacts of knowledge-seeking by older workers from younger colleagues, specifically in the context of Islamic banking in Aceh. The results show that knowledge-seeking can increase older workers' motivation to continue working as it provides a valuable learning opportunity. However, its impact on employability is ambivalent, depending on older workers' appreciation of cross-generational interactions. When older workers value such interactions, negative impacts such as embarrassment can be minimized.

The research also found that shame often arises in response to violations of organizational age norms, which assume older workers should be more knowledgeable than younger colleagues. This shame can inhibit older workers' ability and motivation to continue learning and adapting, which in turn can affect their work effectiveness. However, through the right approach such as encouraging positive interactions between generations, organizations can optimize this knowledge exchange.

This study provides several managerial implications that can be applied in organizations, especially in Islamic banking. Management needs to create an environment that supports positive interactions between generations and design training programs that encourage appreciation of knowledge from younger coworkers without causing shame in older workers. By developing an inclusive work culture, organizations can maximize the potential for cross-generational knowledge exchange, which in turn can increase the motivation, adaptability, and work effectiveness of senior employees.

In addition, this study has several limitations. First, this study was only conducted in the Islamic banking sector in Aceh, so the results may not be fully generalizable to other sectors or regions. Second, the limited number of participants could also affect the representation of the data. Therefore, further research is needed to expand the scope of sectors and regions and to explore more deeply the factors that influence the dynamics of cross-generational knowledge seeking.

Future research agendas are expected to examine more deeply the strategies of organizations to reduce negative impacts such as shame, as well as explore other factors that contribute to the success of the intergenerational knowledge exchange process. This follow-up study can also examine further

how organizational culture and management support can facilitate successful and productive aging in the workplace.

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