

Early Retirement Program: Study on the Motivating Factors

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Abstract— This study aims to determine the factors that motivating employees in taking early retirement program. In this study, the author uses the theory of intuition, the theory of dismissal, the theory of retirement, and the theory of early retirement. This research used descriptive with a qualitative approach. Respondents generally were all employees who apply for and passed the early retirement in 2019 at PT. Bank Muamalat Indonesia, Tbk. Bandung Branch. The instruments used are researchers, observation and interview guides. The analysis used an interactive model analysis. The results show that there are six factors that motivating employees to take early retirement program such as to take care of the family, taking advantage and opportunity of program offered by the company, get another job, motivation to become an entrepreneur, dissatisfaction of benefits, the desire to enjoy old age with retirement. Take care of the family is considered as the main factor since the employee who decides to take early retirement program are dominated by women employee. This research is expected to contribute as a reference especially for the Human Resource Department in the banking industry to perform better management of human capital.

Keywords—Early Retirement Program, Early Retirement Factors, Intention, Termination, Motivating

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