

**An age management challenge: a
study on factors affecting senior
employees' retirement decisions**

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<p>Abstract:</p> <p>This thesis studied the concept of age management, which was developed to meet the various challenges of aging workforce, including the problem defined in this thesis concerning the loss of experienced workforce due to retirements. The objective of this thesis was to specify factors that affect senior employees' retirement decisions, both from the senior employees' and managers' perspective in a financial institution. Based on the results, improvement suggestions were proposed in order to decrease early retirement plans in the target organization. The research material comprised of six focused interviews, which consisted of three senior employee and three service manager interviews.</p> <p>The results revealed that health, monetary factors, ability to adapt to changes in work, relationships with superiors and co-workers, agreeableness of the individual work plan and pleasantness of the work influence senior employees' retirement decisions. Another finding was that the managers were not fully aware of the extent their behavior affected their senior employees, and that more attention should be paid to taking advantage of senior employees' skills in order to motivate them to stay in working life. The results also showed that the senior employees did not receive the same career and training opportunities as the younger employees, which implies that age discrimination did exist in the target organization. Based on the results, the conclusion was made that before age management measures can fully be effective in the target organization, ageism need to be weeded out and equal learning and career opportunities need to be provided.</p>	
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<p>Tiivistelmä: Tässä opinnäytetyössä tutkittiin ikäjohtamista. Ikäjohtaminen on kehitetty työvoiman ikääntymisen myötä ilmeneviin haasteisiin, joita ovat myös ammattitaitoisen työvoiman eläkelöityminen, sekä kuinka organisaatiot kykenevät ylläpitämään osaamistaan työvoiman ikääntyessä. Tutkimuksen tavoitteena oli löytää tekijöitä, jotka vaikuttavat rahoitusallalla toimivan kohdeorganisaation seniorityöntekijöiden eläkkeellesiirtymispäätöksiin. Asiaa tarkasteltiin sekä työntekijöiden että esimiesten näkökulmasta. Saatujen tuloksien perusteella esitettiin kehitysideoita, joita hyödyntäen kohdeorganisaatio kykenee kehittämään seniorityöntekijöidensä työelämässä viihtymistä.</p> <p>Tutkimusmateriaali koostui kuudesta teemahaastattelusta. Niistä kolme oli seniorityöntekijöiden haastatteluja ja kolme palvelupäälliköiden haastatteluja.</p> <p>Tutkimustuloksien mukaan seniorityöntekijöiden päätökseen pysyä työelämässä vaikuttivat terveys, rahatilanne, kyky sopeutua työn muutoksiin, suhteet esimiehiin ja kollegoihin, yksilöity työaika, sekä itse työn miellyttävyys. Työviihtyvyyden koettiin lisääntyvän seniorityöntekijöiden osaamista hyödyntämällä, ja hyödyntämistä voisi kehittää eteenpäin. Tutkimustulokset osoittivat myös, että useimmat esimiehet eivät olleet ymmärtäneet kuinka laajassa määrin he voivat itse vaikuttaa seniorityöntekijöidensä motivaatioon pysyä työelämässä. Kohdeorganisaatiossa seniorityöntekijät eivät myöskään saaneet samoja ura- tai kouluttautumismahdollisuuksia kuin nuoremmat työntekijät, joka viittaa ikäsyrjintään kohdeorganisaatiossa. Onnistunut ikäjohtaminen kohdeorganisaatiossa edellyttää ikäsyrjinnän kitkemistä mahdollistamalla seniorityöntekijöille yhtäläiset kouluttautumis- ja uramahdollisuudet.</p>	
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Foreword

I would like to thank my mother who encouraged me throughout this process and gave me strength and wise advice when I needed it. Love you.

1 INTRODUCTION

Perhaps one of the most central organizational threats organizations can face, is the lack of experienced workers caused by the retirement of skilled employees (Juuti, 2001). The effects of aging are imperative, and the consequences affect all levels of our society. As the mean age of workforce is on the rise, aging and responsibility towards aging workforce is topical. In the European Union countries, the situation is already challenging (Halme & Moilanen, 2004).

Finland is also battling with the challenging transformation of the workforce. The mass retirements are inevitable as the generation born after the Second World War retires, and the challenge is how to manage it, and how to prevent the anticipated loss of know-how. The solution can be age management, which is a leadership method that enables managers to gain understanding on how the effects of aging can affect business operations. From employees' standpoint, age management takes into consideration employees' age and age-related factors in daily management, enabling employees to achieve their personal and organizational goals. Successful age management can benefit individuals, organizations and even national economy (Ilmarinen, 2007).

1.1 Background

The author has worked for the target organization since the spring of 2008, and like many other companies, the organization is also experiencing the effects of aging workforce. The target organization operates in the banking industry where most posts require special training and knowledge. Therefore, it is vital to keep senior employees working as long as possible to ensure the know-how will remain within the organization. Aging and retirement of workforce are unavoidable, as well as, the emerging challenges. Thus, this area of research is very current, and therefore, chosen to be researched.

1.2 Research Question, Aim of the Study and Significance

The aim of this thesis is to study the concept of age management, and specifically, a problem defined in age management publications concerning the loss of experienced workforce due to retirements. The objective is to specify factors that affect senior employees' retirement decisions in the target organization, both from senior employees' and from managers' perspective. Depending on the results, the author also tries to bring forth improvement suggestions in order to decrease early retirement plans in the target organization.

The author of this thesis has formulated the following research question: "What factors affect senior employees' retirement decisions?"

It is imperative for the target organization, or for any other company, to implement age management in the organizational operations, if the objective is to retain workforce in working life. Thus, the significance of this study is high, because organizations need to acknowledge the underlying factors that affect senior employees' retirement decisions in order to retain them in working life.

1.3 Material, Method and Technical Frame of Reference

Due to the nature of the topic, this study is qualitative and the primary data will be gathered through the use of semi-structured focused interviews. Semi-structured interview-model is based on open-ended questions, which allow respondents to discuss around the topic without losing the focus. Thus, focused interview method suits the purpose of trying to investigate an area, that is not yet well defined (Hirsjärvi & Hurme, (2009).

The primary data of this study consists of six focused interviews, which include three service manager interviews and three senior employee interviews. The chosen senior employees are above the age of 55 with different backgrounds, all located in the target branch in Helsinki. The service manager sample group is also from the same branch,

and consists of the entire service managerial level. The reason for interviewing both superiors, and senior employees, is to see whether the perceptions of the work place circumstances affecting the retirement decisions of senior employees vary greatly between these two groups.

Secondary material consists of publications, articles, final theses and dissertations. Age management guidelines, published by EU and Työterveyslaitos, are also used as a technical frame of reference.

2 AGE MANAGEMENT

The age structure of Finnish labor force is the oldest in the European Union (Ketsetzopoulou, 2007). It has been estimated that the labor force, between the ages of 20 and 64, will start to decrease after the year 2010 (Väestöliitto 2004, quoted in Halme 2007, p.4), and by the year 2020, 25% of population will be over 65 years old (Tuominen, 2006). Simultaneously, increased life expectancy puts a strain on social security system (Naegele & Walker, 2006). Therefore, it is important to retain senior workers in working life, because of the disadvantageous effects it has on the society (Ilmarinen 2002).

Age management can improve individuals' health, performance, ability to take action and aptitude. Work exhaustion can be decreased, while improving overall life quality. Successful age management can benefit employees by taking into consideration the different needs of different employees, which can result in higher work appreciation (Ilmarinen, Lähteenmäki & Huuhtanen, 2003).

Corporations on the other hand can use age management for improving employees' environment, hence possibly lengthening their job careers (Halme, 2007). Age management can also increase profitability, competitiveness and uplift the image of an organization, while absences and invalidity pension costs can be reduced. Ilmarinen (2007) also states that improved leadership can result in more qualified personnel, which again, can be ameliorated directly to the operations and position of the organization.

Outcomes of age management for the Finnish society can be versatile. As the Finnish Government is experiencing pressure to keep pension costs in control, and as the mean age of population rises, organizational age management can contribute to these societal challenges by retaining employees longer in working life (Ilmarinen, 2007).

2.1 Age Management vs. Ikäjohtaminen

‘Ikäjohtaminen’, as a term, was defined for the first time in the National Age Program study in 1998-2002 (Halme, 2007). The translation of the term ‘ikäjohtaminen’ is problematic, because the current corresponding word in English is ‘age management’ which can be perceived as managing of aging. Thus, the English translation of ‘ikäjohtaminen’ is misleading and does not correspond to the Finnish meaning of the word of leading rather than managing (Walker, 1999).

Age management as a concept is not yet well defined, but Ilmarinen (2007) has described it as management style, which enables everyone to feel appreciated regardless of age, by adjusting the work to meet the changes in performance. Broadly simplified, different age groups should be managed accordingly (Seppänen, 2007). Ilmarinen, Lähteenmäki and Huuhtanen (2003) defines age management further as taking aging into consideration in daily operations, work division and environment in a way that regardless of age, everyone can feel worthy. Age management is a complex and broad scheme, that is based on both work ability studies, and leadership theories (Moilanen, 2005).

2.2 Aging Employee vs. Aged Employee

The National Age Program study has defined two age groups called “aging workforce” (between the ages of 45-55) and “aged workforce” (between the ages of 55-65) (Ilmarinen, 2006). The Age Committee’s notes in 1996, preceding the National Age Program, as well as, the age group definitions defined by World Health Organization (WHO) also identify these two groups (Ikonen, 2007).

In this thesis, the focus is on aged workforce, between the ages of 55 and 65, because the group in question is closest to the retirement age, and consists of the generation born after the Second World War. Later in this thesis, this age group will be referred as ‘senior employees’.

2.3 The Perspectives of Age Management

Although the theory formation and the concept of age management have not yet taken a clear shape, three main characteristics and perspectives of age management can be defined (European Commission, 2007; Ilmarinen, 2006).

2.3.1 Individual

From individual's perspective, age management can be defined as measures aiming to improve individual's employability in the labor market through continuous training and developing of skills (European Commission, 2007). Attitudes towards aging, age discrimination, work ability and work-related performance, play also a role in individual's employability. Thus, age management measures are necessary in order to improve and influence attitudes towards age-related issues, not only for the sake of an individual, but also for the sake of organizations and the entire economy (Ilmarinen, 2006).

2.3.2 Corporation

Age management measures can also involve human resource decisions in organizations. The need for age management may emerge as part of demographic changes, organizational change, and changes in technological and market developments. Also labor retention, customer needs, and pressure to change social values can call for age management measures (European Commission, 2007; Ilmarinen, 2006).

2.3.3 Society

Mass retirements and lack of skilled workforce raise problematic issues that affect, not only individuals and organizations, but also national economy. Increasing pension costs

create pressure to tighten retirement policies and regulations, which demands for organizational changes (Halme, 2007). Successfully implemented, age management can increase retirement age and employment rate while reducing costs emerging from e.g. unemployment and early retirement schemes (Ilmarinen, 2006).

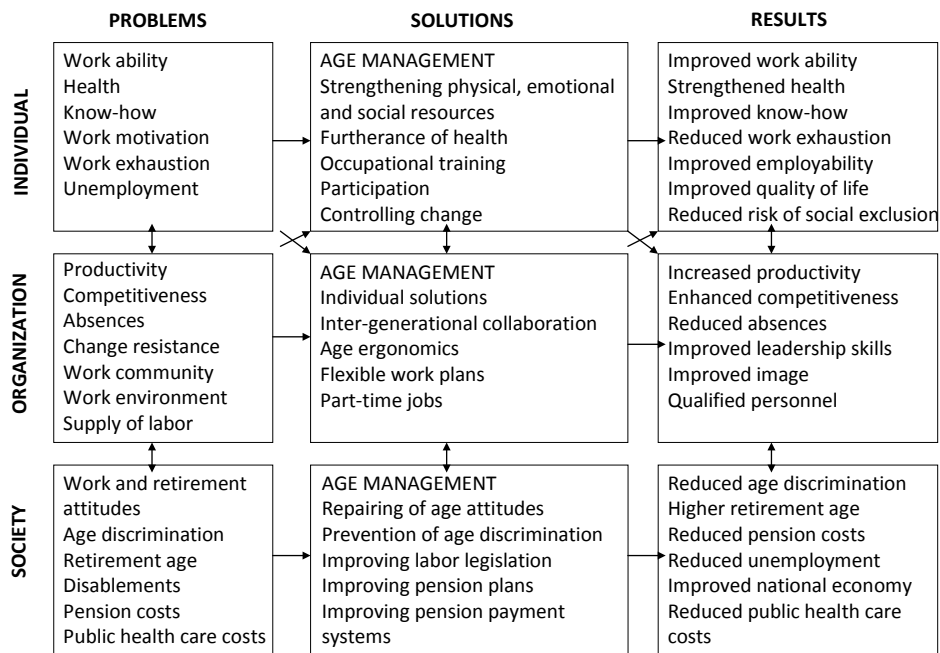


Figure 1. Aging and work from age management's perspective (Ilmarinen 2006, p.17)

2.4 Age Management in Practice

Naegele and Walker (2006) have composed the following set of measures, which are considered as good practices in the field of age management.

- job recruitment

Age management approach includes using measures that promote greater age diversity. The selection process should focus on recruiting people who have the necessary skills, competencies and know-how, rather than focusing on the age of the applicant (Naegele & Walker, 2006; Walker, 2005).

- learning, training and career development

Senior employees should be offered the chance to train themselves and to develop their careers while making sure that the training techniques are suitable. Part of good practice is to compensate if discrimination has already taken place in an organization (Walker, 1997; Walker, 2005).

- flexible working time practices

Working time flexibility includes taking into account workers' individual interests and obligations, which can be an important key for retaining senior workers in working life. This may include reducing working hours or adjusting shifts for specific needs. Also partial retirement is a different form of flexible working time practice (Walker, 2005; Naegele & Walker, 2006)

- health promotion and work environment design

Good practice in promotion, protection of health, and workplace design enable organizations to perform in a way that protects workers' wellbeing and work ability (Naegele & Walker, 2000). Such actions may take form as utilizing health experts, studying the organization in health wise, designing workplace ergonomically and regularly checking the health of workers (Walker, 2005; Naegele & Walker, 2006).

- redeployment of senior workers

Meeting the demands of an organization with the existing capacity is considered as good practice. It refers not only to the actual redeployment process, the quality of the workplace, the thorough preparations of the workers in question, but also to the good effects it can have regarding the senior employees' future (Naegele & Walker, 2006).

- retirement transition and employment exit

Even with the best organizational age management strategies, early retirements and redundancies are inevitable. Good practice in such situations can be offering help in finding new positions, providing different forms of transition e.g. offering the option to continue working on temporary basis, or voluntary work in the community.

Flexible retirement plans may also include reduction of hours or sabbaticals (Walker, 2005; Naegele & Walker, 2006).

These practical age management measures are at the same time both pre-emptive, and remedial. Thus, the aim is to promote employees' employability and proactively reduce possible difficulties employees may face in later working life (Naegele & Walker, 2006).

2.4.1 Prerequisites

Before initiating any organizational changes, there are prerequisites organizations need to be aware of. These preconditions are essential for successful age management and should be taken with gravity.

- Age awareness

Before an organization can develop its attitudes towards aging into more open-minded way, age awareness need to be first developed. Education on the aging processes, particularly among managers, is imperative if an organization aims to become more aware of demographic changes, and how to promote positive outlook on aging (Naegele & Walker, 2006).

- good planning and execution

In order to avoid possible barriers, age management procedures should be properly planned and visualized. Implementation and planning should also be open for criticisms, propositions, assessments and communication (Naegele & Walker, 2006).

- amelioration of working conditions

It is not enough to maintain and develop the health and expertise of aging workforce. The overall working conditions need to be improved as well. For example, age-related health problems can be reduced with the help of ergonomic workplace design (Naegele & Walker, 2006).

- Cooperation

The implementation processes of age management measures should incorporate all relevant parties from the beginning until the end of a project. Successful organizational transformation requires existing readiness for change from all the parties which can be easier if the parties are in good cooperation (Naegele & Walker, 2006).

- Constant communication

Continuous interaction between all parties is essential during organizational change. This is important for the building of confidence and for the creation of mutual trust. Examples of communication forums could be weekly meetings or corporate magazine (Naegele & Walker, 2006).

- Internal and external evaluation

Before an organization can meet the future needs, it has to evaluate its current internal needs and external circumstances. Efficient organizational data analysis is a key element in developing an age-aware HR strategy (Naegele & Walker, 2006).

- Evaluation

Ongoing assessments during an organizational change can help to determine possible downfalls, enabling possible counteractive actions to take place (Naegele & Walker, 2006).

When age management is not yet embraced by a work community, there are measures available to improve the situation. Firstly, it is very important to make the management recognize the importance of age management. Secondly, ethical conversations and development programs on age management should be initiated to get rid off the negative attitudes towards aging. Thirdly, development of a work community should be targeted to the whole personnel, and special attention should be paid to groups that find this more difficult than others (Juuti, 2001).

Until now, history has shown that the realization of age management has not been very prosperous. Profound cultural change is often essential in work communities before attitudes towards aging can be changed. Aging is often seen as a weakness, which is unfortunate, because future competitiveness, economic development and competence depend highly on the effectiveness of the aged workforce (Ilmarinen, Lähteenmäki & Huuhtanen, 2003; Juuti, 2001; Naegele & Walker, 2006).

2.4.2 Benefits

Many organizations believe that the older employees become, the less they produce, which can weaken senior employees' recruitment opportunities. However, there are other benefits that need to be considered e.g. skills and experience based know-how, which can be gained from recruiting senior employees. It is also important to understand the benefits from having well diversified work community, because it can lead to increased work motivation and solidarity (Naegele & Walker, 2006).

Naegele and Walker (2006) continue listing benefits that can be obtained by implementing age management as part of organizational life.

- maintaining the know-how level of workforce

One goal for any organization is to ensure the required needs and skills are met. A natural approach may be to hire new employees, but by investing in the qualifications and skills of existing senior employees, organizations will invest in special professional and social assets, which new employees cannot match. Senior

employees often have qualities that, if failed to retain or replace, can lead to unwanted economic consequences. The unwillingness to retain senior employees can also cause drawbacks when trying to transfer intergenerational knowledge from generation to generation (Naegele & Walker, 2006).

- making a virtue of necessity

Due to the absence of skillful younger employees, or because of collective agreements, age management may be introduced to necessitate an organizational development or restructuring. Age management can be used to ensure that senior employees will be able to cope with new challenges that occur from organizational changes. However, there can be other economical benefits that can be gained from recruiting senior employees. For example, European Foundation for the Improvement of Living and Working Conditions confirms that many organizations are now specifically recruiting senior employees to meet the preferences of an older customer base (Eurofound, 2006; Naegele & Walker, 2006).

- cutting down age-related labor expenses

Often, age management is applied to reduce labor costs occurring from lopsided age structure or workforce's high mean age. By offsetting the costs that arise from early retirements against the cost of recruiting and instructing new employees, more economical approach could be to promote health and motivation of senior employees (Eurofound, 2006; Naegele & Walker, 2006).

- responding to changes in labor markets

Changes in legislations regarding e.g. pension laws can create the need for organizational age management. However, employment promotion campaigns do not work if there are not external regulations to comply with (Eurofound, 2006; Naegele & Walker, 2006).

- problematic bottlenecks in labor market

Effective age management can resolve labor market bottlenecks. While demographics changes and new needs appear, organization can proactively meet their own demands by investing in the employability of their senior employees.

Globalization means rapidly changing expertise requirements, thus, planning ahead and investing in existing workforce can help manage these problems (Eurofound, 2006; Naegele & Walker, 2006).

European Foundation for the Improvement of Living and Working Conditions has researched age management barriers and opportunities in over 150 case studies in organizations of different sizes. Benefits received through age management were interesting. Results showed that during a successfully completed change process, the actual involvement of employees was considered to be more significant, than the actual scheme. Combining different age groups of different skills was often considered to be the key factor for success in organizations. Skill and health promotions for senior employees were also confirmed to be more profitable, than early retirements or dismissals (Eurofound, 2006).

3 FACTORS THAT AFFECT SENIOR EMPLOYEES' RETIREMENT DECISIONS

In 1995-2005, for every 100 employed citizens, there were 50 dependent citizens (either under the age of 15, or over the age of 65) in Finland, It has been estimated that there will be 66 dependent citizens for every 100 employed citizen in 2025. However, this will not most likely apply, because at the moment, a Finnish worker does not enter work life at the age of 15, or retire when 65. Thus realistically, in 2015 for each employed citizen there will be two dependent citizens to support (Ilmarinen, Lähteenmäki & Huuhtanen, 2003). In view of these facts, according to Moilanen (2005), it is important to encourage employees to stay in working life additional 2-3 years, because at the moment the average retirement age is 59 years.

3.1 Push and Pull Factors

In order to retain senior employees in working life, it is imperative to understand the underlying factors motivating early exit decisions. In the literature, there are two types of factors affecting early retirement decisions. There are factors “pulling” workforce out of working life, and factors that “push” workforce towards an early retirement.

Factors that “pull” employees out of working life, and increase the interest towards an early exit, can be e.g. getting more free time to spend with family. Other reasons could be monetary inducements such as unemployment, long-term sickness and disability subsidies, and early retirement schemes. Hence, it should be financially lucrative to continue working (Ketsetzopoulou, 2007).

Factors “pushing” employees towards early retirement can be age-related labor costs regarding efficiency, negative opinions on the abilities of senior workers, and problems that arise from employment protection legislation. On the other hand, senior workers may feel that as a result of changes in labor force requirements, employers are unwilling to offer training opportunities due to the relatively small pay-off. Inadequate labor market services, poor working conditions and varying working hours are also reasons

behind early retirement decision. Additionally, other factors such as changing work, deteriorating health, organizational changes and being tired of work, push to an early retirement (Seitsamo, 2005; Ketssetzopoulou, 2007).

Seitsamo (2005) has published a study called: “Qualities of Work, Functioning and Early Retirement; A Longitudinal Study among Finnish Aging Workers in 1981-1997” where he aimed at locating work, organization and lifestyle-related factors inducing early exit decisions. His results showed that training opportunities, influence on work, contentment with the work schedule system, significant work, accountability for others and overall activity decrease the chance of an early exit. Factors such as morbidity or retirement of spouse encourage to an early exit. These results confirmed that occupational factors do have an impact on exit plans, and that free-time activities may work as a preventative measure against early retirements.

According to the OECD study (OECD 2006, quoted in Ketssetzopoulou 2007, pp.34-37), there are three reasons that make employers reluctant to recruit senior employees, and at the same, acts as push factors. The first reason affecting employers’ attitudes is the perception that the flexibility, employability and efficiency of senior workers decrease as they age.

Second reason is the labor costs, which increase as the average age of employees rises. Some studies suggest that senior employees cost more to employ, however, Ilmarinen, Lähtenmäki and Huuhtanen (2003) claim that, contrary to common consensus, senior employees do not necessary cost more than younger employees. When comparing the rate of absences between the younger and senior employees, surprisingly younger employees are more often absent. Senior employees are usually more in sick leaves, than younger ones, but then again, younger employees may need to be absent for other reasons, such as supplementary training, or because of a sick child. Nevertheless, cost structures differ from an organization to another, and the reasons behind these differences are complex. Yet, benefits and costs are in equilibrium if we consider an employee’s whole working life, and most often the conceptions of costly seniors are false.

Third reason is the rigidity of employment protection regulations. Strict employment protection legislation is two-sided. At the same time it can lead to higher retention rate because of the firing costs, but it also reduces the amount of new hires due to the increase in hiring costs (Ketsetzopoulou, 2007).

3.1.1 Age Discrimination

The perceptions of employees' efficiency decreasing as they age, incomplete cost calculations, and lack of knowledge on aging are causes and effects of age discrimination. Ilmarinen, Lähteenmäki and HUUHTANEN (2003) claim that even though regulations forbid age discrimination, it still occurs in work admittance, career development and in the availability of training opportunities. Age discrimination can also occur as the general lack of appreciation towards senior employees, which can come about as mistrust towards the learning skills of senior employees.

The participation rate in human resource training paid by employer among senior employees was only 34 % in 2000, when the corresponding rate for other age groups was 50 % in Finland. The participation rate among senior employees has remained approximately at the same level since 1995. Thus, the assumption can be made that the participation rate of senior employees decreases by the age. The causes behind discrimination are typically skewed attitude towards aging and seniority as explained in the previous chapter (Ilmarinen, Lähteenmäki & HUUHTANEN, 2003).

3.2 Employee Motivation

“motivation has to do with a set of independent/dependent variable relationships that explain the direction, amplitude, and persistence of an individual's behavior, holding constant the effects of aptitude, skill, and understanding of the task, and the constraints operating in the environment”
(Campbell & Pritchard, 1976, p.64)

In addition to push and pull factors, there are motivational factors that have an impact on retirement decision. Motivation, as a concept, requires profound understanding on why we behave the way we do at work, and how does it affect organizational processes. Before organizational changes take place, it is important to understand how these variations in organizational factors affect employees. The outcomes of these changes are hard to depict, until we know the reasons behind the action (Steers, Porter & Bigley, 1996).

According to Lawler (1994), needs act as motivators and determine our behavior. Individuals may have a need for achievement, or for example need for proficiency, but these needs motivate people, and explain why some goals may be more important to achieve than others. Lawler continues to claim that employees are motivated by both intrinsic and extrinsic rewards, where former includes rewards such as feeling of accomplishment, and latter comprises of rewards such as monetary inducements. Yet, it is not that straight forward. Job design and other job related factors, have also an impact on overall satisfaction (Lawler, 1994).

Lawrence and Nohria (2002, quoted in Harvard Business Review, 2008, pp.80-84) suggest that individuals' actions are based on four basic emotional drives that motivate us and have an affect on our behavior. The drives are the need to acquire intangible and tangible goods, bond relationships, comprehend our surroundings and defend ourselves from external risks.

Many researches have shown that motivated workforce work more efficiently and perform better, but it is difficult to indentify the exact actions that motivate these behaviors. Nohria, Groysberg and Lee (2008) conducted two studies where they aimed to indentify factors affecting workplace motivation. Engagement, intention to quit, satisfaction and commitment were used as indicators of general motivation. Results showed that the best approach is to try to fulfill all of the drives as supposed to concentrating only on a separate drive. Results also showed that some drives were considered more significant than others. Failing to fulfill the need for bonding (developing and forming interrelated connections with groups or individuals) had the biggest effect on employee commitment. Nonetheless, failing to attend one drive has a greater effect on motivation than the ones that are being met.

Nohria, Groysberg and Lee (2008) have composed a set of actions that can fulfill the four employee drives. The drive for acquiring intangible and tangible goods can be met with a reward system that makes a distinction between good and bad performance, while rewarding systematically good performance. Pay should also be at least at the level of the competitors. The drive for bonding should be met with organizational culture that promotes teamwork, offers and shares support and encourages mutual trust between colleagues. The drive for comprehend can be realized with good job design. The word “comprehend” stands for the need for trying to make sense of the surroundings and the desire for meaningful work. This can be achieved by designing distinctive and significant jobs that enable employees to feel they are making a contribution in the organization. To fulfill the fourth drive, the need to defend, it also wells up from the basic need for justice and expressing opinions. These needs are linked to feelings of safety and self-belief, and may emerge as resistance to change. In order to fulfill this drive, organizations should make their processes as transparent and fair as possible. Being fair and consistent in rewarding and assigning tasks is also crucial in fulfilling this drive.

On the whole, an organization should try to meet all these emotional needs in all managerial levels despite of any organizational norm. Perhaps one of the most interesting results was that every individual manager has as much power to influence employee motivation as any organizational strategy (Nohria, Groysberg & Lee, 2008).

3.2.1 Herzberg’s Two-factor Theory on Motivation

Another employee motivation theory is the Herzberg’s theory (1959, quoted in Rollinson 2005, pp.199-200) which illustrates how work-related factors can affect motivation. This theory consists of “motivators” and “hygiene factors”, where motivators stand for work-related factors that inflict good feelings about work, and hygiene factors, if absent, can cause unsatisfactory feelings towards work. These two sets are not opposites of each other, and therefore have two separate roles.

Motivators are mainly intrinsic in nature. Such features can be for example a sense of responsibility, recognition and the work itself. If these motivators are absent, it will not cause discontent as long as the hygiene factors are at satisfactory level. Hygiene factors on the other hand feature work-related environment issues such as working conditions, quality of management, salary and company processes. The word hygiene implies that its role resembles preventative medicine i.e. it can cure the sickness (dissatisfaction), but if present, it does not cause job satisfaction. And if there is a lack of motivators, it does not necessary create dissatisfaction, it only implies that there would be then a lack of satisfaction.

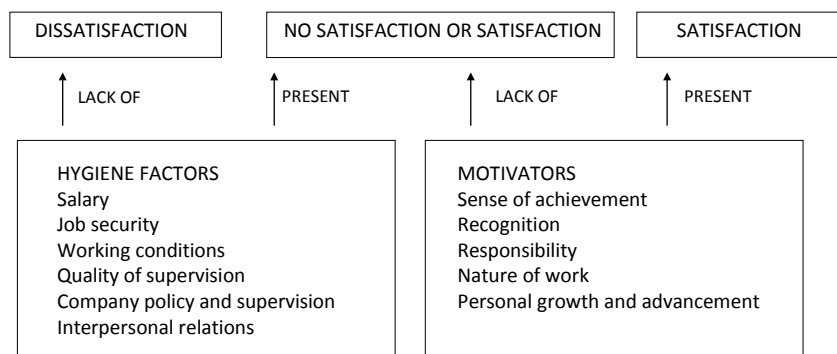


Figure 2. Herzberg's two-factor theory (1959, quoted in Rollinson 2005, p.199).

3.3 Leadership Skills

"If we would not have studied this issue comprehensively for eleven years, and if we would not have interviewed more than 6000 people, we hardly would have dared to publish this research result. As strange as it is, individual's health, know-how or age affects work ability less than superior work" Ilmarinen (quoted in Nivaro, 2004).

Nivaro, Nohria, Groysberg and Lee (2008) had made the same conclusion in their

studies. Managers do possess the power to influence employee motivation, sometimes even more than other work-related factors combined (Nohria, Groysberg & Lee, 2008).

According to Ilmarinen (2003) a follow-up study on aging employees showed that good management style was considered to be an accepting attitude towards aging, recognition of senior workers' strengths and ability to create cooperation between different age groups. Finding individual solutions and good communication was also seen as important. This suggests that organizational age management measures can not be fully effective before the communication between employees and superiors is working. From age management's perspective, a superior should be able to motivate their senior employees to develop their skills and detect their strengths and development opportunities. In order to encourage senior employees ahead in their careers, the superior should prepare them for the possible changes and career opportunities well in advance. This will enable senior employees to feel positively about new careers and training opportunities. Besides sharing experience, silent knowledge and developing senior employees' careers and training, superior work also includes supporting an atmosphere open for discussions, feedback, development discussions and job rotation. All things considered, age management from superior's point-of-view should strive for positive age-related management and assimilate various management approaches according to age (Moilanen, 2006).

4 PRESENTATION OF METHODS

4.1 Semi-Structured Focused Interview

Semi-structured focused interview method refers to a qualitative technique used to collect data through an interview in a way that allows participants to discuss their views and opinions on a chosen subject. The name “focused” implies that the interviewer can influence the focus of the interviews (Saaranen-Kauppinen & Puusniekka, 2009). The objective is to gain insight on a subject through the eyes of the person who is being interviewed. Interviewing procedure should strive to be more like a conversation, and should consist of open-ended questions, which may be pre-prepared or can arise during an interview (Hirsjärvi & Hurme, 2009). Focused interview-method requires thorough familiarization of the subject, and knowing the situation of the interviewees, in order to be able to focus on specific themes. This means that, not only the interviewer must know the topic area extremely well, but should also be careful in choosing the respondents. It is important to interview people who are relevant to the research and assumingly hold relevant data (Saaranen-Kauppinen & Puusniekka, 2009).

Approximately eleven to twelve questions were asked depending on the respondent, and clarifying questions were asked if needed. Each interview was recorded, and an hour was reserved for each interview. All respondents were contacted approximately two weeks before the scheduled meetings about the conditions of the interviews, in order to prepare them for the upcoming interview. Interviews were conducted in the respondents’ workplace in November in 2009.

4.3 Respondents

At the time of the interviews all of the three superiors selected represented the complete service managerial level nearest to the senior employees in the target branch. All of the superiors were asked to choose one senior employee for the interviews. Criteria for choosing senior employees were sufficient age (55 or above), long working history and willingness to participate. Altogether, six interviews were conducted.

Born in 1951, senior employee A has 37 years of experience working in a bank. The same applies to the senior employee B who was born in 1949 and has more than 20 years of experience in banking. Senior employee C was born in 1950, and has 35 years of experience working in a bank. The selected senior employees worked either as banking advisors or bank clericals.

Superior D was born in 1983, and has worked as a service manager approximately 1 month, and had 13 subordinates at the time of the interview. Superior E was born in 1979 and has worked 2,5 years as a service manager, and had 11 subordinate at the time of the interview. Superior F, born in 1963, has worked two years as a service manager, and had 15 subordinates. All of the managers have previous work experience in banking prior to their current positions.

5 PRESENTATION OF RESULTS

5.1 Factors Influencing Retirement Decisions

The main objective of this thesis is to reveal reasons behind retirement decisions. Thus, it was imperative to ask the respondents what they thought would influence these decisions.

Health, ability to cope with the changes in working life, good superiors, nice co-workers and pleasantness of the actual work were factors that affected one of the senior employees' retirement decisions. She also believed that the strict ruling style of few superiors might affect some senior employees negatively, because it feeds bad atmosphere. Another senior employee said that monetary issues will affect her retirement decision. She believed that few extra years in working life would increase her pension, but if she will be in good health by the time she is 63 years old, she wants to enjoy her free-time. For the third senior employee, work motivation was the main factor affecting her exit plan. Her thoughts were that if she will lose her motivation to work and her work is no longer appreciated, she will exit the work life quickly. She also said that the work needs to be meaningful and utilizing her strengths in order to keep her motivated. She also mentioned that monetary issues and general health influence her final decision.

Superiors' thoughts were that appreciation, pleasant work and monetary factors affect these decisions. Loyalty, sustaining routines, co-workers and work community affect as well. One of the superiors brought up that hectic work and coping skills play a role in these matters, and whether senior employees feel that they are needed. He also thought that senior employees should be actively used in training of new employees, because they hold a lot of silent knowledge, and believed it would retain senior employees longer in working life. However, only one of the superiors acknowledged the extent superiors have the power to affect their senior employees' motivation to stay in working life.

Senior employees were also asked could their superior do anything to make them want to stay longer in working life than they might have planned. One of the senior employees felt that there was not really anything that her superior could do differently. Another respond was that she wished more interaction from her superior. She also pointed out that if her individual strengths would get utilized more efficiently, it would definitely increase her work motivation and most likely her years in working life.

Superiors were asked how they planned to keep their senior employees longer in working life. Two of the superiors admitted that they have not really thought about this matter before, and agreed that more should be done. Even so, some effort had been done already. One of the superiors aimed to encourage his senior employee to stay longer in working life by reassuring that she is needed and her skills are wanted. He always attempted to treat all his employees equally, even though it is not always possible. Another respond was that by giving responsibilities the senior employees enjoy, the superior believed that would motivate her employees, and that the sense of appreciation is a big factor in retaining senior employees in working life.

5.2 Attitudes and Ageism

Part of successful age management is to weed out negative attitudes towards aging. All the respondents were asked about their views on general attitudes towards aging in the target organization and whether those attitudes needed revising.

Senior employees had not noticed any specific attitudes towards aging. One of the employees thought that the collaboration between the younger and older employees has been great, and aging was not an issue in her team. Another senior employee's thought was she had not experienced any negative or positive attitudes towards aging.

All the superiors were asked if they felt the existing attitudes towards aging should be changed in their workplace. One of the superiors believed that age diversity in general is an asset, and had not come across any specific attitudes towards senior employees. Another superior stated that senior employees are part of the team as well as younger

ones. However, in the main branch, attitudes are in need of adjusting. Two of the three superiors thought that the expectations should not be the same as they are for younger employees. The differences in learning and performing should be acknowledged better, which means senior employees should receive more time to train for new tasks, than younger employees may need. One of the superiors said that at times, it seems that the upper management does not recognize this at all. One superior had also noticed that the seniors and aging employees do not receive the same learning and training opportunities as the younger employees.

When asked about age discrimination and has any of the senior employees encountered discrimination in their work place, only one of the three senior employees had not. One of the senior employees stated that it is hard for an older employee to receive promotions. In fact, she had her own experience of age discrimination when she applied for a different position in the same organization, and got rejected due to her relative closeness to retirement age. Another senior employee felt that sometimes older employees do not receive appreciation as much as they should, and younger employees get more training opportunities than senior employees

Superiors were asked the same question. Only one superior had not come across any age discrimination towards aged employees. In her opinion, younger employees get more pushed around because they are more often more capable of handling English speaking customers than perhaps older employees. She also wondered if the dissimilar expectations on the language skills of employees put senior employees to different situation, because they are not expected to learn English anymore. Two of the superiors had encountered age discrimination in all levels of the organization, although, not in great extent. One of the superiors knew of two cases where two senior employees were not given the opportunity to learn new tasks even though they were willing to. That specific decision was justified with sound reasons, but admits the decision making is not always very straightforward. Nevertheless, they both agreed that more often younger employees end up with tasks that older employees are not expected to do. One of the superiors added that in case of a branch profile change, often the senior employees are not given enough opportunities to learn the new tasks.

5.3 Capitalization of Workforce

All the senior employees were asked whether they felt that the strengths and know-how of different age groups were being utilized well in their teams. Two of the three senior employees agreed. The senior employees who agreed thought that in her team, the younger employees often need the help of older more experienced employees, but it goes the other way round as well. The senior employees agreed that even though they have the knowledge and deeper understanding on various banking processes, younger employees may possess other abilities such as language skills.

One of the senior employees, who thought the potential of different age groups has been neglected, thought it might be because the branch she is located, is profiled as training branch for new employees. In practice this means that senior employees are placed in various tasks to help younger employees, and at the same time are expected to rotate between two branches. However, now in her new position, she feels her input is valued more, which was not the case before when she was assigned tasks that disregarded her strengths. She also thought she was not sure if the different strengths of employees have been mapped at all.

When the same question was asked from the superiors, all of them thought the different strengths of various age groups have been utilized reasonably well. One superior thought that slight improvements in capitalizing these strengths could be done, but it would call for adjustments in the processes.

When asked from the senior employees whether the superiors were familiar with the various strengths of their senior employees, the senior employees all thought that their know-how is being utilized. One senior employee's thoughts were that she feels that her superior trusts her skills. Another senior employee felt that there is a mutual trust between her co-workers and superior, and tasks are delegated according to individuals' strengths.

The superiors' thoughts were that they felt they had the necessary knowledge of the strengths of their senior employees, and they deliberately aimed at taking advantage of these skills. They also consciously used their senior employees' skills as much as

possible. This can be seen e.g. in the Sales Support unit, where senior employees are intentionally part of the team in order for them to share their knowledge and know-how with the new employees.

Yearly PDD (Personal Development Dialogue) conversations between the employees and their superiors were thought as good method to gain more information about their employees. During these meetings one of the superiors said she was able to motivate her senior employees to appreciate their work input, and encouraged them to apply for more demanding positions with great success.

5.4 Work Environment and Employee Retention

Work-related issues such as environment, work content and team are part of age management, and play a significant role in employee retention. According to Seitsamo (2005), ability to influence work-related issues increases employee retention. For that reason respondents were asked the level of influence they believe senior employees have on these issues.

5.4.1 Physical Conditions and Atmosphere

Good supportive physical conditions are part of successful age management. The senior employees were asked if they have a possibility to affect their working conditions if needed. The results showed that all of the senior employees felt they could have a slight input on their working conditions. Changes in work conditions could be suggested as long as the alterations were doable and necessary.

The senior employees also thought that the atmosphere was good in their teams. One of the senior employees said that the spirit in her branch was particularly good. However, some free-time activities were missed in order to build up an even better team spirit.

All of the superiors were asked whether they felt they could influence their senior employees' working conditions if required. In general, the superiors felt that the physical conditions were good, apart from the air conditioning, and occasional noise problems. Although constraints exist in the working environment, such as the standardized furniture, smaller alteration can be made to accommodate each employee. Support is available for issues such as work ergonomics, and special equipment is available e.g. special keyboards.

The superiors also thought they could influence atmosphere in their teams. One of the superiors had experience in handling conflict situations, and said that such issues need to be defused as quickly as possible. She also brought out the importance of team play and how it is important that everyone is comfortable at work. Another superior said she knew that her branch had invested quite a lot in the atmosphere in the past, and had herself held open discussions on the subject in her own team. Team leader had been elected in her team to bring forth employees suggestions to upper management, because the lack of internal communication had been experienced challenging among the employees at times. Results were in her opinion encouraging, and the team leader experimentation seemed to have dissolved some pressure in the atmosphere. She had also acknowledged the difficulty in managing interpersonal well-being, but as a superior was ready to intervene if needed.

5.4.2 Work Content and Requirements

In an individual level, the senior employees felt they had only a little possibility to influence their own work content and requirements. The characteristics of the work and the actual workload were considered to restrict the ability to influence daily routines. One of the senior employees had difficulties to manage daily tasks and tried to compensate hurry by skipping breaks. At times the workload was considered too stressful, and the lack of time was found to rebound on the trainees and their training. Stress was not found too overwhelming as long as the tasks at hand were considered interesting, and if the senior employees felt their work was appreciated. One of the

senior employees said that as long as she's healthy and motivated, she is willing to continue working.

The superiors agreed that the demand level of tasks of a banking adviser has risen. There is only a little room for alterations in these processes, because the strategy and objectives come from the upper management, but how the job is done can be influenced. One of the superiors stated that it is important to decide with the team how the actual work is done, even though the bigger scheme comes from above. The actual processes are quite strict, because the service needs to be consistent, but possible modifications can be made if one specific task becomes too overwhelming by revising the task division.

5.4.3 Team and Organization

The senior employees felt that everyone in their teams had the opportunity to share their views. Especially daily team meetings were thought as a forum where opinions could be expressed, although the level of influence was limited in these meetings.

The superiors felt they had the opportunity and interest to influence their teams. The superiors also thought the daily team meetings were a good forum to discuss any current matter and share information. One superior felt her team had leverage, but possible changes need to be done systematically and uniformly, but wanted to stress that the organizational objectives do not come from the teams, they come from the strategy and from the costumers. Another superior felt that motivating her senior employees can be difficult at times, but she thought that is part of her job to rekindle the motivation one way or another. The superiors did not have much power to influence the actual organization, although employee transfers between the sub-branch and main branch can be arranged if necessary.

5.4.4 Ability to Influence Work-Related Conditions

One rather important question was, whether the senior employees were content with their current level of influence, and whether it affected their retirement decisions. Two of the senior employees did not have the need to influence more, and even if they could have more influence, it would not affect their retirement decision. Though, one of the senior employees stated she would prefer more influence on the matters affecting her work, because she felt there were aspects in her work bothering her such as the unpleasant rotation between the main and sub-branch.

Superiors were asked in what ways they thought their senior employees could affect their own working conditions. On the whole, the superiors agreed that the senior employees do not have much influence on their work. Work description is similar for everyone, and decisions on work content come from upper management. However, senior employees have an opportunity to influence their own work by distributing knowledge and teaching younger employees independent in various tasks so they would not rely too much on the assistant of the senior employees.

5.5 Work-Hour Flexibility

One part of the senior employee retention is work flexibility. The senior employees were asked if they had been offered a possibility to have an individual work plan, and would they be interested in such arrangements. Another question was whether individual work plan would make them stay longer in working life.

All the senior employees had been offered individual work plan. Only one senior employee was interested in it. Another senior employee had turned down the opportunity, because the system seemed unclear and the working hours would have been overly inconsistent. In fact, only one senior employee accepted the offer in her team. In addition to the varying working hours, any specific wishes on the working hours could not be granted. Also the manual book-keeping of the work hours for the payroll was found unpleasant. She would consider individual work plan only if the

hours offered would be consistent. The third senior employee felt the same way, and as the individual work plan is now, it would not make her stay longer in working life.

Superiors were asked if they have offered their senior employees the possibility to have an individual work plan and did they believe it would make them stay longer in working life. All superiors had offered the opportunity to their senior employees, and two of them believed it would help retain seniors longer in working life. One of the superiors was not sure whether it helped due to her own experience. She had offered the option to all of her senior employees with the respond that only one senior employee was interested. The problem seemed to be that the system was perceived as confusing, and regular working hours could not be offered. Individual working hours would have meant that one day they might have needed to work for only four hours, and the next day possibly ten hours. This raised a lot of resistance and worry.

5.6 Service Managers and Age Management Proficiency

The last question for the superiors were have they had any training in how to retain their senior employees in working life. The responds were that none of the superiors had received any training in age management by the organization. However, two of the superiors have studied leadership theories during their university studies, although age management was not part of their course contents in a major way. Although the target organization has not provided training for the first line managers, other efforts have been made by the organization. Senior day-offs have been implemented to support senior employees' well-being and health. The target organization also provides health services and regular health check-ups for the senior employees. Senior Bank has also been founded for the employees who want to be available for short projects after the actual retirement.

One of the superiors thought that training should be offered in age management. Another superior stated that age management training might support her daily management efforts, and added that it would be worthwhile to gain more knowledge on it. Two of the superiors felt though the problem lies in the HR department, which in

their view does not hold a realistic view on what the work with senior employees is in everyday life. According to one of the superiors this shows as the lack of understanding on the senior employees' needs. They also thought the HR department does not know what it takes to keep the know-how within the organization, and what it requires to pass on silent knowledge. The superiors also thought that before any training should be arranged to first-line managers, upper management and HR management need to first internalize what age management is, and what it requires from the organization. One of the superiors wanted to add that it is for the best interest of the company to start paying attention to these matters. Senior employees hold a lot of silent knowledge which will disappear when they decide to retire.

6 DISCUSSION

6.1 Current Push and Pull Factors in the Target Organization

Good health, monetary issues, work motivation, ability to cope with the changes in working life, good superiors, nice co-workers and pleasantness of the actual work were factors that the senior employees thought would affect their retirement decisions. The superiors had similar views, and agreed that senior employees need to feel appreciated in order to keep them in working life.

According to the Ketsetzopoulou's theory (2007), the factors that would particularly pull senior employees to an early exit would be the need for free time, which is what the senior employees' agreed on. However, staying in working life after the retirement age was considered to be an option as long as the working hours were fixed and convenient. The individual work plan offered by the target organization had not been successful among the senior employees, because the plan meant that the working hours would become more inconsistent than they currently were. This is also in line with Ketsetzopoulou's (2007) and Seitsamo's (2005) theories on varying working hours and how it pushes to early retirements. The author's suggestion would be to change the individual work plan to more consistent way i.e. fixed working hours, which would make the system more attractive to senior employees, and would motivate senior employees to stay longer in working life.

Ketsetzopoulou (2007) and Seitsamo (2005) also stated that a factor pushing employees to an early exit is employers' unwillingness to offer training opportunities due to the relatively small pay-off. The senior employees had stated that at times they had felt that their input had not been appreciated, and that younger employees received more training opportunities than older employees. Two of the service managers had already noticed that younger employees receive more training opportunities, which is in the author's opinion alarming if the organization's intention is to retain their senior employees in working life. The assumption can be made that in order to keep the senior employees longer in working life, equal training opportunities need to be ensured.

6.2 Age Awareness

Naegele and Walker (2006) wrote that before any organization can become more open-minded towards aging, age awareness need to be first developed. Education on the aging processes is imperative if the organization wants to promote positive attitudes towards aging. According to Ilmarinen, Lähteenmäki & Huuhtanen (2003), Juuti (2001) and Naegele & Walker (2006) aging should not be seen as disadvantageous, because the future competence of organizations depends also on the effectiveness of their senior employees.

Ilmarinen, Lähteenmäki and Huuhtanen (2003) claimed that age discrimination still exists in many organizations even though regulations forbid age discrimination, and this seems to be the case in the target organization. Four out of six respondents said they had witnessed age discrimination in the target organization. Many of the respondents reported that often younger employees get more training opportunities than older employees, which is also a sign of age discrimination according to Ilmarinen, Lähteenmäki and Huuhtanen (2003). According to Casey, Metcalf & Lakey 1993, quoted in Walker (2005) and Walker (1997), part of good age management practice is to offer everyone a chance to train themselves, and develop their careers. In the author's opinion, before the target organization can successfully retain their experienced senior employees, the negative attitudes and ageism need to be weeded out, and the differences in learning and performing opportunities should be acknowledged by the upper management.

6.3 Employee Motivation

Managers possess the power to influence employee motivation, sometimes even more than other work-related factors combined (Nohria, Groysberg & Lee, 2008). Therefore, it is vital for the service managers to realize how they can influence their senior employees' motivation. Part of the problem is that the superiors had not received any training in age management. Superiors stated that, before they could benefit from such training, HR management needs to first revise its operations. The author agrees with the

superiors that they do not have the authority to make the large scale changes in HR policies, but they need to realize their managerial influence on the everyday management, and how they can make the difference in the senior employee retention, which is what Nivaro (2004), Nohria, Groysberg & Lee (2008), and Ilmarinen (quoted in Nivaro, 2004) have also states. Two of the superiors did admit they had not really paid attention how they can help to retain their senior employees, but they knew that their own behavior had an affect on senior employees' motivation. In the author's opinion this should be addressed quickly. Even though the superiors do not have the power to influence processes, they need to understand the significance of their own managerial behavior in all of its aspects.

According to Moilanen (2006), from age management's perspective, a superior should be able to motivate senior employees to develop their skills and detect their strengths and development opportunities. That is what the senior employees also wanted from their superiors. One of the senior employees pointed out that if her individual strengths would get utilized more efficiently, it would definitely increase her work motivation and most likely her years in working life. Some of the respondents also said that they would consider lengthening their working careers as long as the work is pleasant and it still inflicts the sense of contribution. Nohria, Groysberg and Lee (2008) had come to the same conclusion with their four motivational drives. As said by them, enhanced motivation can be achieved by designing distinctive and significant jobs that enable employees to feel they are making a contribution in the organization. This suggests that more attention should be paid to taking advantage of senior employees' individual skills in order to keep them motivated in the target organization.

One of the superiors had already understood that the company needs to start paying attention to these issues. Seniors have a lot of valuable information that will disappear when they retire. It is for the best interest of the organization to start motivating their senior employees to stay in working life, not only for the sake of the organization, but also for the sake of the know-how these senior employees hold.

7 CONCLUSIONS

The aim of this thesis was to study age management and specify reasons behind retirement decisions both from the senior employees', and managers' perspective in the target organization. The reason for studying this topic was to gain more in-depth knowledge on how organization could retain their aging workforce in working life. The study was conducted in a branch which operates as part of a financial institution. The primary data included three service manager and three senior employee interviews, and took place in November 2009.

The main findings were that health, monetary issues, ability to adapt to changes, superiors, co-workers, individual work plan, and the actual work influence senior employees' retirement decisions. The findings also showed that the senior employees did not receive the same career and training opportunities as the younger employees, which suggested that age discrimination existed in the target organization. Another finding was that the managers were not fully aware the extent their behavior affected their senior employees, and that more attention should be paid to taking advantage of senior employees' skills in order to motivate them to stay in working life.

This thesis has aimed at revealing factors that affect senior employees' retirement decisions. It is important to retain skilled workforce in working life at least until the know-how of the senior employees have been transferred onwards. In Finland, the mass retirements are imminent, and most organizations will struggle to maintain their expertise level. It would be interesting to conduct a longitudinal study on how successfully organizations were able to transfer the silent knowledge to the younger generation, while experiencing pressure to keep senior employees in working life.

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APPENDIX 1

TEEMAHAASTATTELURUNKO

Marraskuu 2009

KYSYMYKSET TYÖNTEKIJÖILLE

- 1) Onko tiimissäsi mielestäsi hyödynnetty onnistuneesti eri-ikäisten työntekijöiden osaamista?
- 2) Koetko, että ikääntymiseen liittyviä asenteita tulisi muuttaa? (jos kyllä) Miten ja mihin suuntaan?
- 3) Oletko huomannut, että työpaikallasi tapahtuisi ikäsyrrjintää?
- 4) Miten mielestäsi lähin esimiehesi osaa hyödyntää seniorityöntekijöiden vahvuuksia? Miten se näkyy käytännössä?
- 5) Voisiko lähin esimiehesi tehdä jotain, joka saisi sinut viihtymään työelämässä pitempään kuin olit suunnitellut?
- 6) Voitko tarvittaessa vaikuttaa työhösi ja työympäristösi liittyviin asioihin?
 - työolot
 - työn sisältö ja vaativuus
 - tiimisi ja organisaatioOletko tyytyväinen nykyisiin vaikutusmahdollisuuksiisi? Jos saisit vaikuttaa enemmän sinua koskeviin asioihin, muuttaisiko se käsitystäsi kuinka pitkään aiot viihtyä työelämässä?
- 7) Mitkä tekijät vaikuttavat päätökseesi milloin siirtyä eläkkeelle?
- 8) Onko sinulle tarjottu yksilöllistä työaikasuunnitelmaa? Jos ei, olisitko mahdollisesti kiinnostunut siitä? Voisitko kuvitella pysyväsi työelämässä pitempään yksilöllisen työaikasuunnitelman myötä?
- 9) Syntymävuotesi?
- 10) Työkokemuksesi vuosissa?
- 11) Haluatko vielä lisätä jotain?

KYSYMYKSET ESIMIEHILLE

- 1) Onko tiimissäsi hyödynnetty onnistuneesti eri-ikäisten työntekijöiden osaamista?
- 2) Koetko, että ikääntymiseen liittyviä asenteita tulisi muuttaa? (jos kyllä): Miten ja mihin suuntaan?
- 3) Oletko huomannut, että työpaikallasi tapahtuisi ikäsyrrjintää?
- 4) Miten hyvin mielestäsi tunnet seniorityöntekijöittesi eri vahvuudet? Miten tämä toimii käytännössä?
- 5) Millä toimenpiteillä pyrit saamaan työntekijäsi viihtymään työelämässä pitempään kuin he ovat suunnitelleet?
- 6) Voitko tarvittaessa vaikuttaa työntekijöittesi työhön ja työympäristöön liittyviin asioihin?
 - työolot
 - työn sisältö ja vaativuus
 - tiimi ja organisaatioMillä tavalla työntekijäsi ovat voineet vaikuttaa omaan työhönsä ja työympäristöönsä?
- 7) Mitkä tekijät vaikuttavat mielestäsi työntekijöittesi päätökseen pysyä työelämässä?
- 8) Oletko tarjonnut yksilöllistä työaikasuunnitelmaa työntekijällesi? Auttaako se sinusta pysymään pitempään työelämässä?
- 9) Onko koulutuksessasi otettu huomioon kuinka ikääntyneet saataisiin viihtymään pitempään työelämässä?
- 10) Syntymävuotesi?
- 11) Työkokemuksesi vuosissa?
- 12) Haluatko vielä lisätä jotain?

APPENDIX 2

ENGLISH TRANSLATIONS OF THE INTERVIEW FRAMEWORK

QUESTIONS FOR SENIOR EMPLOYEES

- 1) In your opinion, do you feel that the know-how of different age groups have been utilized successfully in your team?
- 2) In your work place do you feel that attitudes towards aging should be changed? If so, how?
- 3) Have you encountered age discrimination in your work place?
- 4) How well is your superior familiar with the various strengths of senior employees and how does it show in practice?
- 5) Could your superior do anything to make you want to stay longer in working life than you may have planned?
- 6) In you opinion, do you feel that you can influence your work and working conditions if needed?
 - Physical conditions and atmosphere
 - Work content and requirements
 - You team and organizationAre you content with your current level of influence? If you would be given more influence over your work and working conditions would it affect your retirement decision?
Have these themes affected your retirement decision in any way and if you would be given a chance to make changes, would you want to change anything?
- 7) What factors affect your retirement decision?
- 8) Have you been offered a possibility to have an individual work plan? If not, would you be interested in such arrangement? Would the execution of individual work plan make you want to stay longer in working life?
- 9) Year of birth?
- 10) Your work experience in years?
- 11) Would you like to add something?

QUESTIONS FOR SUPERIORS

- 1) In your opinion, do you feel that as a superior you have been able to utilize successfully the know-how of different age groups in your team?
- 2) In your work place do you feel that attitudes towards aging should be changed? If so, how?
- 3) Have you encountered age discrimination in your work place?
- 4) How well as a superior are you familiar with the various strengths of your senior employees and how does it show in practice?
- 5) How do you plan to keep your senior workers longer in working life than they may have planned?
- 6) In you opinion, do you feel that you can influence your senior employees' work and working conditions if required?
 - Physical conditions and atmosphere
 - Work content and requirements
 - Your team and organizationIn what ways can your senior employees affect their working conditions?
- 7) In your opinion what factors influence senior workers retirement decision?
- 8) Have you offered your senior employees possibility to have an individual work plan? In your opinion, would it make them stay longer in working life?
- 9) Have you had any training in how to retain senior employees longer in working life?
- 10) Year of birth?
- 11) Your work experience in years?
- 12) Would you like to add something?