

## ABSTRACT

*The aim of this research is to examine and analyze the influence of saving habits, motivation, length of service, and income level on retirement planning for employees in the city of Semarang. Health workers at the inpatient health center in Semarang city became the research population with a total of 224 respondents, detailed by profession as General Practitioners, Dentists, Midwives, Nurses, Nutritionists, Pharmacy Technicians, and Medical Record Officers. This study uses a survey method to collect descriptive quantitative data with the help of a questionnaire distributed via Google Forms. The research results show that simultaneously, saving habits, motivation, length of service, and income level have a positive and significant impact on employees' retirement planning. With the habit of saving, it will certainly encourage someone to be systematic due to the periodic repetition influenced by motivation that provides additional encouragement or energy to prepare for a comfortable retirement, supported by work experience reflected in an employee's tenure, which implies their position and will certainly affect an employee's decision-making. Additionally, the level of income impacts the allocation of an employee's income towards primary needs, tertiary needs, emergency funds, and savings. Retirement planning is closely related to savings, so the higher the income level, the greater the potential allocation for savings, which can help an employee prepare for their retirement*

***Key Words : Retirement Planning, Saving Behavior, Motivation, Work Duration, Income Level***