DIMENSIONS OF PERCEIVED OVER QUALIFICATION, PERCEIVED ORGANIZATIONAL SUPPORT AND TURNOVER INTENTIONS

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Abstract

The purpose of our research is to check the employee's intention to leave the organization because of different factors such as Perceived Organizational Support and Perceived Over qualification of individuals in Pakistan. There is high growth of turnover in the banking sector of Pakistan, with this research we were able to know that which factors influenced employee turnover intentions most and how they will likely to retain in the organization. Objective of this research is to study the impact of Perceived Over Qualification, Perceived Organizational Support as a mediator between Perceived Over Qualification and Turnover intentions. The theoretical framework we tested the association between variables and sub variables such as Perceived Organizational Support as mediator variable (Financial support, Adjustment support, Career support) and Perceived Over qualification as independent variable (Perceived Mismatch and Perceived No-grow) and Turnover intentions as dependent variable. Survey data were collected from 260 employees who were working in Banking Sector of Pakistan. Structural equation modeling and hierarchical regression are used to examine the data. We used Excel, SPSS, Amos software for calculations and used Confirmatory Factor Analysis (CFA), Reliability and Model Fitness as data confirmation. This research has examined employee's turnover intentions in the Banking Sector in Pakistan and this study will be helpful for the Banking sector to understand the employee withdrawal behavior and reduce their turnover rate to retain good employees for a long term.

Keywords: Perceived Organizational Support, Perceived Over qualification, Turnover intentions, Banking sector, Pakistan.

Introductions

Overview and Background:

The arrangement of organizational support to a subordinate is probably going to create sentiments of generosity towards the organization and fortify the bond between the employer and the worker, which turn can build the sentiments of commitment to reimburse the organization in view of the standard of correspondence. Workers who have perceived more support, help and feeling of having a place from the organization will probably remain in the organization, show stronger engagement to organizations, and add to its goals (Ye, Li, & Tan, 2017).

POS was observed to be positively identified with an extensive variety of good representatives' work attitudes and practices and adversely identified with malicious states of mind and practices at work (e.g. turnover intention) (Caesens, Stinglhamber, & Ohana, 2016). High POS is additionally positive for representatives as far as subjective prosperity both out and inside work. As needs be, POS has been observed to be identified with larger amounts of job satisfaction (Caesens, & Stinglhamber, 2014). Employees may feel and create different attitudes and conduct because of progress in what guarantees they perceive and what has been really conveyed by their manager (Akhtar, Bal, & Long, 2016).

Organizational justice was observed to be emphatically identified with job satisfaction, trust, organizational commitment, task performance, and organizational citizenship behavior. Perceived organizational justice was found to decrease unwanted work results, for example, turnover intention and counterproductive work practices (Meisler, 2013). At the point when employees perceive more organizational support, they can show signs of improvement feeling of having a place and achievement, and develop better relational connections in the organization (Ye, Li, & Tan, 2017).

Managers give workers strong support and autonomy, particularly when they are permitted to take an interest in the process of decision-making, it can affect employee's practices, for example, employee commitment and organizational citizenship, while reducing absenteeism and turnover intentions (Nazir, Shafi, Wang, Nazir, & Tran, 2016). Perceived organizational support had substantial consequences on attitudes, including turnover intention. Perceived organizational support had strong effects on turnover intentions (Zeffane & Melhem, 2017). Perceived over qualification (POQ) is simply how much people see as having more skills, capabilities and capacities than what their employments require (Ye, Li, & Tan, 2017). The circumstance of an employee who has higher education, experience, or abilities with respect to what an occupation requires has been indicated to conversely as over education, expertise underutilization, underemployment, and over qualification (Verhaest & Omey, 2010).

Representatives with POQ who consider they have enough capital (knowledge, skills and experience) yet organization give less reward (including payment, position and responsibility). In spite of the fact that representatives with POQ can accomplish higher execution than the individuals who saw reasonable qualifications (Lobene & Meade, 2013). Past research focuses to a positive connection amongst turnover intention and POQ. Representatives with high POQ have high TI, and will probably look for job offers from other organizations (Ye, Li, & Tan, 2017).

Turnover intention is a far-reaching marvel; it happens as one of the essential outcomes of job dissatisfaction, and prompts an assessment of the normal utility of quest for new employment, intention to quit, lastly withdrawal choice and behavior (Ye, Li, & Tan, 2017). By far most of these investigations have shown that job dissatisfaction prompts more noteworthy intent to leave and, in this manner, improve the probability of turnover. Representatives' dissatisfaction unavoidably brings about higher possibilities that they would begin thinking about other business opportunities (Zeffane & Melhem, 2017).

Studies have demonstrated that trust is intensely identified with a scope of other representative employee attitudes, including turnover intention (Harhara, Singh, & Matloub, 2015). Worker perception of the general performance of their organization can have greater implications on their mentalities and practices, including turnover intention (Zeffane & Melhem, 2017).

The rationale behind these relationships is that when workers encounter high trust (when they trust others, and feeling of being trusted by others), they will probably feel protected and agreeable in their activity which makes them less slanted to need to leave. Representatives' trust of the supervisor was a critical indicator of turnover intention (Costigan, 2012). Representative satisfaction with their supervisor can bring down workers' withdrawal discernments, and that the way employees were dealt with by their supervisors powerfully affects employee retention (Chen, Friedman, & Simons, 2014).

Problem Statement:

Employees who get esteemed resources (e.g. salary increases, training opportunities) build up their Perceived Organizational Support and feel committed, in light of the correspondence standard, to endeavor to reimburse the organization by helping it achieve its goals (Neves & Eisenberger, 2014). Perceived Over qualification has been described as having impression of being more educated, skilled, and more experienced than job requirements (Guerrero & Hatala, 2015). If an employee perceives that he or she doesn't give needed and unique assets or capabilities to an organization, the versatile reaction is to discover another specialty to possess by searching for another job (Eddleston, 2009).

By offering organizational support to enhance the familial and work connections of repatriates, employees would feel their esteem is adequately recognized by the organization, and their organizational identification can be enhanced, helping them go through the alteration time frame. The study checked the general relationships between variables, however has not analyzed the definite relationships between sub-measurements of every variable. And study didn't include the actual turnover rate which are objective indicators (Ye, Li, & Tan, 2017). At the point when supervisors firmly trusted the organization was reliable in circumstances with a high probability of disappointment, employees' POS given a stronger relationship with failure-related trust. Future research may discover the POS-trust affiliation is identified with risk taking as well as employees' subjective prosperity, decreased pressure and turnover (Neves & Eisenberger, 2014).

POS may be more compelling on turnover intentions since they are oriented more toward self- interest, achieving their own particular objectives; paying special mind to him/herself and

thinking about the fulfillment of his/her very own objectives of essential significance. Future research ought to widen our efforts by considering particular ranges of turnover management with other causal factors, extra populations, and extra techniques for estimating social introduction to expand our comprehension of the connection between organizational-specific variables and employee behavior (Tuzun, Kalemci, & ', 2012). Organizations can possibly attract, motivate and hold employees by supporting them. Future research could be led with a more prominent picture of casual and part-time employees, and with more noteworthy differences in individuals (Barnett & Bradley, 2007).

Mindful people can self-direct empowering them to adequately administer work demands, in this way making them more fulfilled. In this manner, their turnover intentions are weaker. Future research is expected to additionally investigate the connections between these variables (Andrews, Kacmar, & Kacmar, 2014). Similarity between a sales representative and his/her work environment prompts better performance of work. Future researchers may wish to consider estimating supervisor's observation on OQ level of sales employees and concentrate its effect on salesman's performance (Purohit, 2018). Assessing an overqualified person's reasonableness for hiring, promotion and other business related results is where different relevant and social variables, both identified with the observer and overqualified individual, can influence behaviors toward that individual. In future researchers should look at how as a man sorted as "overqualified" yet procured as a result of a positive employment appropriateness rating may encounter treatment-related issues in post-enlisting results, for example, promotions, training opportunities, and pay increases (Martinez, Lengnick-Hall, & Kulkarni, 2014).

Objective of the study:

A painful issue in the organization is Turnover and it should be overcome. In this modern and competitive world, the organizations try to minimize their turnover ratio and as well as save their cost. The purpose of current study is to know the impact of perceived organizational support and over qualification on turnover intentions. The main factors on employees' turnover intentions are job satisfaction, working environment, pay, organizational commitments. In this research we try**:**

1. To study Perceived organizational support's and Over qualification's impact on Turnover intention (job satisfaction, working environment, pay, organizational commitment).
2. To study the impact of over qualification on turnover intention.
   - To examine the impact of perceived mismatch (experience, skills, knowledge, education) on turnover intention.
   - To examine the impact of perceived no-grow (promotion, challenging assignment, self-grow, prospectus) on turnover intention.
3. To examine the impact of perceived organizational support on turnover intention.
   - To examine the impact of Perceived Financial Support on turnover intention.
   - To examine the impact of Perceived Career Support on turnover intention.
   - To examine the impact of Perceived Adjustment Support turnover intention.
4. To study the relationship of perceived organizational support as a mediator between perceived over qualification and turnover intention.

Literature Review

Perceived Organizational Support:

"POS refers to an individual's perception concerning the extent that an organization values his or her contributions and cares about his or her wellbeing. Thus, employees tend to seek a balance in their exchange relationships with their organizations by having their attitudes and behaviors based on their employer's commitment to them as individuals" (Tuzun & Kalemci, 2012, P. 519).

Adjustment POS:

"We define adjustment POS as the extent to which the organization cares about the employee's (including family) adjustment following a job transfer" (Kraimer & Wayne, 2004, P. 217).

Career POS:

"We define career POS as the extent to which the organization cares about the employee's career needs" (Kraimer & Wayne, 2004, P.218).

Financial POS:

"We define financial POS as the extent to which the organization cares about the employee's financial needs and rewards the employee's contributions in terms of compensation and employment benefits" (Kraimer & Wayne, 2004, P. 218).

Perceived Over qualification:

"The situation of a worker who possesses surplus education, experience, or skills relative to what a job requires has been referred to interchangeably as over education, skill underutilization, underemployment, and over qualification. POQ refers to the degree to which individuals perceive themselves to possess more than the required job qualifications. Subjective measurements of OQ are judgments of the match between required and attained qualifications by the employee themselves or others, such as their employers or supervisors" (Purohit, 2017, P. 4-5). "POQ as being the degree to which individuals perceive themselves (or others) as possessing more than the required job qualifications". (Fine, 2007, PP. 61).

Perceived no-grow:

"No-grow means the job lacks challenge, so that the individual can accomplish task easily" (Lee, Chou, & Wu, 2016, PP.3).

Perceived mismatch:

"Mismatch refers to that the individual's education, work experience, and ability are higher than job requirement" (Lee, Chou, & Wu, 2016, PP.3).

Turnover Intention:

"When an individual perceives that he or she does not provide desirable and unique resources or abilities to an organization, the adaptive response is to find another niche to occupy by searching for another job" (Eddleston, 2009, P.90). "When an employee started thinking to switch or quite his/her current employment status, this process of having intention to leave is refers as turnover intention" (Dress & Shaw, 2001, PP.451).

Relationships between variables:

Relations between Perceived Organizational Support and Turnover Intention

POS is characterized as the social trade relationship that outcomes from trade between a worker and the organization. Individual with high POS would be less inclined to search out and acknowledge employments in different organizations (Tuzun & Kalmeci, 2011). POS can impact workers' felt responsibility regarding think about the organization and to enable it to achieve its objectives, and this commitment can apply unavoidable consequences for turnover intention. Turnover intentions are probably going to be impact by the measurements of POS, which POS was likewise found to affect workers' turnover intention (Arshadi, 2011). POS uplifts performance, reduce absenteeism, and decreases the likelihood of turnover intention (Thirapatsakun, Kuntonbutr, & Mechida, 2015).

H1: There is a significant positive relationship between POS and TI.

Relations between Perceived Over qualification and Turnover Intention:

POQ negatively affects workers' enthusiastic responsibility, and more serious POQ leads to bring down passionate duty, however there is no connection between continuance or standardizing responsibility and POQ. In particular, workers with high POQ have high TI, and will probably look for work offers outside of the organization (Ye, Li, & Tan, 2017). Overqualified people tend to report more prominent turnover intentions and participate in quest for new employment behavior, with respect to non-underemployed people. Underemployment has possibly thoughtful results given its relationship with higher turnover rates (Arumugam, 2014). Perceived Over qualification can be a source for dissatisfaction of job which thus may prompt higher TI and other work withdrawal side effects (Johnson & Johnson, 2002). POQ is more reasonable for foreseeing withdrawal behaviors than target over qualification, on the grounds that a worker's mental state greatly affects their attitude and behavior than any real qualification-job mismatch (Maynard, Joseph, & Maynard, 2006).

H2: There is no significant relationship between POQ and TI.

Perceived Organizational Support on the Relationship between and Perceived Over qualification and Turnover Intention:

If managers give employees autonomy and strong support, particularly when they are permitted to take an interest in the decision making process, it can affect employee behaviors, for example, organizational citizenship and employee commitment, while decreasing absenteeism and TI. As both subjective feelings, certain relationship exists amongst Perceived Over qualification and Perceived Organizational Support (Ye, Li, & Tan, 2017). At the point when employees see more support from organization, they can get a better sense of belonging and achievement, and develop better relational connections in the organization (Eisenberger, Armeli, Rexwinkel, Lynch, & Rhoades, 2001). The repatriates' underemployment can be impacted by Perceived Organizational Support, because organizational career support (OCS) ought to have the capacity to expand the possibility of their career promotion, decreasing the mismatch between their abilities and jobs, alleviating their stresses and offering their more opportunities for development. To some degree, POS can reduce the repatriates' Perceived Over qualification (Ye, Li, & Tan, 2017).
H3: There is a mediation of POS between POQ and TI

Research Methodology

Methods of Data Collection:

We applied the method of this study in our research is by collecting our data through different reliable resources i.e. by developing a questionnaire online and also through distributing questionnaire to our respondents. In order to develop a questionnaire, we read many researches from authentic journal for our research paper. We got a permission letter from our university to get data from our respondents easily. We talked to the managers of different branches to allow the subordinates to coordinate with us by providing the data. We distributed questionnaire in hardcopy form by visiting different branches of bank to get the data as well as for online questionnaire we used Google docs to find out the relationship between variables on each other. We have got the data from respondents when they were doing their different types of work and having lunch so they showed least interest while filling it up so the data can be bias. There were few respondents willingly filled our questionnaire and also there were respondents who were reluctant to fill the questionnaire but we were humble and kept asking but they gave their questionnaire during deadlines. The respondent of our research were all those who were the employees of banking sector in Pakistan.

Technique and size of sampling:

The sample size of our research paper was 200. We distributed around 320 questionnaires in form of hard copy and online out of which we received 293 back. And out of received filled questionnaire there were few questionnaires which were not filled completely or due to higher level of biasness, so we left or excluded few data which were not reliable. We were able to finalize the data for testing was around 213 which were complete and reliable. Wed have targeted the respondents for our research paper was employees who were currently working in the banking sector of Pakistan in different designation and in different banks. The nature our questionnaire for this study was Likert scale which consist of 5 options (Strongly Agree, Agree, Neutral, Disagree,

strongly Disagree). The respondents of this study were requested to fill the questionnaire in which there were statements included with each question and each were having 5 options with 1 as Strongly Agree, 2 as Agree, 3 as Neutral, 4 as Disagree and 5 as Strongly Disagree.

Instrument of our research

We have adopted the instruments for this study from different research papers, such as (Maynard, Joseph, & Maynard, 2006) which includes the questions of Perceived Overqualification. Sub variables of POQ (Perceived No-grow and Perceived Mismatch) was adopted from (Hsing-Ming, Mei-Ju & Ho-Tang, 2016). As there is a mediator in our research model which is Perceived Organizational support and its question were adopted from (Thirapatsakun, Kuntonbutr & Mechida, 2015). Sub variables of POS (POS Career, POS Financial, POS Adjustment) question related to these were adopted from (Kraimer, Wayne, 2004). We have Dependent variable as Turnover Intention and the questions on TI were adopted form (Dress & Shaw, 2001; Jeffrey, 2007). all questions are adopted from previous researches and in the form of likert scale.

Statistical Techniques:

To measure result, we have adopted two-way approach for structural equation modelling.

Measurement Model:

In this approach we have checked the validity and reliability of the data by performing reliability and validity model.

Structural Model:

With this approach we have tested the model fitness and hypothesis.

Software Used:

We have worked on MS Excel for recording the data from respondents for this research and we also worked on SPSS and AMOS for the results of this research.

Theoritical Framework Of Research:

Our research model includes three variables such as independent variable, dependent variable and mediator. Independent variable of our research paper is Perceived Overqualification, sub variables for POQ are (Perceived Mismatch and Perceived No-grow). The dependent variable is Turnover Intention. The mediator of our research paper is Perceived Organizational Support with sub variable (Career POS, Financial POS, Adjustment POS). we adopted the model from previous research.

Theoritical Framework:
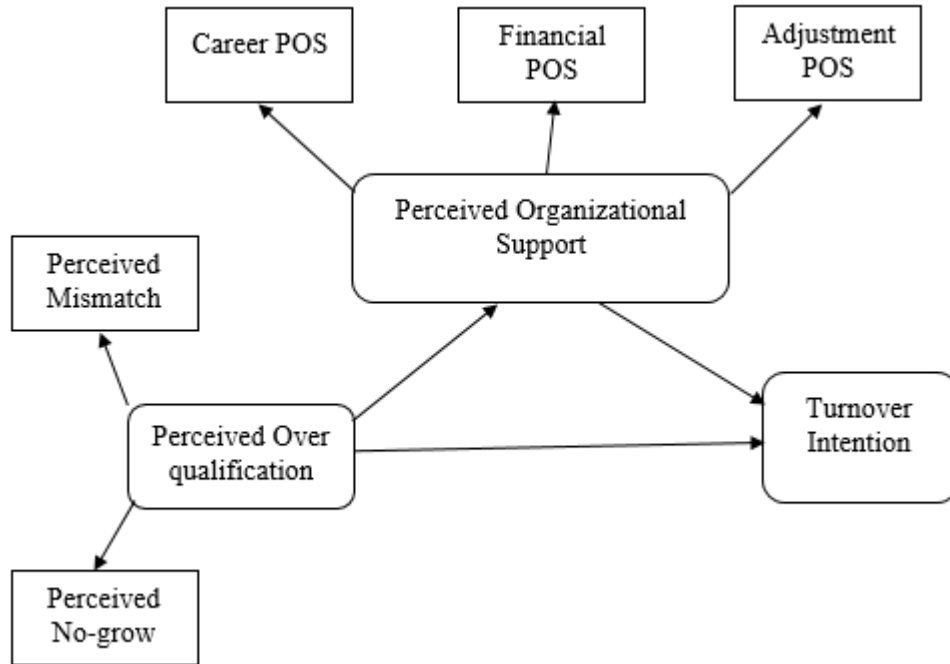
Results

Table 1: Descriptive Analysis:

Frequency Tables:

Variable	Category	Sample size	%
Gender	Male	148	69.5
	Female	65	30.5
	Below 20 years	6	2.5
	20-30 years	136	63.5
Age	30-40 years	59	27.5
	41-50 years	12	5.5
	Below 25,000	40	19
	26,000-30,000	26	12
Income	31,000-35,000	43	20
	36,000-40,000	34	16
	Above 40,000	70	33
Qualification			
	Intermediate	9	4
	Bachelors	98	46
	Masters	103	48.5
	PHD	1	0.5
	Others	2	1
	Less than 1 year	49	23

Experience	1-3 years	48	22.5
	4-6 years	74	35
	7-10 years	33	15
	Above 10 years	9	4.5

Our demographic variable gender includes male 69.5%, female 30.5%. Our age variable includes below 20 years 2.5%, 20 to 30 years 63.5%, 31 to 40years 27.5%, and 40 to 50 years 5.5%. Income variable include below 25000 19%, 26000 to 30000 12%, 31000 to 35000 20%, 36000 to 40000 16%, and 40000 above 33%. Our qualification variable includes intermediate 4%, bachelors 46%, masters 48.5%, PhD 0.5%, others 1%. Employees experience include less than 1 year 23%, 1-3 years 25%, 4-6 years 35%, 7-10 years 15%, and above 10 years 4.5%. our sample size is from banking sector which were branch banking. In Pakistan most of branches have male staff than female that's why we have more male respondents than females.

Table 2 CFA (Confirmatory Factor Analysis):

The results are accurate as they show Cronbach's Alpha values to be above than 0.7. It shows that the questionnaires internal consistency to predict the results is better. Whereas, AVE values are above 0.50, CR values are also above 0.7 which shows accurateness, while the discriminant validity i.e. ASV is also as per the required standard but some values of MSV shows in accurateness.

Table 2 CFA

Construct/Indicators	Standardized Factor Loading (CFA-AMOS)	**Construct Reliably** Cronbach's alpha	Composite Reliability (CR)	**Construct Validity** **Convergent Validity** Average Variance Extracted (AVE)	**Discriminant Validity** Maximum Shared Variance (MSV)	Average Shared Variance (ASV)
Perceived mismatch						
1	0.72	0.910				0.4322
2	0.92		0.916	0.733	0.5476	
3	0.90					
4	0.87					
Perceived No-Grow						
1	0.83					
2	0.92					
3	0.88	0.937	0.937	0.789	0.05041	0.4252
4	0.92					
Finance POS						
1	0.85					
2	0.90	0.929	0.931	0.771	0.8836	0.6643
3	0.91					
4	0.85					
Career POS						
1	0.85	0.934	0.935	0.784		0.72316
2	0.88				0.9409	
3	0.90					
4	0.91					
Risk Tolerance						
1	0.92					0.6903
2	0.92	.950	0.951	0.828	0.9409	
3	0.90					
4	0.90					
Turnover Intentions						
1	0.80	.802			0.7569	0.5804
2	0.68		0.802	0.576		
3	0.79					
Reliability and Construct Validity Thresholds: [Suggested by Fornell and Larcker (1981)]		$\alpha > 0.70$ (Nunnaly,1967)	CR > 0.70	i) AVE > 0.50 ii) CR > AVE	MSV < AVE	ASV < AVE

Table 3 Model Fitness:

In order to measure the model there are some standards or mark set. This study has taken seven indices which are Chi-square/df, P. Value, Goodness-of-Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index, Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA). Mostly the values reached threshold i.e. of Hair et al., (2006). After modification CFI, TLI, P value and Chi-square reached threshold level while RMSEA GFI and AGFI showed better results that is near threshold values.

Before Model Fitness Test

Chi- square/df	P-Value	GFI	AGFI	CFI	TLI	RMSEA
4.961	0.000	0.650	0.574	0.832	0.813	0.137

After Modification Model Fitness Test

Chi- square/df	P-Value	GFI	AGFI	CFI	TLI	RMSEA
2.564	0.000	0.844	0.775	0.944	0.926	0.86

Hypothesis Testing Using Mediation Analysis

Two tailed tests

Indirect effect

In order to test the mediation, we have taken Perceived Over qualification as independent variables whereas we have taken Turnover Intentions as a Dependent variable and Perceived Organizational Support as a mediator. The indirect effect of IV is showing significant relationships at 0.05 confidence. Thus, in the model proposed shows full mediation. Results are shown below

	pOQ	Pos	Ti
Pos	...	...	...
Ti	.002	...	...

Direct Effect:

We have tested the data and we have found that in the presence of mediator (POS) there is no impact of IV (POQ) on DV (TI). Thus, shows no direct effect.

	pOQ	Pos	Ti
Pos	.004	...	...
Ti	.325	.005	...

Hypothesis(es) Assessment

	R2	Beta	P value
TI←POQ		.091	.276
POS←POQ	0.767	.777	0
TI←POS		.803	0
TI←POS←POQ		.624	0.002

Hypothesis	Accepted / Rejected
H1: There is a significant positive relationship between POS and TI.	Rejected
H2: There is no significant relationship between POQ and TI.	Accepted
H3: There is a mediation of POS between POQ and TI.	Accepted

Conclusion and Discussion

Our research is completed in two phases. First of all, we calculated CFA in order to check the reliability of the data. In the second phase we checked mediation using SEM model. The model showed full mediation as there is significant direct effect of POS on POQ and TI. The motivation behind the study is to investigate the relationships between POQ, POS and TI from banking industry in Pakistan, in the hope that the results can help the industry to improve their management to reduce turnover intentions. Two of the hypothesis is accepted while one is rejected. We study the relationship between POS and TI after adding sub dimensions of POS such as Finance, Career and Adjustment support. Our research demonstrates its effect is essentially negative. The improvement of employment rank and salary are not by any means the only markers of success in career. By offering hierarchical help to enhance the familial and work connections of employees, they would feel their value is adequately perceived by the organization. This research will help the company how to retain and motivate his work force. This research will contribute in this area for future research is well.

Limitations and Recommendations

Main limitations of this study should be acknowledged. Our selected sample for data collection is from the banking industry of Pakistan, future researchers should conduct this study by selecting different sectors such as education and MNC. Our respondents were lower level employees and managers; it means we didn't collect the data from upper level managers. This research can be improved by collecting additional data from upper level ranks. A limitation originates from the absence of objective indicators, for example, actual turnover rate; earlier researches has exhibited that Turnover Intention is firmly identified with real turnover behavior. It's important for future researches to cover a more extensive data, which will allow further understandings on the correlations between Perceived Organizational Support, Perceived Over qualification and Turnover Intentions.

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