

**EXAMINING THE IMPACT OF OVERQUALIFICATION ON EMPLOYEES' JOB ATTITUDES  
AND BEHAVIOUR: EVIDENCE FROM BANKING SECTOR EMPLOYEES IN SRI LANKA**

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**Abstract**

*This study examined the impact of perceived over qualification on employees' job attitudes and turnover intentions in Sri Lankan context where free education system exists. Questionnaire was used to collect the data. Purpose of the research was discussed with participants. Initially discussion was conducted with 150 employees who voluntarily participated in this study from banking sector, finally 130 participants agreed to fill out the questionnaire. Of the selected sample 100 questionnaires was complete and usable for this study. Correlation and regression analysis was performed to test the hypothesised relationship. Findings of the study indicated that perceived over qualification was negatively related to job satisfaction, affective and continuance organizational commitments. Further study found positive relationship between overqualification and intention to turnover. On the basis of these findings, managerial implications of the study and future research direction was highlighted.*

*Keywords: Perceived overqualification, Job attitudes, Affective commitment, Continuance commitment and Turnover intentions, Banking sector.*

**INTRODUCTION**

Over the many decades, Sri Lankans are enjoying free education. This free education opportunity permits all Sri Lankans to enjoy public education free from primary to university. However, on the other hand free education system has contributed contemporary situation of under and unemployment in Sri Lanka, further the general attitude of the society that is popular public sector imagination culture also one of the main reason for unemployment (Tharmaseelan, 2007). Apart from criticism on structural failings of educational system in Sri Lanka (see e.g.

Tharmaseelan, 2007), government educational policy made cheaper and more viability, this intern increase education and the relative scarcity of qualified jobs available for them make the underemployment. It is argued that overeducation exists, in part, because some individuals take jobs for which they are overeducated, rather than becoming (or remaining) unemployed (Rubb, 2003). These situations compelled them to have job that are not adequately utilize and satisfy their skills and knowledge, this intern create some consequences to employees performance as well as organizational performance. The success of an organization depends largely on the performance of its human resources (Bohlander and Snell, 2004, p. 32). However overqualification has been associated with negative consequences such as low job, career satisfaction, which in turn may affect performance of employees. While underemployment may be a societal problem, management has generally not considered “too much education” or “underutilization of skills” among their employees to be a problem (Khan, and Morrow, 1991). Thus it is important to study overqualification and its impact on employee’s attitude because in the contemporary world; managers may avoid hiring overqualified employees due to negative consequences and its impact on organizational performance.

Perceived underemployment or overqualification is defined as an individual’s perception that he is working in an inferior, lesser, or lower quality of type of employment (Feldman, 1996). Overqualification has gradually come to be recognized and is now an unchallenged axiom that the human capital a society has accumulated in the form of education, and is a crucial aspect in the context of global economic competition. If the matter is considered in this light, however, the entire human capital created through the education system is not what counts but only that which is productively invested in the economy (Buchel, 2000). Thus this was the main motive to this research and most of the research related to overqualification and employees attitudes were conducted in the western context where education system is not free and people is said to be individualistic society (Buzawa, 1984; Khan and Morrow, 1991; Feldman and Turnley, 1995; Prause, and Dooley, 1997; Johnson, Morrow and Johnson, 2002; Nabi, 2003; Lee, 2005; Maynard, Joseph, and Maynard, 2006; Verhaest, and Omey, 2006a; 2006b). And very few studies conducted in non-western context (e.g. Benedict, Gayatri Devi, and Velayudhan, 2009; Kengatharan, 2011).

Thus; this study extends to what extent existing conceptualization of overqualification and its consequences are adequate in Sri Lankan context, where free education system is exist. Thus, the objectives of this study is examine how bank employees perceive themselves as overqualified and how it will impact on their job attitudes such as job satisfaction, organizational commitment and turnover intentions in such a context?

## LITERATURE REVIEW

### Defining Over Qualification

Underemployment or overqualification has been conceptualized in many different ways across academic discipline (Feldman, 1996; Johnson et al. 2002; Khan, Morrow, 1991). The term 'overqualification' is generally used to describe a situation in which the knowledge and skills acquired through the education system are not exploited to the full (Buchel, 2000). Perceived overqualification may also stem from lack of promotional opportunities associated with the job, which leads to dead ends (Johnson et al., 2002). The situation of a worker who possesses surplus education, experience, or skills relative to what a job requires has been referred to as skill underutilization, underemployment, lack of opportunity for growth and change, or overqualification, however the most common term used is underemployment (Johnson et al., 2002). Underemployment has also been objectively operationalized as a discrepancy concept, reflecting the difference between the educational requirements of the job and employee educational attainment (Khan, Morrow, 1991).

Many previous studies have defined overqualification (Johnson et al. 2002; Feldman, 1996; Khan and Morrow, 1991; and Maynard, et al., 2006). In order to examine the relationship between perceived over qualification and job attitudes, there is a meaning full need to understand the perceived over qualification. Perceived overqualification is defined as the extent to which an employed individual perceives that he or she possesses surplus job qualifications or has limited opportunities to acquire and use new job-related skills (Johnson, Morrow and Johnson, 2002). According their view perceived over qualification is said that they possess education, experience, or skills that exceed normal job requirements. Maynard (1998) found that hiring managers, applicants, and employees tend to define overqualification as surplus education, experience, and/or knowledge, skills, and abilities (KSAs). Perceived underemployment is defined as an individual's perception that he is working in an inferior, lesser or lower quality of type of employment (Feldman,1996) or a situation where individuals feel that their skills and abilities are not fully utilized (Khan and Morrow,1991). Feldman and Turnley (1995) presented a conceptualization of underemployment. According to their view, underemployment had four attributes: working in a job which does not require a college degree for employment; working in a field unrelated to their education; employed in a career path which did not utilize their training and expertise; and working part time or in temporary positions. Two types of Person-Job fit which are job demands-worker abilities fit, and worker needs-job supplies fit have been identified based on the idea gathered from previous studies by Edwards (1991). The first one is Job demands-worker abilities fit refers to the match between the requirements of the job and the knowledge, skills, and abilities (KSAs) of the employee. A second type of Person-Job fit is worker needs-job supplies fit, or the extent to which the goals,

values, or desires of the employee are satisfied by the qualities of the job. Thus, if there any mismatch between these two types, then there may be underemployment.

In each definition above, underemployment represents aspects of jobs that are lower in quality in some ways. Though Johnson et al. (2002) consider overqualification and underemployment to be synonymous, some other studies (Fine, 2007; Fine & Nevo, 2008; Maynard et al., 2006), generally considered overqualification to be sub set of underemployment. This study is consistent with the definition of Johnson et al., (2002).

### **Job Attitudes**

Many researchers in this field have constantly hypothesized that underemployment is associated with a variety of negative individual outcomes including, poor job attitudes (e.g., job satisfaction, organizational work commitment, job involvement, internal work motivation and overall life satisfaction, poor physical and psychological health, lower job performance and organizational citizenship, and withdrawal behavior (e.g., absenteeism, turnover: see e.g., Burris, 1983; Feldman, 1990, 1996; Johnson & Johnson, 1996, 2000; Lee, 2005). Further empirical evidence (Maynard, Joseph, and Maynard, 2006) has generally supported the theoretical proposition that fit will be associated with desirable individual and organizational outcomes, such as psychological and physical health, positive job attitudes, better job performance, and less employee withdrawal.

The major job attitudes in the previous studies included job satisfaction, job involvement, organizational commitment, employee engagement, perceived organizational support as dependent variables. This study particularly focuses on job satisfaction, organizational commitment: affective and continuance and turnover intentions of employees.

### **Job satisfaction**

A concise definition given by Spector (1997) states that “Job satisfaction is simply how people feel about their jobs and different aspects of their jobs”. This definition suggests that job satisfaction is a general or global affective reaction that individual hold about their job. Luthans (2002) states “it is a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience”. It is a result of employee’s perception of how well their job provides those things that are viewed as important. Another definition state that job satisfaction is an individual’s subjective assessment of work and is defined as the response of an individual to the circumstances of his or her working environment that is shaped by his or her interpretations and perceptions of the objective characteristics of the conditions (Johnson and Johnson, 1996; Maynard et al., 2006). Typical elements of the job satisfaction are the nature of the work, supervision, present pay, promotion opportunities and relations with co-workers. The study

conducted in the Sri Lankan context confirmed that existing conceptualisation of job satisfaction are fairly same across the context (see e.g. Saravanabawan and Long, 2013).

The relationship between underemployment and job satisfaction has captured the greatest attention among many researchers. Studies have found a negative relationship between job satisfaction and perceptions of skill under-utilization (Feldman et al., 2002; Feldman & Turnley, 1995; Khan & Morrow, 1991). Maynard, et al., (2006) says that in general, perceptions of underemployment were associated with poor job satisfaction, particularly for facets with a direct causal relationship with the specific dimension of underemployment, such as overqualification and satisfaction with work.

Nabi, (2003), suggested that underemployed graduates reported significantly lower level of opportunity for skills use and intrinsic career success such as job, career and life satisfaction. Another study from Lee, (2005) says that underemployment was found to have a negative effect on job satisfaction and career satisfaction.

Quinn and Mandilovitch (1975) found that the greater the difference between the respondents' educational attainment and the indicator of underemployment, the lower the job satisfaction. Another study from Indian and Sri Lankan context confirm this in same way that perceived overqualification was found to be negatively related to job satisfaction (Benedict, et al., 2009; Kengatharan, 2011). In accordance with above previous findings, we predict that;

H<sub>1</sub>: Perceived over qualification is negatively associated with job satisfaction.

### **Organizational Commitment**

According to the model of organizational commitment, which was developed by Meyer and Allen, (1990; 1991) composed of three components. These dimensions of organizational commitment involve affective commitment, continuance commitment and normative commitment. The affective component refers to employees' emotional attachment to, identification with, and involvement in the organization. The continuance component refers to commitment based on the cost that employee associate with leaving the organization. Final component, the normative component refers to employees' feelings of obligation to remain with the organization (Meyer and Allen, 1991). These components reflects a psychological state that has implications to continue or discontinue membership in the organization, however the nature of these states differs. Employees who are high with affective commitment remain in the organization because they want to, those with strong continuance commitment because they need to, those with strong normative commitment because they feel ought to do so (Wasti, 2005). As suggested by (Johnson et al. 2002), affective organizational commitment or emotional attachment to an organization and continue organizational commitment, or tendency to maintain organizational membership because of the perceived high cost of discontinuing

membership were included in the present study, because of their potential to demonstrate discriminant validity with the perceived qualification (Johnson et al. 2002). Thus, this study exclusively focuses on affective and continues commitment.

Affective commitment is experienced when an individual wants to continue working for a specific organization and closely identifies with the organization (Cooper, Hakin and Viswesvaran, 2005; Porter, Steers, Mowday and Boulian, 1974). However, today workers are not expected to remain within a single organization for the duration of their careers (Cooper, Hakin and Viswesvaran, 2005). These suggest people have motive to change their work place based on their skills, expectation and availability of job in the job market that suit their expectations. Many previous studies have focused on benefits of commitment for organization. Pinder (1998) in his study stated that high commitment is beneficial for both employers and employees offering employees a sense of identity, satisfaction and security. Some other studies also confirm this in such a way that; affective commitment has the strongest relations with desirable work related outcome such as organizational citizenship behaviours, attendance and performance (Meyer et al., 2002). Further they state that continuance commitment is either negatively related or unrelated to these above mentioned behaviours. Few studies have focused to examining the relationship between overqualification or underemployment and affective commitment (e.g., Feldman & Turnley, 1995; Brkich et al., 2002; Feldman et al., 2002; Maynard, et al., (2006) and findings suggested that expected negative association between underemployment and affective commitment.

Feldman and colleagues (Feldman et al., 2002; Feldman & Turnley, 1995) found consistent negative relationships between various dimensions of underemployment (overqualification, employment in an unrelated field, and part-time work) and affective commitment. Further in their study, Johnson et al. (2002) found a negative relation between mismatch (i.e., overqualification) and affective commitment, but no relation with continuance or normative commitment. Maynard, et al., (2006) also found that perceived overqualification was related to lower affective commitment. In accordance with previous findings it is expected that employees with higher perceived overqualification are more likely to experience low level affective commitment.

H<sub>2</sub>: Perceived over qualification is negatively associated with affective organizational commitment.

H<sub>3</sub>: Perceived over qualification is negatively associated with Continuance organizational commitment.

### **Turnover Intentions**

Turnover intentions have been defined as the extent to which an individual plans to leave an organization or position of employment (Maynard, 2006). Many previous studies have reported

negative relationship between overqualification and intention to turn over. Overqualified individuals tend to report greater intentions to leave their jobs and engage in job search behavior, relative to non-underemployed individuals (Burriss, 1983; Feldman and Turnley, 1995). Furthermore, the results indicate that self-esteem was significantly lower in each of the economically underemployed groups relative to the adequately employed after controlling for early self-esteem, socio-economic status, gender, ethnicity, aptitude, age, and education. This suggests that employees may have less confident with their work and they may leave from organization any time. Underemployment was negatively related to self-esteem after controlling for perceived job satisfaction and the other control variables (Prause, and Dooley 1997). This impliedly suggests that employees who dissatisfied with their work may tend to have low level of self-esteem and this may affect their turnover decision. Buzawa, (1984) pointed out that underemployment has potentially serious consequences given its association with higher turnover rates. Further study from Feldman, (1996) said that, no research links underemployment or overqualification to actual turnover behaviour and there is little evidence for an association between many dimensions of underemployment and turnover intentions and behavior, though these relations have often been hypothesized (Feldman, 1996). However some studies empirically studied and found perceived overqualification was related to higher intention to turnover (Maynard, et al., 2006) and overqualification was negatively related to and intentions to remain (Kengatharan,2011). This findings suggest that if employees perceived them self as overqualified tend to leave from organization. Thus from the above empirical findings it can be hypothesized that;

H<sub>4</sub>: Perceived over qualification is positively associated with turnover intentions.

## **RESEARCH METHODOLOGY**

### **Sampling & Data Collection Procedure**

Questionnaire was used to collect the data. The simple random sampling was the basic sampling design to collect the data, which allowed equal representation samples in banking sector employees. Initially discussion was conducted with 150 employees who voluntarily participated in this study from banking sector. Purpose of the research was discussed with participants with the permission of each branch manager, finally 130 participants agreed to fill out the questionnaire. Of the agreed participants 100 questionnaires was complete and usable for this study. Response rate was 76 percent.

### **Sample Profile**

Of the remaining Sample 100 participants 39 % and 61 % were male and female respectively. 62 % of the respondents were married and rest was single. Of the sample, majority of the

respondents (41 %) had General certificate in education (Advanced Level) qualification and 29 % hold degree qualification and 18 % had diploma certificate respectively. 40 percent of the respondents were in the age range in between 25 and 45 years and 34 % were above 46 years. Average service period was 12 years.

## **Measures**

Data was gathered through a structured questionnaire, which included 5 sections; personal details, perceived overqualification, job satisfaction, affective commitment and continuance commitment and finally section for intentions to turnover scale.

### ***Perceived Over Qualification Scale***

Perceived over qualification was measured using 10 items which was composed by Johnson et al., (2002) the 8 items were originally developed by Khan and Morrow (1991) two items which were composed by Johnson et al., (2002) . Respondents were asked to report their level of agreement on a five point likert scale ranging from 1(Strongly disagree) to 5(strongly agree). The sample items included in this study were “my formal education over qualifies me for my present job”; Frankly, I am overqualified for the job I hold”; based on m skills, I am overqualified for the job I hold”. And continuing education related to my job has improved m job performance”. Scale reliability  $\alpha$  for these items was .76.

### ***Job Satisfaction Scale***

Job satisfaction was measured using five items originally developed by Brayfield and Rothe (1951) called as job satisfaction inventory (JSI). Despite the age of this measure; it has still been used widely in recent literature. Five items were used to measure the job satisfaction of the respondents. One of them was reverse scored. Items were scored on a five point likert scale ranging from 1(strongly disagree) to 5 (strongly agree). The sample items included in this study were” my job is like a hobby to me”; “I find real enjoyment in my work”; and I consider my job to be rather unpleasant. Scale reliability  $\alpha$  for these items was .65.

### ***Organizational Commitment Scale***

Affective commitment and continuance commitment were measured through a scale developed by Allen and Meyer (1990). Sixteen items were included to measure commitment variables. The sample item included in this study for affective commitment was “I would be very happy to spend the rest of my career with this organization” and “This organization has a great deal of personal meaning for me”. The sample item included in this study for continuance commitment was “It wouldn’t be too costly for me to leave the organization now”. Scale reliability  $\alpha$  for affective commitment items was .79. Scale reliability  $\alpha$  for these items was .88.

### Turnover Intentions Scale

Turnover intention, which is originally developed by Spector (1985), was used for this study. Items were scored on a five point likert scale, ranging from 1=never, 2=almost never, 3=sometimes, 4=often, 5=very often. The sample item included in this study was "How often have you seriously considered quitting your present job?" This questionnaire was used by Lobene (2010) in his study of perceived over qualification and employee turnover.

### ANALYSIS AND DISCUSSIONS

Descriptive statistics means, standard deviations and correlation coefficient for all measures are reported in the following table 1. Correlation analysis was used to find out the relationship among the variables and their relative strength. Participants reported high level overqualification yielding mean value  $M= 4.16$  ( $SD=.54$ ). Participants turnover intentions was higher ( $M=3.54$ ,  $SD=1.40$ ) than their job satisfaction ( $M=2.76$   $SD=0.87$ ), affective commitment ( $M=2.81$ ,  $SD=0.91$ ) and continuance commitment ( $M=2.66$   $SD=1.03$ ) respectively.

Table 1: Mean Standard Deviation and Intercorrelations among all variables

Variables	<i>M</i>	<i>SD</i>	( <i>POQ</i> )	( <i>JS</i> )	( <i>AC</i> )	( <i>CC</i> )	( <i>IT</i> )
Perceived Over Qualification( <i>POQ</i> )	4.16	0.54	1				
Job Satisfaction( <i>JS</i> )	2.76	0.87	-.44**	1			
Affective Commitment( <i>AC</i> )	2.81	0.91	-.37**	.64*	1		
Continuance Commitment( <i>CC</i> )	2.66	1.03	-.30**	.53*	.75*	1	
Intentions to Turnover( <i>IT</i> )	3.54	1.40	.61**	-.50*	-.46*	-.30*	1

\*\* Correlation is significant at 0.001 Level

As shown in the above table 1, as we expected the Pearson correlation explained negative and significant association between perceived over qualification and job satisfaction ( $r = -.44$ ,  $p < .001$ ).

Further, results indicated that there were significant negative relationship between perceived overqualification and affective, continuance organizational commitment ( $r = -.37$ ,  $p < .001$ ), ( $r = -.30$ ,  $p < .001$ ). These findings suggest that employees who perceive higher in their qualification tend to be low level of job satisfaction, affective, continuance commitment in their work.

Finally, from the above table 1 results indicated that there was a significant positive relationship between perceived overqualification and intentions to turnover ( $r = .61$ ,  $p < .001$ ). Thus, these correlation matrixes give right direction providing for testing the effect hypotheses.

## Regression Analysis

A hierarchical regression analysis was performed to assess the simultaneous contributions of predictor with control variables. Gender, age, and educational levels were controlled, because of their potential impact on dependents variables (Maynard et al., 2006). The purpose of this analysis was to examine the independent relationship between perceived over qualification and job attitudes (job satisfaction, affective commitment, continuance commitment) and intentions to turnover.

First step, in regression models entered control variables and second step we entered control variable and dependent variable to find out significant variation on job satisfaction, affective, continuance commitments and turnover intentions in each model. These variables produced a  $\Delta R^2$  value of 0.19 ( $p < .01$ ). That is overqualification was negatively related to job satisfaction ( $\beta = -.45$ ,  $\Delta R^2$  value of 0.19,  $p < .001$ , (see below table 2 in model 1) after controlling demographic variables. Thus, hypothesis **H<sub>1</sub>** was supported.

The regression results also indicated that, there is negative significant relationship between overqualification and affective commitment ( $\beta = -.40$ ,  $\Delta R^2$  value of 0.15,  $p < .001$ , see below table 2 in model 2) after controlling demographic variables, Thus the hypothesis **H<sub>2</sub>** was supported.

Further from the below table 2, the result showed that overqualification was negatively related to continuance commitment ( $\beta = -.35$ ,  $\Delta R^2$  value of 0.11,  $p < .001$ , see below table 2 in model 3), Thus the hypothesis **H<sub>3</sub>** was supported.

Finally, we found that overqualification was positively related to turnover intentions ( $\beta = .58$ ,  $\Delta R^2$  value of 0.32,  $p < .001$ , see below table 2 in model 4) after controlling demographic variables, Thus the hypothesis **H<sub>4</sub>** was supported.

According to the table 2,  $R^2$  value of .44 denotes that 44 % of the observed variability in job satisfaction can be explained by the independent variable (Perceived overqualification). The remaining 56 % was not explained by this model. Similarly, from the table the predictor variable (Perceived Overqualification) explained 16 % ( $R^2 .16$ ) of the variance in affective commitment, 27 %, ( $R^2 .27$ ) of variance in continue commitment and 39 % ( $R^2 .39$ ) of variance in turn over intentions. Further, F statistic is highly significant in this model (sig. <0.01 and  $F = 34.43$ ;  $F = 17.92$ ;  $F = 15.65$  and  $F = 51.25$ ) therefore predictor variable do a good job explaining the variations in the dependent variables (job satisfaction, affective commitment, continue commitment and turn over intentions).

Table 2: Summary of Regression Analysis

Independent variable	Model 1: Job Satisfaction	Model 2: Affective Commitment	Model 3: Continuance Commitment	Model 4 : Turnover Intentions
<b>Step 1: Control Variables</b>				
Age	-.19*	.05	.20	.26
Gender	.14	-.07	-.23*	.16
Educational Qualification	-.49**	.00	-.11	.03
<b>Step-2 : Control Variables</b>				
Age	-.09	.15	.28*	.12
Gender	.20*	-.02	-.19*	.09
Educational Qualification	-.48**	.01	-.10	.02
<b>Independent variable</b>				
Overqualification	-.45**	-.40**	-.35**	.58**
$\Delta R^2$	.19**	.15**	.11**	.32**
$R^2$ for total equation	.44**	.16**	.27**	.39*
$F$ (df) for total equation	34.43(1,95)	17.92 (2,95)	15.65 (1,95)	51.25(1,95)
<i>Standardized coefficients are reported for the final step in each model. *<math>p &lt; .05</math>, **<math>p &lt; .001</math>.</i>				

As we expected, the findings of the study revealed that perceived overqualification was negatively associated with work satisfaction and affective, continuance commitments and positively associated with turnover intentions. This findings is consistent with previous findings that underemployment is associated with a variety of negative individual outcomes including, poor job attitudes (e.g., job satisfaction, organizational work commitment, job involvement, internal work motivation and overall life satisfaction), e.g., Burriss, 1983; Feldman, 1990, 1996; Johnson & Johnson, 1996, 2000; Lee, 2005). Further, This findings is consistent with previous findings of Maynard, et al., (2006) that is perceived overqualification was negatively associated with work satisfaction and affective, commitments and positively associated with turnover intentions. Further Findings from this study are generally consistent with previous study that perceived overqualification is negatively related to job satisfaction (Khan & Morrow, 1991; Feldman & Turnley, 1995; Feldman et al., 2002; Lee, 2005; Maynard, et al., 2006; Benedict, et al., 2009; Kengatharan, 2011) and perceived overqualification is negatively related to affective commitment (e.g., Feldman & Turnley, 1995; Brkich et al., 2002; Feldman et al., 2002; Johnson et al. 2002; Maynard, et al., 2006) and perceived overqualification positively related to turnover intentions (Maynard, et al., 2006) and overqualification was negatively related to and intentions to remain (Kengatharan,2011). As we mentioned earlier overqualification stem from skill underutilization, lack of promotional opportunities, limited opportunities to acquire and use new-

job related skill (Maynard, et al., 2006), which indeed leads to low level of job satisfaction in their work, low level of commitment in their work and higher level of turnover intentions.

## **MANAGERIAL IMPLICATIONS AND CONCLUSIONS**

Findings of this study revealed that, overqualification negatively associated with desirable outcomes such as job satisfaction and commitment and positively related to turnover intentions of employees. This impliedly suggests that bank managers should carefully recruit employees so as to fit job requirements and employees' skills and knowledge that they possess. Though employers use education as a proxy for skill acquisition, still there is space to screen applications and serve money and time in recruitment and selection process if they select right person for right job. Managers or employer should design job that facilitate the employees to use their skills and knowledge and job should give challenge and opportunities to growth in their career path. So, the managers or supervisors in banks should consider the factors that affect job satisfaction and commitment they should provide promotional opportunity, job rotation and job enrichment and more challenging work environment.

The present study examined the relationship between perceived overqualification and job attitudes (job satisfaction, affective commitment, continuance commitment) and intentions to turnover. The results indicated that Perceived overqualification was negatively related with job satisfaction, affective, continuance commitment and positively related to turn over intention.

## **LIMITATION AND FUTURE RESEARCH DIRECTION**

Although the present findings may provide valuable insight into overqualification job attitude relationships to the banking sector employees, generically, the present findings may not generalize to all organization because the sample was collected from banking sector industry in Sri Lankan context thus it can be generalized to the particular industry only. Thus future research can focus much on sample from different cultures because, cross Sri Lankan culture may differ from other culture e.g. social system, power distance and also Sri Lankans are said to be collectivistic in nature.

All variables were measured via self-report questionnaire completed by the employee at a single point in time, there may be common method of ratings bias and then it might influence findings. Thus studying underemployment with both objective and subjective measures would be advantageous to overqualification and work attitude literature. Managers and organizations are likely to spot underemployed workers via more objective measures, such as comparisons between job requirements and employee qualifications (Maynard, et al., (2006). Future research, should thus investigate the overlap between objective and subjective measures of underemployment dimensions. Future research also can focus on moderating variable to examine the relationship between overqualification and work attitudes, such as desire for

challenge, growth opportunity in the work career, because less opportunity for growth in work also may be one reason for negative work attitude.

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