

**The Moderating Role of Organizational Commitment in the
Relationship Between the Effective Exploitation of Overqualified
Employees and Their Performance in the Egyptian Banking Sector
(Comparative study)**

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Abstract:

Purpose- The purpose of this research is to compare the performance of employees in governmental and nongovernmental banks by exploring the moderating effect of organizational commitment on the relationship between overqualified employees and their performance in the Egyptian banking sector.

Design/methodology/approach: A sample of 400 employees working in the banking sector was selected, and a standardized questionnaire was undertaken using the electronic survey (Google format). Additionally, descriptive and inferential statistics were carried out using SPSS V.29 and (SmartPLS 3) for Structural Equation Modelling- Partial Least Squares (SEM-PLS) analysis was performed to assess the hypotheses driven by the study's research model. Theoretical support will enable deeper investigation into moderating the role of organizational commitment in the relationship between overqualified employees and their performance.

Findings- The results of governmental banks revealed that overqualified employees (*OE*) have a significant negative impact on their performance (*EP*). Also, the work experience (*WE*) significantly negatively affected *EP*. While knowledge, skills, and abilities (*KSA*) do not significantly affect *EP*. Although the direct relationship from *KSA* to *EP* is insignificant, the indirect relationship from *KSA* to *EP* through *OC* is significant. The results of the moderating analysis yielded that Organizational Commitment (*OC*) significantly moderates the relationship from *OE* to *EP*. Moreover, the *OC* significantly moderates the relationship from *WE* to *EP*. Also, *OC* significantly moderates the relationship from *KSA* to *EP*. For nongovernmental banks, the results yielded that the *OE* and *WE* greatly negatively affected *EP*. *KSA* has no significant effect on *EP*. The results of the moderating analysis indicated that the *OC* significantly moderates the relationship between *OE* to *EP* and *WE* to *EP*. Meanwhile, *OC* doesn't moderate the relationship from *KSA* to *EP*. Overall, this study contributes to advancing our understanding of the factors influencing employee performance within banking sector and provides practical implications for enhancing organizational effectiveness and the performance of overqualified employees from different career levels.

Originality/value – The impact of employees' overqualification on their performance has been applied abroad in different industries, and it is a fact that most scientific research on overqualification has been executed in Western countries and Western Europe. Therefore, this study fills the gap in the existing literature. It will be applied for the first time in Egypt while studying the vital role of the moderator "organizational commitment" to test the relationship between the two variables in Egyptian governmental and nongovernmental banks to include a discussion on the contributions, limitations, and recommendations for future research.

Keywords: Overqualified employees, employee's performance, organizational commitment, work experience, knowledge, skills and abilities, banking sector.

Paper type: Research paper

الدور المُعدّل للالتزام التنظيمي في العلاقة بين الاستغلال الفعال للموظفين ذوي المؤهلات الزائدة وأدائهم في القطاع المصرفي المصري (دراسة مقارنة)

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الملخص :

يهدف هذا البحث إلى دراسة تأثير الموظفين ذوي المؤهلات الزائدة على أدائهم وكذلك التحقق من الدور المُعدّل للالتزام التنظيمي في هذه العلاقة، وذلك من خلال تطبيق هذه الدراسة على عينة من أكبر موظفي البنوك الحكومية وغير الحكومية المصرية. لتحقيق هذا الهدف تم الاعتماد على المنهج الوصفي والكمي وذلك من خلال جمع البيانات الأولية من خلال استبيان لعينة من 400 موظف يعملون في القطاع المصرفي المصري، قام الباحثين باعداد الاستبيان بناءً على الدراسات السابقة حيث احتوى الاستبيان على ثلاثة عشر سؤال للمتغير المستقل (الموظفين ذوي المؤهلات الزائدة) كما تضمن الاستبيان أيضا سبعة أسئلة للمتغير التابع (أداء الموظفين ذوي المؤهلات الزائدة) وثمانى أسئلة للمتغير المُعدّل (الالتزام التنظيمي)، بالإضافة إلى مجموعة من الأسئلة الديموجرافية . تم تحليل البيانات المجمعة باستخدام نمذجة المعادلات الهيكلية الجزئية للمربعات الصغرى باستخدام (Smart PLS) لاختبار الفرضيات.

أوضحت نتائج البنوك الحكومية أن الموظفين ذوي المؤهلات الزائدة لها تأثير معنوي سلبي على أدائهم. كما أن الخبرة العملية لهؤلاء الموظفين لها تأثير معنوي سلبي على أدائهم. في حين أن المعرفة والمهارات والقدرات (KSA) ليس لها تأثير معنوي على أداء الموظفين. على

الرغم من أن العلاقة المباشرة للـ KSA على أداء الموظفين ذوي المؤهلات الزائدة غير معنوية، إلا أن العلاقة غير المباشرة بين الموظفين ذوي المؤهلات الزائدة والأداء من خلال الالتزام التنظيمي كانت علاقة معنوية. من ناحية أخرى، أسفرت نتائج التحليل المعدل عن أن الالتزام التنظيمي يعدل بشكل معنوي العلاقة بين الموظفين ذوي المؤهلات الزائدة (الخبرة العملية و KSA) وأدائهم. أما بالنسبة للبنوك غير الحكومية، أسفرت النتائج عن أن الموظفين ذوي المؤهلات الزائدة لهم تأثير معنوي سلبي على أدائهم. كما أن الخبرة العملية للموظفين لها تأثير معنوي سلبي على أدائهم. إلا أن المعرفة والمهارات والقدرات (KSA) ليس لها تأثير معنوي على أداء الموظفين. أشارت نتائج التحليل المعدل إلى أن الالتزام التنظيمي يعدل بشكل معنوي العلاقة بين الخبرة العملية للموظفين ذوي المؤهلات الزائدة وأدائهم بينما الالتزام التنظيمي لا يعدل العلاقة بين KSA للموظفين وأدائهم. بشكل عام، تساهم هذه الدراسة في تعزيز فهم البنوك للعوامل التي تؤثر على أداء الموظفين داخل المؤسسات المصرفية المصرية وتقديم توصيات عملية لتعزيز الفاعلية التنظيمية وأداء الموظفين ذوي المؤهلات الزائدة.

الكلمات المفتاحية: القطاع المصرفي، الموظفين ذوي المؤهلات الزائدة، الخبرة العملية، المعرفة والمهارات والقدرات، أداء الموظفين، الدور المعدل، الالتزام التنظيمي.

1. Introduction:

Different disciplines emphasize the qualification aspect, such as knowledge, skills, educational status, talents and experience. A quality mismatch arises when these disciplines either surpass or fail to meet the standards and qualifications for the job. (Bickes et al., 2020). Overqualified employees possess skills, abilities, and knowledge beyond their position's requirements (Yang et al., 2015; Schram et al., 2021). Such a mismatch between Job demands and worker qualifications is increasingly common worldwide. Employees working in positions below their capabilities and qualifications have become a sign of the modern era due to rising rates of unemployment and the global economic crises that occurred within the last decade (Yang et al., 2015; Schram et al., 2021). Thus, overqualification became more obvious than ever. For instance, one estimate is that 43% of US college graduates held positions that did not require their degrees (Khan et al., 2022). Also, Theodoros (2022) claimed that nearly 40% of workers in the

European Union believe they are overqualified. According to Congregado et al. (2016), because the labor market is finding it difficult to handle the increasing supply of skilled individuals, many people are now compelled to choose jobs that do not require their high credentials, knowledge, or abilities to run away from unemployment and its consequences. Although overqualification is most prevalent in developing nations (Chen, 2023), most research was conducted in Western countries (Sadava et al., 2020), with relatively few studies conducted outside the West.

The studies examining the relationship between overqualification and employee performance have found a positive relationship, while most studies have found a negative relationship between variables (Παπαδόπουλος, 2022). According to the relative deprivation theory (Pan et al., 2023), when someone doesn't achieve the subjective criteria to which they feel entitled, they become frustrated and feel deprived, which leads to counterproductive work behaviors, boredom, low employee performance, burnout and low levels of job satisfaction and retention. Other researchers agreed that it has a positive impact, such as reducing training time commitment and costs since they already have extensive knowledge of the role and the software used to perform effectively in the position. Onat and Eren (2020) studied the impact of perceived overqualification on employee performance in the hospitality industry. The data was gathered from 138 questionnaires given to the kitchen staff of Nevşehir's four and five-star hotels. They found that employee's performance got negatively affected by perceived overqualification. This situation causes workers to fail to apply their expertise to meet company objectives. Also, the employee performance is explained by perceived overqualification by -45%. Piotrowska (2022) studied the role of the mediator (neuroticism) on the relationship between perceived overqualification and task and contextual performance in the manufacturing industry. The data was collected from 180 employees, and

160 used tests. They found that when overqualification increases, neuroticism will also increase, especially negative emotions, such as anger, sadness, and defensive anxiety, and the performance will gradually decrease accordingly. Additionally, neuroticism is majorly mediating the association between employee performance and overqualification. Moreover, other factors may play a vital role in the employee's high performance while being overqualified, like organizational commitment, as some studies have demonstrated that an employee's performance is improved due to organizational commitment (Waskita, 2022). Organizational commitment can be defined as an individual's psychological attachment to the organization (Sabir et al., 2021). Sabir et al. (2021) studied the relationship between worker performance and organizational commitment. Also, they looked at the relationship between task performance, contextual performance, and counterproductive behavior, on the one hand, and effective, calculated, and normative organizational commitment, on the other, in companies in the Moroccan automotive sector. They found that fostering a sense of organizational commitment among employees could enhance their performance. In this view, an employee's sense of fairness is extremely important and has the potential to be changed through an exchange relationship into actions that are helpful to the goals of the company. Also, organizational commitment affects counterproductive conduct but does not affect individual job performance. The organizational commitment variable has the biggest influence on personal work performance. Thus, this research aims to study the moderating role of organizational commitment in the relationship between overqualified employees and their performance while applying this study to a sample of the largest banks in Egypt.

2. Research Problem:

The problem with the research is that the literature review reveals a rare of studies that measure the impact of overqualified employees on their performance through organizational commitment as a moderating variable, especially in banks located in Egypt, which opens the door for the research questions:

1. To what extent will the overqualification of employees impact their performance?
2. To what extent will the organizational commitment impact the relationship between overqualified employees and their performance?

3. Theoretical background:

3.1.Overqualification of Employees (OE):

Employees are the most precious resource that sustains success and helps shape its future approach and vision. Thus, selecting workers with the necessary skills to do their jobs well is one of the main challenges facing HRM practitioners (Zhenjing et al., 2022). Managing overqualified workers has received more attention recently since it is seen as a widespread global phenomenon, as many countries will face a shortage of qualified workers by 2030 (Alfes et al., 2016). Overqualification can be described as underemployment in which the worker believes he has qualifications (knowledge, skills, training, and experience) beyond those needed for the position since some are not being used. (Zhenjing et al., 2022).

In this scenario, an employee may accept an unsuitable job because of a variety of factors, either due to personal reasons such as (educational level, work experience, characteristic of the position held, age, gender, KSA, job search and personality traits) or environmental reasons such as (economic crisis and size of the job market). These factors have resulted in many employees having more education and skills than are necessary for their jobs (Alfes et al., 2016; Erdogan and Bauer, 2021).

This overqualification phenomenon may lead to both positive and negative consequences. According to Yeşiltaş et al. (2023) and Kulkarni et al. (2015), overqualification will result in a variety of poor individual outcomes, which will then have an impact on organizational outcomes and effectiveness such as negative job attitudes (boredom, dissatisfaction and a feeling of underutilization), lower performance at work, lower organizational citizenship and withdrawal behaviors (absenteeism and turnover), and finally higher staff recruiting expenses as they may be more likely to leave. On the contrary, according to (Erdogan and Bauer, 2021; Manolopoulos et al., 2022), it doesn't come as a surprise that the correlation between overqualification and cognitive ability is the highest regarding job performance. Employers can benefit from workers who act as role models and contribute new talents to the workplace since they tend to be healthier, have a stronger career focus, work with the company for longer, tend to fill future positions, and help in succession planning. Also, if an overqualified individual chooses their overqualified condition voluntarily and the organizations provide different aspects for boosting their performance, they might not display unfavorable attitudes or actions at work. The current study found that 73% of governmental and 56% of nongovernmental banks' overqualified employees say that overqualification negatively affects performance. Based on most of the existing literature, we hypothesized that:

H1: Overqualified employees will have a negative impact on their performance.

Two sub-hypotheses emanating from the first hypothesis are as follows:

H (1.A): Overqualified employees' KSA (Knowledge, skills and abilities) will negatively impact their performance.

H (1.B): Overqualified employees' work experience will have a negative impact on their performance.

3.2. Employees' Performance (EP):

Employees are the fuel that drives a business ahead, so it should not be shocking to learn that employee performance daily has a significant impact on a company's success or failure. To stay successful in the current market, HRM is concentrating on following the correct stages of the performance management system to get the best outcome from qualified and overqualified employees, which starts from performance planning, analysis, appraisal, and development to performance management audit while preventing any of the performance issues (Nabella and Persada, 2023). A performance management system is a comprehensive procedure for evaluating, enhancing, and rewarding an organization's or employee's performance. An effective tool for implementing strategic planning into practice and attaining ongoing improvement at all organizational levels (Ahuja and others, 2023).

According to Nabella and Persada (2023), performance is the outcome of work and work behavior accomplished in finishing the assigned tasks and duties within a specific time frame. Kasmir (2018) stated that employee performance is measured by different indicators such as attendance, accommodativeness and helpfulness, the quantity and quality of work, timelines, and the ability to collaborate. Also, Werther and Chandler (2010) stated that the organization's employee performance appraisal can be evaluated through compensation adjustment, placement decisions such as (promotions and demotions), training and development requirements, career planning and development, defects in the staffing process that impact recruitment methods, inaccuracies in information and mistakes in job design, equal employment opportunity and external challenges.

Finally, there are internal and external variables affecting performance. Some internal factors are the worker's current position not helping him achieve his career ambitions, disputes with the leader or other staff

members, injustice at work, poor time management and dissatisfaction with where he is employed. The potential external factors can be the lack of the necessary tools or equipment to do the task. The job design and management support are inadequate, no external motivational factors, and the worker's job and skill set are incompatible (Bratton et al., 2021).

3.3.Organizational Commitment (OC):

Having committed employees is essential for a company's success; therefore, if a company spends a lot of money to find the right people for the right role, retaining them in the long term is very important. This is where commitment comes into play (Kellogg, 2022). Organizational commitment (OC) is employees' psychological relationship with their organization, encompassing attachment, loyalty, and identification with its values and goals (Triguero-Sánchez et al., 2022). Also, Meyer and Allen (1984) described it from three different aspects, which are (affective, continuance, and normative). The first aspect is defined as “positive feelings of identity, attachment, and engagement with the work organization,” the second aspect as “the degree to which employees feel that they are committed to the organization because of the costs associated with leaving the organization” and the final aspect as “the employee feels that he has an obligation to remain within the organization.”

Charman and Bennett (2022), Liu et al. (2020) and Khassawneh & Elrehail (2022) stated that there are different factors affecting the OC, which are job-related factors (uncertain job roles, prospects for advancement, the degree of autonomy and responsibility), employment opportunities, personal characteristics of employees such as (age, years of service, and gender), work environment as employees who have any ownership will feel valued and involved in the decision-making process, positive relationships inside an organization such as those between teams and supervisors can make up the workplace environment, and finally management styles can strongly

enhance organizational commitment. However, challenges to organizational commitment arise in the face of economic instability and organizational changes, which can strain the employer-employee relationship. In such circumstances, maintaining employee commitment becomes increasingly difficult, leading to potential issues such as absenteeism, turnover, and decreased productivity and performance (Benkarim and Imbeau, 2021). Despite these challenges, OC offers numerous benefits for both employees and employers. Regarding employees' benefits, they tend to exhibit higher job satisfaction and contribute to overall organizational effectiveness by expressing their creativity and supporting business expansion plans regardless of the KSA and work experience they may have that led to their overqualification (de la Torre-Ruiz, 2019). It may have been a major element in keeping the firm afloat throughout the crisis. Still, it will also play a significant part in helping the company maintain a stronger position in the market and have a unique competitive advantage after the economy improves (Mihalache & Mihalache, 2022). Furthermore, 78% of governmental and 72% of nongovernmental banks' survey respondents say that OC positively impacts overqualified employees' performance.

According to Udofia and Ibegwam (2019), organizational commitment progresses through three stages. In the compliance stage, people adopt attitudes and behaviors purely to obtain rewards, not because they hold similar ideas. Second is the identification stage, where employees enter this stage when they agree with other people's influence to keep their fulfilling, self-defining connection with the company (O'Reilly and Chatman, 1989). A person remains because a sense of obligation and devotion to the company drives them. The final stage is the internalization stage, where the employee, at this point, has a strong feeling of belonging to the company and a strong desire to stay. Thus, their commitment predates their desire to stay (Karmakar, 2020). Based on the existing literature, we hypothesized that:

H2: Organizational commitment will moderate the relationship between overqualified employees and their performance.

Two sub-hypotheses emanating from the second hypothesis are as follows:

H (2.A): Organizational commitment will moderate the relationship between overqualified employees’ KSA (Knowledge, skills and abilities) and their performance.

H (2.B): Organizational commitment will moderate the relationship between overqualified employees’ work experience and performance.

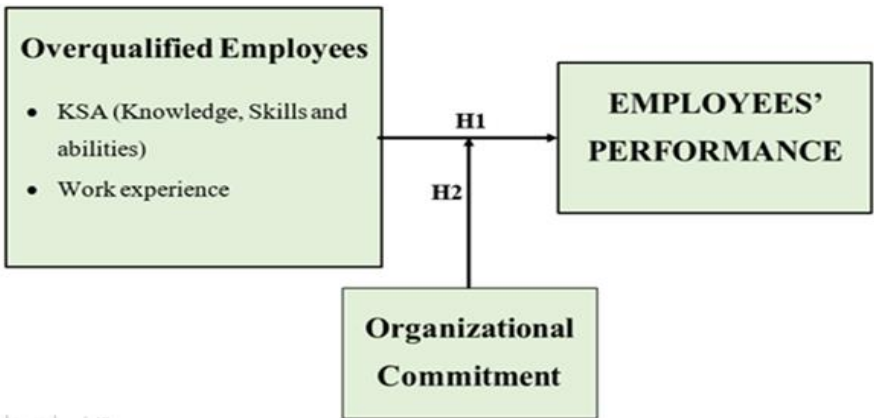


Fig. 1: Conceptual Framework (Main Hypotheses)

4. Data collection and sample:

In this study, the post-positive viewpoint was utilized to assess a model while collecting data using the questionnaire approach. As a result, this inquiry employed non-probability sampling, especially the purposive sample technique. The data were collected from employees working in the banking sector. The selected banks were the largest governmental banks (National Bank of Egypt and Banque Misr) and nongovernmental banks (CIB Bank and QNB Al Ahli Bank). These Banks were selected according to the overall evaluation criterion depending on assets value held (in

thousand U.S. dollars), deposit size, loan size, net profit and number of branches located in Cairo and Giza governorates for each in Egypt (Economics and Business website, 2022; Statistics yearbook, 2022).

The large size of the customer base, the scheduling, and the cost considerations, all of which function as research limits, led to the study selecting the sampling strategy for the data collection. The sample size (400 participants) was computerized and evaluated after the act of huge numbers. A questionnaire was used to gather information, and each attitude item was then analyzed using a Likert scale with a range of five points, from strongly disagree (1) to agree (5). We collected 240 responses, and the data gathering lasted about four months (from January 2024 to April 2024). The statistical package for social sciences (SPSS V.29) and (SmartPLS 3) for Structural Equation Modelling- Partial Least Squares (SEM-PLS) analysis were used to conduct the data analysis.

As shown in Table 1, earlier research was considered while determining the measurements of the variables included and the number of items. The study involved three sorts of variables: the overqualified employees (*OE*) as the independent variable, employees' performance (*EP*) as the dependent variable and organizational commitment (*OC*) as the moderating variable. The responses were graded on a Likert scale of five points, and the questions were created and amended using literature as a guide.

Table 1: The measures used in the study

Variable	Number	Reference
Overqualified employees- Work experience (OE_{WE})	5	(Bhasi and Rasheed, 2018; Laaraj, 2023; Tomás et al., 2023)
Overqualified employees (Knowledge, Skills and Abilities) (OE_{KSA})	8	(Bhasi and Rasheed, 2018; Laaraj, 2023; Long, 2022; Stoffregen, 2019; Tomás et al., 2023; Trakes, 2016; Uddin et al., 2023; Varney, 2023; Virick and Strage, 2016)
Organizational Commitment (OC)	8	(Agegnehu et al., 2022; Alpern et al., 2013; Anttila, 2015; Laaraj, 2023; Mowday et al., 1979; Rachelle et al., 2013)
Employee Performance (EP)	7	(Kroemer and Kroemer, 2016; Pradhan and Jena, 2017; Thomas, 2015; Uddin et al., 2023)

The survey program's data was collected, processed, and input into SPSS. After that, the data was cleaned by removing inaccurate responses, flawed surveys, or data manipulation due to miscommunication or lack of attention. For the incomplete submissions, the fields were left blank.

5. Research Methodology:

Firstly, descriptive analysis and correlation analysis were carried out using SPSS V.29 and (SmartPLS 3) for Structural Equation Modelling- Partial Least Squares (SEM-PLS) analysis was performed to assess the hypotheses driven by the study's research model. Structural equation modeling entails using statistical methods that simultaneously evaluate many variables, allowing the researcher to include unobservable factors that are quantified indirectly through indicator variables (Hair et al., 2017). The PLS-SEM model was examined and evaluated in two steps: reviewing the measurement model and assessing the structural model. This was done to check the measurements' validity and reliability before concluding the links between the constructs. Harman's single-factor test was performed to discover common method bias (CMB), where the first component was found to explain just 42.852% of governmental banks and 23.533% of nongovernmental banks of the total variance. Because the numbers were

less than 50%, it is reasonable to conclude that the CMB problem was not identified (Podsakoff et al., 2003). Furthermore, the VIF values were equal to or less than 3.9, indicating that this issue did not exist (Kock, 2015).

5.1. Descriptive Statistics and Correlations:

Table (2) shows the descriptive statistics, i.e., mean, standard deviation (SD) and coefficient of variation (CV) for the selected variables for both governmental and nongovernmental banks. In total, for Overqualified Employees, the average for nongovernmental banks was higher than that of governmental banks. Moreover, for OC, the average for nongovernmental banks was higher than that of governmental banks. Finally, for employee performance, the average for nongovernmental banks was higher than that of governmental banks.

Table 2: Descriptive Statistic for the Selected Variables

Descriptive Statistics	Governmental banks		Nongovernmental banks	
	Mean	SD	Mean	SD
<i>Work Experience</i>	4.695	0.481	4.442	0.535
<i>KSA</i>	4.121	0.490	4.681	0.318
<i>Overqualified Employees</i>	4.408	0.407	4.561	0.363
<i>Organizational Commitment</i>	2.189	1.066	4.719	0.428
<i>Employee Performance</i>	2.530	1.247	4.656	0.398

Furthermore, table (3) shows the matrix of Pearson correlation coefficients between all variables for both bank types. As for governmental banks, the results indicate that work experience has a significant negative moderate relationship with OC and employee performance. Also, the KSA construct has a strong, meaningful negative relationship with OC and an important, reasonable negative relationship with employee performance. Furthermore, overqualified employees construct a significant negative relationship

between OC and employee performance. Finally, the OC construct has an important positive relationship with Employee Performance.

Table 3: Correlation between the main variables

Constructs			WE	KSA	OE	OC	EP
Governmental banks	WE	Correlation	--				
		P-value	0.000				
	KSA	Correlation	0.404***	--			
		P-value	0.000				
	Overqualified Employees	Correlation	0.834***	0.841***	--		
		P-value	0.000	0.000			
	Organizational Commitment	Correlation	-0.664***	-0.788***	-0.868***	--	
		P-value	0.000	0.000	0.000		
	Employee Performance	Correlation	-0.608***	-0.623***	-0.734***	0.780***	--
		P-value	0.000	0.000	0.000	0.000	
Nongovernmental banks	WE	Correlation	--				
		P-value	0.000				
	KSA	Correlation	0.414***	--			
		P-value	0.000				
	Overqualified Employees	Correlation	0.917***	0.742***	--		
		P-value	0.000	0.000			
	Organizational Commitment	Correlation	-0.355***	-0.477***	-0.470***	--	
		P-value	0.000	0.000	0.000		
	Employee Performance	Correlation	-0.445***	-0.529***	-0.559***	0.723***	--
		P-value	0.000	0.000	0.000	0.000	

As for nongovernmental banks, the results indicate that the work experience construct has a significant negative moderate relationship with OC and employee performance. Also, the KSA construct has an important negative reasonable relationship with OC and employee performance. Furthermore, the overqualified employees construct a significant negative moderate

relationship between OC and employee performance. Finally, the OC construct has an important positive relationship with employee performance.

5.2.Measurement Model:

The measurement model was examined for reflective and latent variables to determine the reliability and validity of the model's constructs. Factor loadings, composite reliability (*CR*), average variance extracted (*AVE*), and discriminant validity were utilized to measure reliability and convergent validity (Hair & Lukas, 2014). Hair et al. (2017) suggested removing indicators with Loadings less than 0.40 to achieve a better outcome. *CR* should be greater than 0.6 (Fornell and Larcker, 1981), and *AVE* should be greater than 0.5 (Hair et al., 2017); however, values greater than 0.4 are also acceptable, provided the values of *CR* are greater than 0.6. (Fornell and Larcker, 1981). These findings show that the study met the criteria for convergent validity and internal consistency of the measures. Also, if deletion does not increase measure(s) above the threshold, we should retain the reflective indicator. As shown in Table 4, some items were removed, and all others satisfied the conditions, so they were kept.

Table 4: Reliability of measurement model analysis

Construct	Item	Governmental Banks			Nongovernmental Banks		
		Loading	CR	AVE	Loading	CR	AVE
Overqualified Employees	V1	0.476			0.484		
	V3	0.738			0.643		
	V4	0.776			0.674		
	V6	0.535			0.628		
	V8	0.478	0.808	0.34	0.563	0.78	0.29
	V9	0.657			0.404		
	V10	0.602			0.45		
	V11	0.604			0.542		
	V13	0.431			0.474		
Organizational Commitment	V14	0.677			0.782		
	V16	0.853	0.917	0.649	0.593	0.843	0.477

	V17	0.905			0.585		
	V18	0.775			0.661		
	V19	0.847			0.828		
	V21	0.757			0.662		
	V23	0.906			0.807		
<i>Employee Performance</i>	V24	0.883			0.838	0.87	0.626
	V26	0.784	0.917	0.735	0.775		
	V28	0.851			0.741		

Furthermore, the discriminant validity is evaluated using the HTMT ratio. The HTMT method is "the ratio of between-trait correlations to within-trait correlations." HTMT values should be less than one (Gaskin et al., 2018). The discriminant validity was constructed following these guides since most constructs have HTMT values less than the defined threshold. Table 5 presents the constructs’ HTMT values.

Table 5: Discriminant validity (HTMT ratio)

Bank type		Employee Performance	Moderating Effect 1	Organizational Commitment	Overqualified Employees
Governmental banks	<i>EP</i>	---			
	Moderating Effect 1	0.504	---		
	<i>OC</i>	0.88	0.727	---	
	<i>OE</i>	0.839	0.799	0.903	---
Non-governmental banks	<i>EP</i>	---			
	Moderating Effect 1	0.645	---		
	<i>OC</i>	0.934	0.78	--	
	<i>OE</i>	0.7	0.144	0.686	---

5.3.Structural Model:

The structural model is evaluated using collinearity, path coefficients, coefficient of determination (R^2), Effect Size (f^2), Predictive Relevance (Q^2) and global

goodness of fit (GGOF) criteria. Before analyzing the structural model, the collinearity across constructs was investigated using variance inflation factors (VIF), and all values were determined to be less than the threshold of 5 (Hair et al., 2017). Table 6 and figures 2 and 3 show the structural models for governmental and nongovernmental Banks, respectively.

Table 6: Direct, indirect, and total effect between the main constructs, and the results of hypothesis testing

Model	Path	B	P-value	95% BCCI		R ²	f ²	Q ²
				LB	UB			
Governmental banks								
Model 1	H1: Overqualified Employees -> Employee Performance	-0.264	0.045	-0.502	0.029	0.637 (Moderate)	0.042 (Small)	0.442
	H2: Moderating Effect 1 -> Employee Performance	0.107	0.007	0.025	0.179		0.04 (Small)	
	Organizational Commitment -> Employee Performance	0.676	0	0.435	0.934		0.307 (Moderate)	
Model 2	H1.A: Work Experience -> Employee Performance	-0.271	0.016	-0.521	-0.082	0.642 (Moderate)	0.075 (Small)	0.451
	H2.A: WE*OC -> Employee Performance	0.101	0.033	0.014	0.202		0.039 (Small)	
Model 3	H1.B: KSA -> Employee Performance	0.088	0.391	-0.122	0.28	0.63 (Moderate)	0.008 (No Effect)	0.438
	H2.B: KSA*OC -> Employee Performance	0.137	0.004	0.044	0.235		0.048 (Small)	
	KSA -> Organizational Commitment	-0.796	0	-0.847	-0.724		1.724 (High)	
Nongovernmental banks								
Model 1	H1: Overqualified Employees -> Employee Performance	-0.494	0	-0.715	-0.232	0.721 (High)	0.233 (Moderate)	0.388
	H2: Moderating Effect 1 -> Employee Performance	0.482	0.003	0.098	0.761		0.135 (Small)	
	Organizational Commitment -> Employee Performance	0.218	0.214	-0.122	0.576		0.022 (Small)	
Model 2	H1.A: Work Experience -> Employee Performance	-0.293	0	-0.415	-0.173	0.705 (High)	0.165 (Moderate)	0.414
	H2.A: WE*OC -> Employee Performance	0.29	0.001	0.115	0.46		0.103 (Small)	
Model 3	H1.B: KSA -> Employee Performance	-0.196	0.328	-0.602	0.149	0.638 (Moderate)	0.026 (Small)	0.363
	H2.B: KSA*OC -> Employee Performance	0.079	0.78	-0.486	0.62		0.002 (No Effect)	
	KSA -> Organizational Commitment	-0.493	0	-0.561	-0.416		0.321 (Moderate)	

CI=Confidence Interval; LB=Lower Bound; UB=Upper Bound; All VIF values were below 5, all predictive relevance values were above 0, and GGoF (>0.36) = 0.658 for governmental banks and 0.641 for nongovernmental banks.

Cut-off values: Chin (1998), Cohen (1988), Falk & Miller (1992) Hair et al. (2017), Wetzels et al. (2009).

For governmental banks, the results of hypothesis testing in Table 6 and Figure 2 indicated that (*WE*) yielded a significant negative effect on *EP* since ($\beta = -0.271, t = 2.409, P < 0.05$), consequently, H1.A is confirmed. *KSA* has no significant effect on *EP* since ($\beta = 0.088, t = 0.859, P > 0.05$), consequently, H1.B is rejected.

Also, the results of moderating analysis for governmental banks in Table 6, and Figure 4 showed that Organizational Commitment (*OC*) significantly moderates the relationship from *OE* to *EP* since ($\beta_{OE*OC} = 0.107, t = 2.707, P < 0.01$), consequently, the second main hypothesis is confirmed. Moreover, the *OC* significantly moderates the relationship from *WE* to *EP* since ($\beta_{WE*OC} = 0.101, t = 2.139, P < 0.05$), consequently, H2.A is confirmed (Fig. 5). Finally, *OC* significantly moderates the relationship from *KSA* to *EP* since ($\beta_{KSA*OC} = 0.137, t = 2.867, P < 0.01$), consequently, H2.B is confirmed. Although the direct relationship from *KSA* to Employee performance (Fig. 6) is insignificant, the indirect relationship from *KSA* to Employee Performance through Organizational Commitment is significant.

For nongovernmental banks, the results of hypothesis testing in Table 6, Figure 3 showed that *OE* yielded a significant negative effect on *EP* since ($\beta = -0.494, t = 4.017, P < 0.001$). Thus, the first main hypothesis (H1) is confirmed. Between the dimensions of *OE*, *WE* (Figure 8) yielded a significant negative effect on *EP* since ($\beta = -0.293, t = 4.662, P < 0.001$), consequently, H1.A is confirmed. *KSA* has no significant effect on

Employee Performance since ($\beta = -0.196, t = 0.978, P > 0.05$), consequently, H1.B is rejected.

The results of moderating analysis for nongovernmental banks in Table 6 and Figure 7 indicated that the *OC* significantly moderates the relationship from *OE* to *EP* since ($\beta_{OE*OC} = 0.482, t = 3.025, P < 0.01$), consequently, the second main hypothesis (H2) is confirmed. Moreover, *OC* significantly moderates the relationship from *WE* to *EP* (Figure 8), since ($\beta_{WE*OC} = 0.29, t = 3.31, P < 0.001$), consequently, H2.A is confirmed. Finally, Organizational Commitment doesn't moderate the relationship between *KSA* and *EP* (Figure 9), since ($\beta_{KSA*OC} = 0.079, t = 0.279, P > 0.05$), consequently, H2.B is rejected.

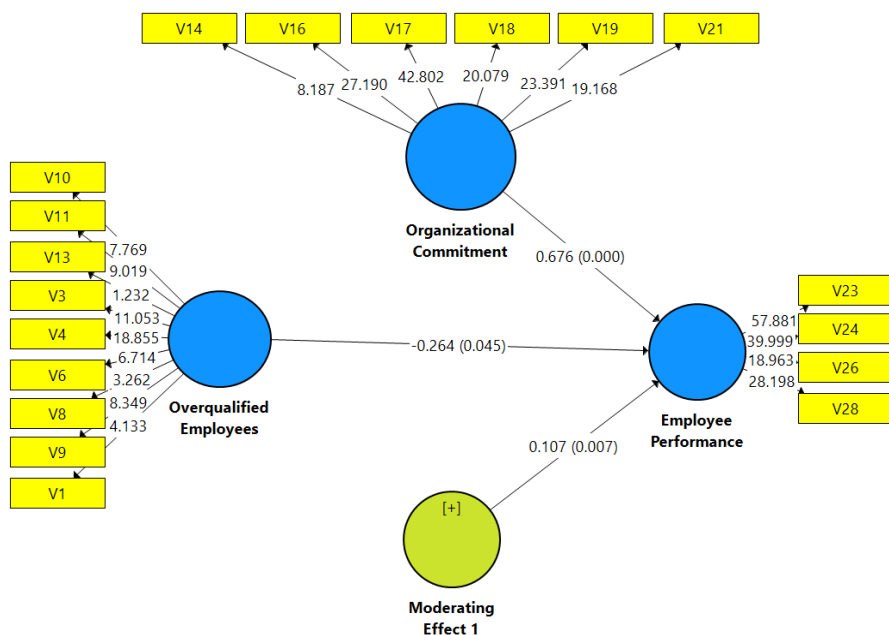


Fig. 2: Structural model for Government data

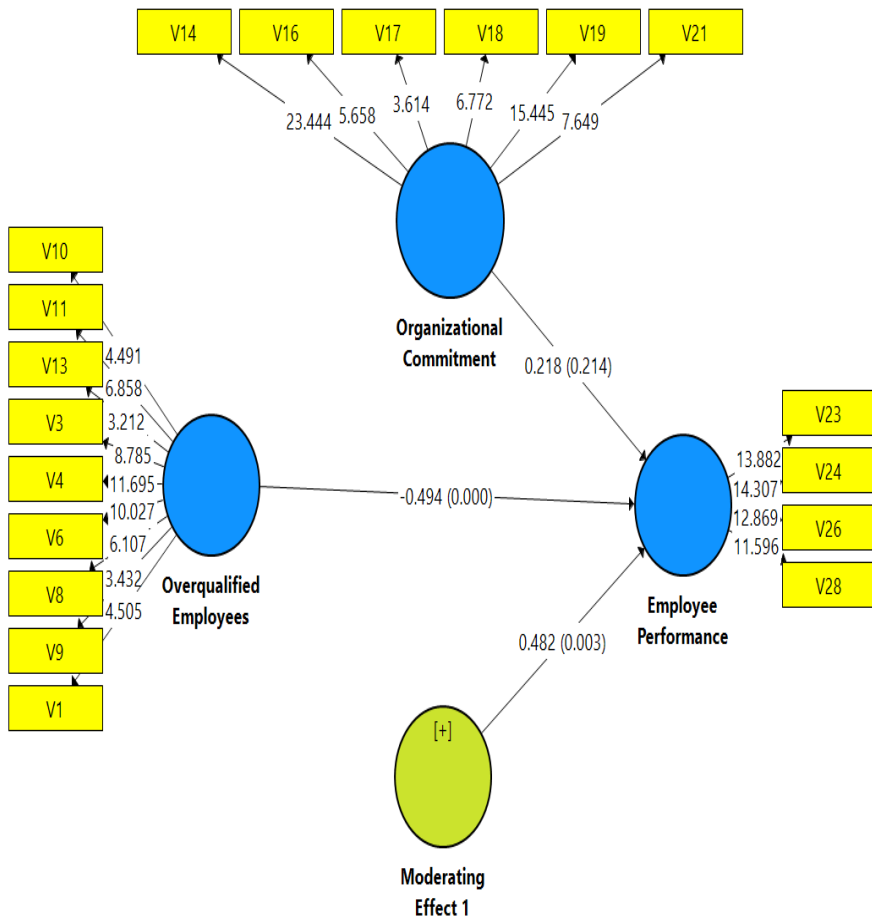


Fig. 3: Structural model for Nongovernment data

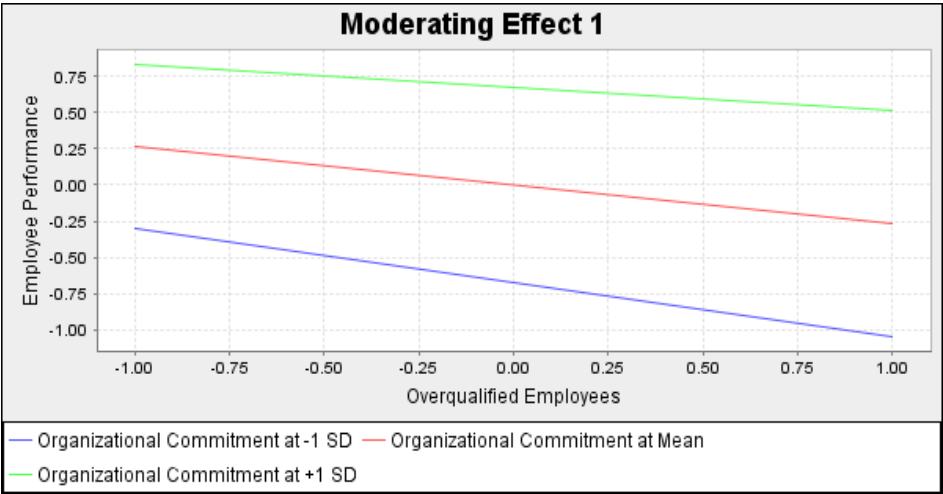


Fig. 4: Interaction Plot for moderating effect of OC on the relationship from OE to EP for governmental banks

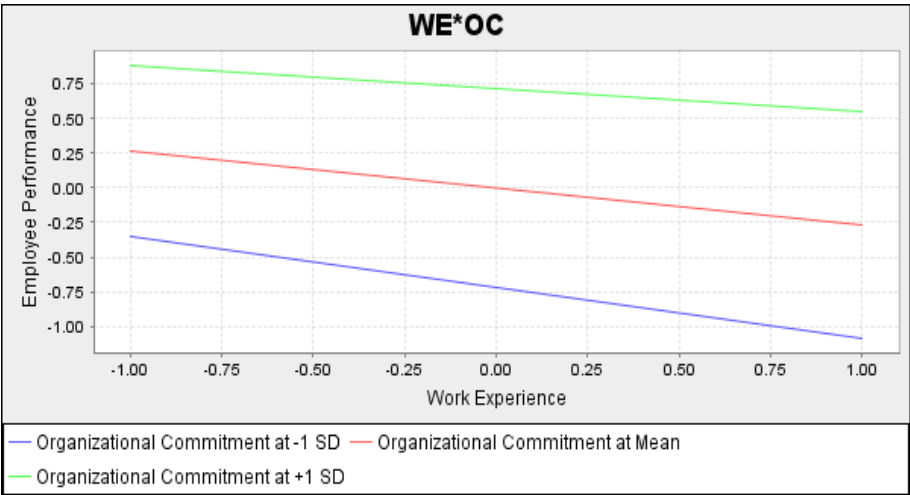


Fig. 5: Interaction Plot for moderating effect of OC on the relationship from WE to EP for governmental banks

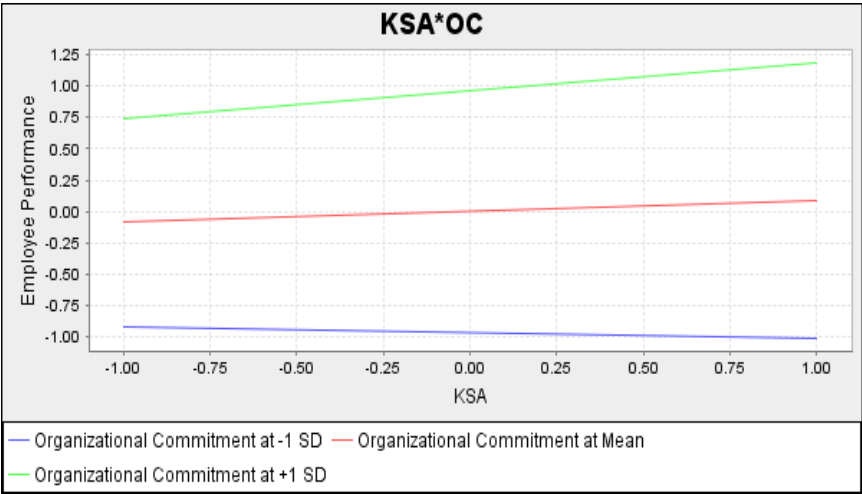


Fig. 6: Interaction Plot for moderating effect of OC on the relationship from KSA to EP for governmental banks

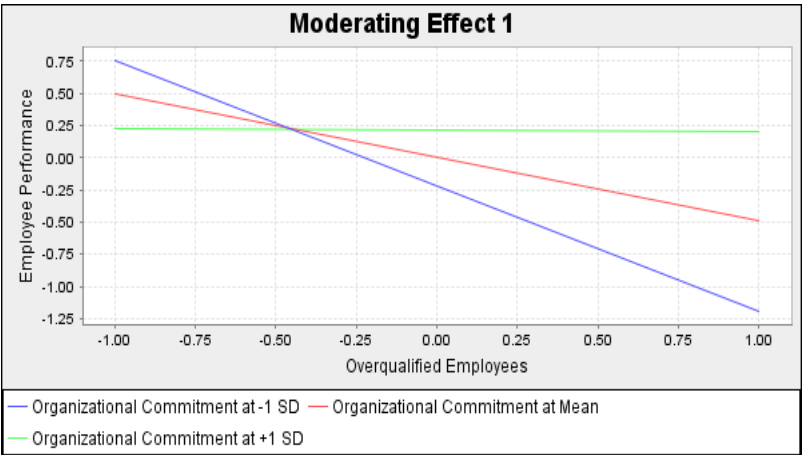


Fig.7: Interaction Plot for moderating effect of OC on the relationship from OE to EP for nongovernmental banks

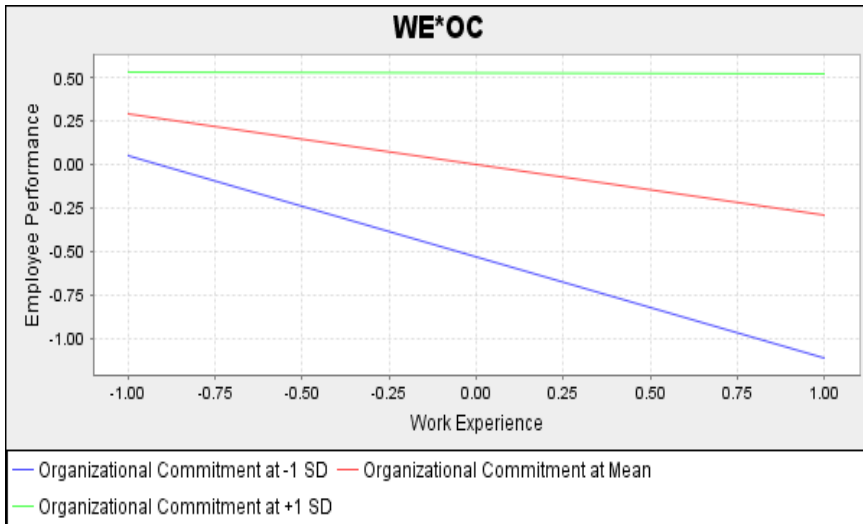


Fig. 8: Interaction Plot for moderating effect of OC on the relationship from WE to EP for nongovernmental banks

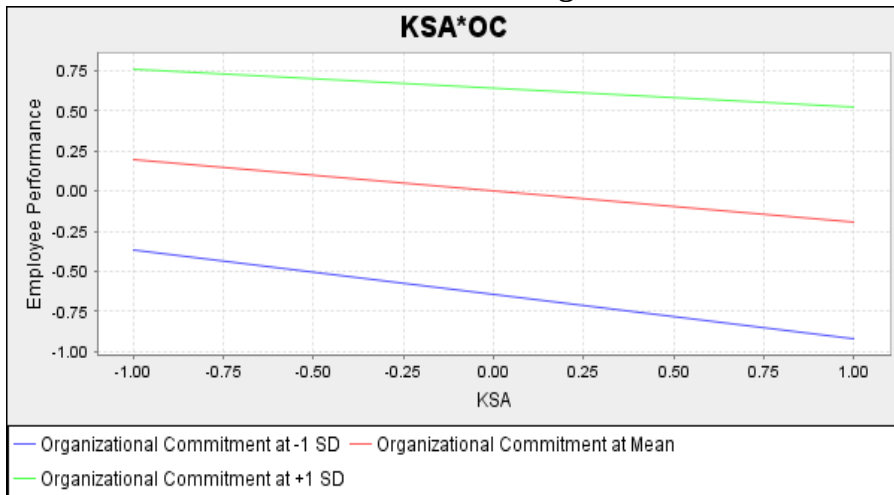


Fig. 9: Interaction Plot for moderating effect of OC on the relationship from KSA to EP for nongovernmental banks

6. Conclusion and Discussion:

Employees are the most precious resource that sustains success and helps shape companies' future approach and vision. Thus, selecting workers with the necessary skills to do their jobs well and achieve high performance is one of the main challenges facing HRM practitioners (Zhenjing et al., 2022). Managing overqualified workers has received more attention recently since it is seen as a widespread global phenomenon due to rising rates of unemployment and the global economic crises that occurred within the last decade (Yang et al., 2015; Schram et al., 2021).

This overqualification phenomenon had led in most researches to negative consequences. According to Yeşiltaş et al. (2023) and Kulkarni et al. (2015), overqualification will result in a variety of poor individual outcomes, which will then have an impact on organizational outcomes and effectiveness such as negative job attitudes (boredom, dissatisfaction and a feeling of underutilization), lower performance at work, withdrawal behaviors (absenteeism and turnover), and finally higher staff recruiting expenses as they may be more likely to leave. On the contrary, there are some variables that can decrease the negative impact of overqualification if an overqualified individual chooses his condition voluntarily and the organizations provide different aspects for boosting their performance. One of these aspects is Organizational Commitment, so this research aimed to study the moderating role of organizational commitment in the relationship between overqualified employees (*OE*) and their performance (*EP*). Also, it focuses on the effects of overqualified employees (*OE*), work experience (*WE*), knowledge, skills, abilities (*KSA*), and organizational commitment (*OC*) on employee performance (*EP*) within governmental and nongovernmental Egyptian banks.

In conclusion, the results obtained from the governmental banks revealed *OE* exerts a significant negative effect on *EP*, confirming the first

hypothesis. Similarly, within the dimensions of *OE*, work experience (*WE*) also demonstrated a significant negative impact on *EP*. However, it was found that *KSA* did not significantly affect the *EP* in governmental banks, contrary to the hypothesis proposed. Furthermore, the moderating analysis revealed the significant role of organizational commitment (*OC*) in the relationship between *OE* and *EP* and *WE* and *EP*, indicating its importance in mitigating the negative effects of overqualification and work experience on employee performance. Additionally, *OC* was found to moderate the relationship between *KSA* and *EP*, suggesting its indirect influence on *EP* through enhancing employees' commitment to the organization.

On the other hand, the results of nongovernmental banks also unveiled significant insights. Similarly to governmental banks, *OE* significantly negatively affected *EP* in nongovernmental banks, reaffirming the hypothesis. Additionally, within the dimensions of *OE*, *WE* was found to have a significant negative impact on *EP*, aligning with the findings in governmental banks. However, *KSA* did not demonstrate a substantial effect on *EP* in nongovernmental banks, contrary to the hypothesis proposed.

Moreover, the moderating analysis for nongovernmental banks highlighted the significant role of *OC* in moderating the relationships between *OE* and *EP*, as well as between *WE* and *EP*, echoing the findings in governmental banks. This underscores the importance of organizational commitment in mitigating the adverse effects of certain employee characteristics on performance within banking sector. However, unlike governmental banks, *OC* was not found to moderate the relationship between *KSA* and *EP* in nongovernmental banks, indicating potential differences in organizational dynamics between the two sectors.

Finally, an overall conclusion is shown in Table 7 which builds the theoretical contribution regards the impact of overqualified employees on their performance. Additionally, it investigated whether the relationships are

moderated by the organizational commitment, as well as answering the research questions and presenting its objectives.

Table 7: Summary of study conclusion

Study Questions	Objectives	Hypotheses	Results
To what extent will the overqualification of employees impact their performance?	Explain and illustrate the impact of overqualified employees and its indicators used (KAS: Knowledge, skills, abilities and the work experience) on their performance in Egypt on banking sector.	H1: Overqualified Employees -> Employee Performance H1.A: Work Experience -> Employee Performance H1.B: KSA -> Employee Performance	H1 and H1.A: Supported The result is consistent with (Onat and Eren, 2020; Lee et al., 2021; Piotrowska, 2022; Uddin et al., 2023; Yeşiltaş et al., 2023; Kulkarni et al., 2015) H1.B: Not supported The result is not consistent with (Uddin et al., 2023; Boulet, 2022; Arvan et al., 2019)
To what extent will the organizational commitment impact the relationship between overqualified employees and their performance?	Explain and illustrate the impact of the moderating role of organizational commitment in the relationship between the overqualified employees and their performance in Egypt on banking sector.	H2: Moderating Effect 1 -> Employee Performance H2.A: WE*OC -> Employee Performance H2.B: KSA*OC-> Employee Performance	H2: Supported The result is consistent with (Sabir et al., 2021; Guo et al., 2022) H2.A and H2.B: Not supported as the moderating effect of OC on the relationship between overqualified employees and their performance is applied for the first time in this research.

7. Managerial implications:

The findings of this study concentrated on enhancing the employees and organizational performance in the banking sector (governmental and nongovernmental banks). Furthermore, it focused on the importance of intentions and/or perceptions of employees above their current job and their organizational commitment that lead to two different and opposing outcomes of the perceived overqualification: commitment and satisfaction to the organization or high turnover and low performance. Finally, recommendations have shown that adjusting the practices used and aligning

favorable arrangements to overqualified employees, such as challenging job responsibilities, opportunities for promotion, and worker empowerment where they can be a main good resource for the organization, are likely to exhibit superior performance.

8. Theoretical implications:

This study has contributed as a new scientific approach that concentrated on studying the vital impact of the moderating variable “organizational commitment” in the relationship between overqualified employees and their performance in Egypt for the first time in the banking sector. The current paper not only provides knowledge and insights on the positives and challenges of overqualification on employees’ performance and its impact on organizations overall. But it also shows how a moderating variable such as organizational commitment can change or enhance the relationship between overqualification and Employee performance. Finally, this study is also important to increase the understanding of the difference between the measures of overqualification and underemployment (objective and subjective measures).

9. Recommendations:

The researchers developed an action plan that includes a set of recommendations for each of the study’s variables based on scientific literature and a field study of the Egyptian banks, as well as the nature and culture of the Egyptian overqualified employees. These recommendations help the banking sector develop overqualified employees' performance by relying on organizational commitment. The following table 8 shows the study action plan:

Table 8: Recommendation action plan

Area of recommendations	Recommendations	How to implement (Implementation Mechanism)
Overqualified employees (KSA and work experience)	1. Continuous Learning. Implement tailored training programs to enhance job satisfaction and engagement for overqualified employees.	Offer financial support or tuition reimbursement programs to assist overqualified employees in obtaining advanced degrees, certifications, or specialized training. Also, Provide access to online courses, workshops, and seminars. Finally, to conduct skills assessments to identify areas where overqualified employees can contribute beyond their current roles.
	2. Skills utilization. Assign overqualified employees to lead or participate in specialized projects that leverage their advanced skills and expertise in the banking sector.	Identify strategic initiatives or high-priority projects that could benefit from the unique insights and knowledge of overqualified employees. Also, banks can offer opportunities for them to take on leadership roles or contribute as subject matter experts in project teams focused on areas such as process improvement, digital transformation, customer experience enhancement, or risk mitigation.
	3. Mentorship and support. Pair overqualified employees with mentors to provide guidance and assistance in navigating their roles and career paths.	Facilitate mentorship relationships by matching them based on shared interests, career goals, or areas of expertise. Encourage regular meetings or check-ins between mentors and mentees to discuss challenges, set goals, and track progress. Provide resources and support to mentors to help them effectively support the development and success of their mentees.

	4. Cross-Functional exposure. Provide them with opportunities to gain exposure to different areas of banking functions, broadening their knowledge and skills base.	Rotate overqualified employees through different business units to expose them to diverse roles and responsibilities. As well as, Offer cross-training programs or job shadowing experiences while encouraging collaboration and knowledge sharing across teams and departments to foster a culture of continuous learning and innovation.
	5. Autonomy and Decision making. Offer autonomy in decision-making to empower overqualified employees and enhance their job satisfaction.	Delegate authority and decision-making responsibilities to them, allowing them to take ownership of their work and make meaningful contributions to the organization. Encourage a culture of autonomy and trust where employees feel empowered to take initiative and innovate in their roles.
	6. Technology adoption. Encourage overqualified employees to stay ahead of technological advancements and embrace digital tools and platforms relevant to the banking industry.	Foster a culture of innovation where overqualified employees are encouraged to explore new technologies, pilot new solutions, and contribute to digital transformation initiatives. Encourage collaboration between overqualified employees and IT teams to identify opportunities for process automation, efficiency improvements, and customer experience enhancements through technology innovation.
Organizational commitment	1. Job enrichment. Redesign job roles to incorporate higher-level tasks and responsibilities that match the skills and qualifications of overqualified employees.	Conduct a comprehensive job analysis to identify areas where additional responsibilities or challenges can be introduced. Collaborate with overqualified employees to redesign their roles in a way that leverages their expertise and provides opportunities for growth and development.
	2. Communication and engagement. Foster open communication and	Hold regular team meetings, brainstorming sessions, or town hall events where overqualified employees can voice their opinions and contribute to discussions. Establish channels for feedback, such as suggestion boxes, surveys,

	engagement by creating opportunities for overqualified employees to share their ideas, concerns, and feedback.	or anonymous feedback systems, to gather input from all employees, including overqualified ones. Actively listen to their feedback, address any issues or challenges they raise, and involve them in decision-making processes that affect their work.
	3. Fostering a sense of purpose. Clearly communicate the organization's mission, values, and long-term goals as well as promote collaboration and teamwork among employees to create a sense of belonging and shared purpose within the organization.	Hold regular meetings or town halls to reinforce the organization's mission and values, emphasizing how their work contributes to achieving strategic objectives. Organize team-building activities, collaborative projects, and cross-functional teams to encourage interaction and relationship-building among employees from different departments.
	4. Supporting work-life balance. Promote work-life balance and employee well-being to prevent burnout and enhance job satisfaction.	Implement flexible work arrangements, wellness programs, and employee assistance programs to support the work-life balance and mental health of overqualified employees. Offer options such as telecommuting, flexible hours, and compressed workweeks to help employees balance their professional and personal responsibilities. Finally, create policies that promote work-life balance and encourage employees to prioritize their well-being.
	5. Create a positive and inclusive organizational culture that fosters a sense of belonging.	Celebrate successes, milestones, and achievements as a team, recognizing the contributions of overqualified employees to organizational success. Encourage collaboration, teamwork, and mutual support among employees, promoting a culture of inclusivity, respect, and appreciation for diversity.

	6. Leadership and Management. Foster effective leadership at all levels of the organization, providing guidance, support, and motivation to employees.	Provide leadership development programs that focus on coaching, communication, and fostering a supportive work environment. Equip managers with the skills and tools needed to identify and leverage the strengths of overqualified employees to enhance team performance. On the other hand, encourage managers to provide constructive feedback and praise for their work, emphasizing the value they bring to the organization. Schedule regular check-ins to discuss their performance, address any concerns, and identify opportunities for growth.
Performance Management	1. Establish clear performance metrics and goals for overqualified employees, emphasizing quality over quantity.	Regularly review and adjust performance metrics to ensure they align with the capabilities and career aspirations of overqualified employees.
	2. Career aspiration. Offer career development opportunities to support the professional growth of overqualified employees	Create a personalized development plan for each overqualified employee based on their career goals and aspirations. Provide access to relevant training programs, workshops, and networking events to help them acquire new skills and advance in their careers.
	3. Performance recognition. Implement a system for recognizing and rewarding high performance, linking rewards to measurable achievements and outcomes.	Develop performance metrics and benchmarks to objectively assess employee performance. Establish a rewards system that aligns with organizational goals and values, offering incentives for exceeding expectations and achieving results. Ensure fairness and consistency in the distribution of rewards to maintain employee motivation and engagement.

These recommendations can be implemented through various strategies such as revising recruitment processes, designing tailored training programs, fostering a supportive organizational culture, and promoting collaboration and teamwork. It's essential to involve key stakeholders, including HR professionals, department heads, and employees, in the implementation

process to ensure buy-in and effectiveness. Additionally, continuous monitoring and evaluation of these initiatives are crucial to assess their impact and make necessary adjustments for improvement.

10. Limitations and Future Research:

The limitations of the current study should be considered when interpreting the results. The sample size was limited to (400 participants) through an electronic survey through Google Format, and it focused only on employees in the Egyptian banking sector. It didn't apply to banks in other countries. Additionally, this study covered the largest two governmental banks (National Bank of Egypt and Banque Misr) and the largest two nongovernmental banks (CIB Bank and QNB Al Ahli Bank). It focused on only two sub-variables affecting overqualification (work experience and KSA) while testing the impact of a moderating variable (organizational commitment) in the relationship between overqualified employees and their performance. These banks were selected according to the overall evaluation criteria depending on the value of the assets held (in thousand U.S. dollars), deposit size, loan size, net profit, and number of branches located in Cairo and Giza governorates for each in Egypt.

To create a more comprehensive model, future research may need to take into account Organizational Commitment as a main independent variable while testing its impact on overqualified employees' performance as well as the other sub-variables of overqualification, including educational level, personality traits, age and gender to test its effects on their performance. Furthermore, it can consider additional moderating factors, including organizational learning, perceived administrative support (POS) and job crafting, while testing its impact on the rest of employees' performance and behaviors. So, further research should be conducted to enable more precise discoveries and insights on the subject, concentrating on the Egyptian market.

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