The current issue and full text archive of this journal is available on Emerald Insight at:
https://www.emerald.com/insight/0048-3486.htm

Not your average candidate: overqualified job applicants in the eyes of hiring practitioners

Mohsen Rafiei
Tehran University, Tehran, Islamic Republic of Iran, and
Hans Van Dijk
TIAS School for Business and Society, Tilburg, Netherlands

Received 16 February 2023
Revised 5 September 2023
27 November 2023
Accepted 2 January 2024

Abstract

Purpose – Early research on overqualification suggested that overqualification is primarily associated with negative attitudes and behavior. As a consequence, hiring practitioners were advised against hiring overqualified job applicants. However, recent studies have revealed that there are several potential positive consequences of overqualification. Given this change in perspective on overqualification, we examine how hiring practitioners nowadays look at overqualified job applicants, and what their considerations are for hiring an overqualified job applicant or not.

Design/methodology/approach – We have interviewed 33 hiring practitioners to examine their attitudes and considerations toward hiring overqualified job applicants.

Findings – Results show that hiring practitioners are aware of potential positive as well as negative consequences of overqualification and consider a variety of factors to assess how beneficial hiring an overqualified candidate will be. These factors fall under three categories: Individual considerations, interpersonal considerations and contextual considerations.

Originality/value – We show that overqualification is not a stigma anymore and that the decision to hire an overqualified job applicant or not depends on a mixture of factors that are carefully considered. Two of these three considerations transcend the individual level (i.e. the overqualified person), whereas most research and theories on the consequences of overqualification do not go beyond the individual level. As such, our findings call for more theory and research on interpersonal and contextual factors shaping the consequences of overqualification.

Keywords Overqualification, Recruitment, Job candidate, Employment

Paper type Research paper

Introduction

Overqualification, which is a situation in which individuals have more qualifications (e.g. education, experience, skills, etc.) than their job requirements (Erdogan and Bauer, 2009; Maynard *et al.*, 2006), used to be an undesirable trait among job candidates. Early research found overqualification to negatively affect employees' attitudes such as job satisfaction and organizational commitment, and therefore also positively related to actual turnover and counterproductive work behaviors (Erdogan and Bauer, 2009; Liu *et al.*, 2015; Luksyte *et al.*, 2011; Maynard *et al.*, 2006; Wassermann *et al.*, 2017). The consequence was that overqualification became a stigma, and hiring practitioners were recommended not to hire overqualified job applicants (Bills, 1992; Erdogan *et al.*, 2011; Gallo, 2011; O'Connell, 2010).

© Mohsen Rafiei and Hans Van Dijk. Published by Emerald Publishing Limited. This article is published under the Creative Commons Attribution (CC BY 4.0) licence. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this licence may be seen at http://creativecommons.org/licences/by/4.0/legalcode

Author note: We have no known conflict of interest to disclose. Data sharing is not an option because of the privacy of the research participants.

Personnel Review
Emerald Publishing Limited
0048-3486
DOI 10.1108/PR-02-2023-0103

However, researchers recently pointed at potentially positive consequences of overqualification. First, they argued and showed that the surplus in qualifications could provide overqualified employees with the room to perform well in their role (Wu and Chi, 2020) and conduct extra-role behavior (Lee *et al.*, 2021). Second, in focusing on how overqualification affects co-workers, they showed that overqualified employees can be motivated to expend extra effort into helping their co-workers (Ma *et al.*, 2022) and may thus enhance the performance of *other* employees (Van Dijk *et al.*, 2020). This change in the literature paints a more intricate picture of the consequences of overqualification by suggesting that there are both advantages and disadvantages to hiring overqualified job applicants.

These mixed arguments and findings regarding the consequences of overqualification raise questions about hiring practitioners' current considerations toward hiring overqualified job applicants. Indeed, in their review and synthesis of research on overqualification, Erdogan and Benin specifically highlighted the need for future research to "expand our understanding of when and why recruiters negatively react to overqualified applicants as well as the conditions under which recruiters view overqualified applicants as an investment" (2021, p. 271). There have been a handful of studies among hiring practitioners, but those have mainly taken a quantitative approach by examining their willingness to hire overqualified job applicants (e.g. Thompson *et al.*, 2015; Verhaest *et al.*, 2018). The scant number of qualitative studies in the literature was conducted before the more positive consequences of overqualification came to light, and also focused more on hiring practitioners' willingness to hire overqualified job applicants (Bills, 1992; Kulkarni *et al.*, 2015) than on their underlying considerations.

We fill this gap by interviewing 33 directors, managers and recruiters regarding their considerations for hiring or not hiring overqualified job applicants. Our study makes three main contributions to the literature. First, we show that hiring practitioners are very aware of potential positive as well as negative consequences of hiring overqualified job applicants, thereby corroborating the current mixed perspective on the consequences of overqualification. Second, our findings reveal various factors that, according to our participants, are also affected by overqualification but that have not been considered in earlier research. As such, our findings uncover new potential advantages and disadvantages of overqualification. Third, in showing which factors hiring practitioners consider most crucial in considering to hire overqualified job applicants, our findings delineate which advantages and disadvantages of overqualification are deemed most important.

The stigma of overqualification

Overqualification, which is a prevalent type of underemployment, is a situation wherein individuals' qualifications in terms of education, experience, knowledge and skills exceed job demands (Bolino and Feldman, 2000; Erdogan and Bauer, 2009; Maynard *et al.*, 2006). From a person-job fit perspective, overqualification is the result of a mismatch between job requirements and individual qualifications, such that there is a lack of opportunity to utilize the individual's qualifications in a job (Wu *et al.*, 2017).

Extant theory and research suggests and shows that the mismatch between the capacity of overqualified individuals and the demands of their job can lead to undesirable attitudinal and behavioral outcomes. For example, relative deprivation theory (Crosby, 1984) posits that overqualified individuals are likely to become dissatisfied and bored when they feel like they can attain a job in which they can better use their knowledge, skills and abilities. In a similar vein, equity theory (Adams, 1965) suggests that overqualified individuals develop a sense of unfairness and frustration when their salary and status does not match their education and experience, especially when compared to others who either do the same job with fewer qualifications or when others with similar qualifications have jobs that offer more salary and status. In line with these theories, various studies show that overqualified employees report

lower levels of job satisfaction, organizational commitment and higher voluntary turnover (e.g. Alfes *et al.*, 2016; Bolino and Feldman, 2000; Maynard *et al.*, 2006; Wassermann *et al.*, 2017; for a meta-analysis, see Harari *et al.*, 2017).

Given this emphasis on the negative consequences of overqualification, it is not surprising that hiring practitioners have been hesitant to recruit overqualified job applicants. An early study among employers about overeducated job applicants showed that various employers would not consider such an applicant "to avoid excessive turnover" (Bills, 1992, p. 89). Other employers in the same study indicated that they would not trust the motivation or characteristics of such candidates, for example, because they suspected that something must be wrong when a candidate is willing to accept a job below the level of their education. A more recent study among senior hiring managers similarly found that "participants defined overqualification in terms of anticipated employee attitudes such as '*arrogance*', '*bad attitude*', '*not challenged*', or '*no desire*' to perform" (Kulkarni *et al.*, 2015, p. 537, emphases in the original manuscript). Although in both studies the majority of hiring practitioners indicated that they would not immediately reject an overqualified job applicant, they thus overall held predominantly negative and suspicious attitudes toward overqualified job applicants (see also Galperin *et al.*, 2019).

In light of this emphasis on the negative consequences of overqualification and these predominantly negative attitudes of hiring practitioners toward overqualified job applicants, it is not surprising that job applicants fear that being overqualified will make hiring practitioners reject their application. Overqualification has become a stigma (Erdogan *et al.*, 2011), such that job applicants occasionally refrain from applying to a job in which they are interested because they are overqualified, or alternatively "dumb down" their CVs in order to appear less overqualified (Liu and Wang, 2012).

Reasons for changes in attitudes toward overqualification

In contrast to this negative narrative of overqualified workers, more recent studies started to emphasize the potential positive consequences of overqualification. For example, Van Dijk *et al.* (2020) argued that from a human capital perspective, overqualified workers are likely to hold more job-relevant knowledge, skills and abilities, which renders it likely that they will outperform non-overqualified employees. Various empirical studies have supported this human capital perspective about the potentially positive consequences of overqualification. Whereas it was generally assumed that the negative job attitudes and behaviors of overqualified employees also lead to lower job performance (e.g. Liu *et al.*, 2015), more studies in fact show positive than negative relationships between objective overqualification and job performance (Van Dijk *et al.*, 2020). Various studies also show that the effect of overqualification on job performance depends on a number of factors, such as having a proactive personality (Simon *et al.*, 2018) and having negotiated idiosyncratic deals (Luksyte and Spitzmueller, 2016). As such, there is mounting evidence that overqualification can positively affect job performance, and that potential negative effects of overqualification on job performance can be mitigated.

This change in insights and findings regarding the performance of overqualified employees makes it likely that the stigma of overqualification is fading, and that hiring practitioners will be more open to hiring overqualified job applicants. At the same time, the mixed findings raise questions about which factors hiring practitioners deem most important in considering to hire overqualified job applicants. With all the advantages and disadvantages of overqualification and their contingencies, what do hiring practitioners value the most, and why?

This question is especially relevant when considering all the factors that may shape the consequences of overqualification. Prior research has predominantly focused on the

overqualified individual in isolation, but overqualified employees also affect and are affected by their team, leader and organization. Research that considers such factors beyond the overqualified individual is still in its infancy. Despite various calls for multilevel assessments of the consequences of overqualification (e.g. Erdogan and Bauer, 2021; Sierra, 2011; Van Dijk *et al.*, 2020), there is only a handful of empirical studies, and they show mixed findings full of contingencies. Specifically, two studies suggest that the performance of overqualified employees depends on the qualifications of their co-workers, such that overqualified employees tend to perform better when more of their peers are also overqualified (Alfes, 2013; Hu *et al.*, 2015). These studies provide initial evidence that overqualified employees are affected by their co-workers and suggest that it is important to consider the relationship with their future co-workers before hiring overqualified job applicants.

In examining the reverse effects of overqualified employees on their co-workers, two other studies looked at individuals who consider themselves as overqualified and do not like to be in that position. Both studies found that such individuals form negative relationships with their peers (Deng *et al.*, 2018; Erdogan *et al.*, 2020a). Another study showed that employees who consider themselves more qualified than their peers tend to engage more in knowledge hiding (Li *et al.*, 2022). However, two other studies found that overqualification positively relates to altruistic helping behavior toward co-workers (Ma *et al.*, 2022) and organizational citizenship behavior (which also involves helping behavior; Jahantab *et al.*, 2023). In combination, these studies thus show that overqualified employees affect their co-workers, but the way in which those co-workers are affected consists of a mixed and inconclusive bag in terms of potentially positive and potentially negative consequences. More research is thus required to understand why and when overqualified employees affect their co-workers positively or negatively.

For hiring practitioners, the inconclusive evidence regarding the multilevel effects of overqualification offers little guidance from the perspective of theory-informed or evidence-based practice to determine whether to hire an overqualified job applicant or not. However, from the perspective of practice-informed theory, learning about what factors hiring practitioners consider in hiring overqualified job applicants may actually provide more insight into the multilevel consequences of overqualification, given that their considerations are likely to be based not just on theory, but also – or even especially so – based on their experience (cf. Vickers and Fox, 2010). As such, in studying what the main factors are that hiring practitioners consider in hiring overqualified job applicants, we expect that we can also enrich research and theory by uncovering factors (especially beyond the level of the overqualified individual) that yield potential positive or negative consequences of overqualification that have not been identified by earlier research.

Method

Our study aims to explore the thought processes of hiring practitioners who consider hiring overqualified job applicants. The open-ended nature of this research question demands an inductive, qualitative approach. We specifically opted for conducting semi-structured interviews because these allow us to ask follow-up questions and dig deeper into participants' answers (Brinkmann, 2014).

Context

Iran was chosen as the context of this research, in part because of convenience (the first author lives there), but also because overqualification is a pertinent topic in Iran. Financial pressures such as international sanctions have driven inflation to 40% since 2018, making it important for citizens to have an income. At the same time, there are high levels of

unemployment. Many Iranians pursue higher education in order to find a job, but among those who graduated in 2021 with master's and doctoral degrees, 40.4% are still unemployed (Statistical Center of Iran, 2021). To obtain a job, many of these and other job applicants are applying below their qualifications, and hiring practitioners are facing a significant number of overqualified job applicants. Iran is, therefore, a country where overqualification is important and relevant, making it a suitable context for us to collect our data.

Sample and procedure

Using a combination of purposive sampling and snowballing, we reached out to hiring practitioners. To capture diverse perspectives, we contacted a range of experts who play a part in the hiring process, ranging from recruiters and talent acquisition directors to hiring managers and HR directors. Because we wanted participants to speak from experience, we recruited only participants with a minimum of three years of experience who worked in relatively large companies. We continued recruiting participants until we reached saturation (Guest *et al.*, 2006).

In total, 33 hiring practitioners were recruited to participate in this study. They mainly worked for highly prestigious companies located in Tehran, the capital of Iran that hosts over 8 million inhabitants. Table 1 provides an overview of the interview participants.

The first author conducted all the semi-structured interviews between April 2021 and October 2022. The interviews took 30–90 min each, with an average interview time of roughly 43 min. Due to coronavirus disease (Covid-19) restrictions, the interviews had to be conducted online. The interviews were conducted in Persian, which was the native language of the participants, to allow them to share their experiences freely and better explain their viewpoints. After exploring their professional background, questions focused on participants' experiences with hiring overqualified job applicants, conditions influencing how beneficial an overqualified job applicant is to the organization, and what their considerations are in hiring overqualified job applicants.

Data analysis

The interviews were recorded and transcribed verbatim. The Gioia *et al.* (2013) method was followed for coding and analyzing the data with the use of ATLAS.ti. Iterative coding by the first author and in consultation with an expert in qualitative methodology who also speaks Persian resulted in 53 first-order concepts. After translating those concepts to English, the first and second author went back and forth between the data and theory and had ongoing discussions about distinctions between the first-order concepts and how some of those concepts could relate to each other. This process resulted in seven themes relevant to our research question that span 24 first-order concepts. In turn, these seven themes fit under three aggregate dimensions.

Results

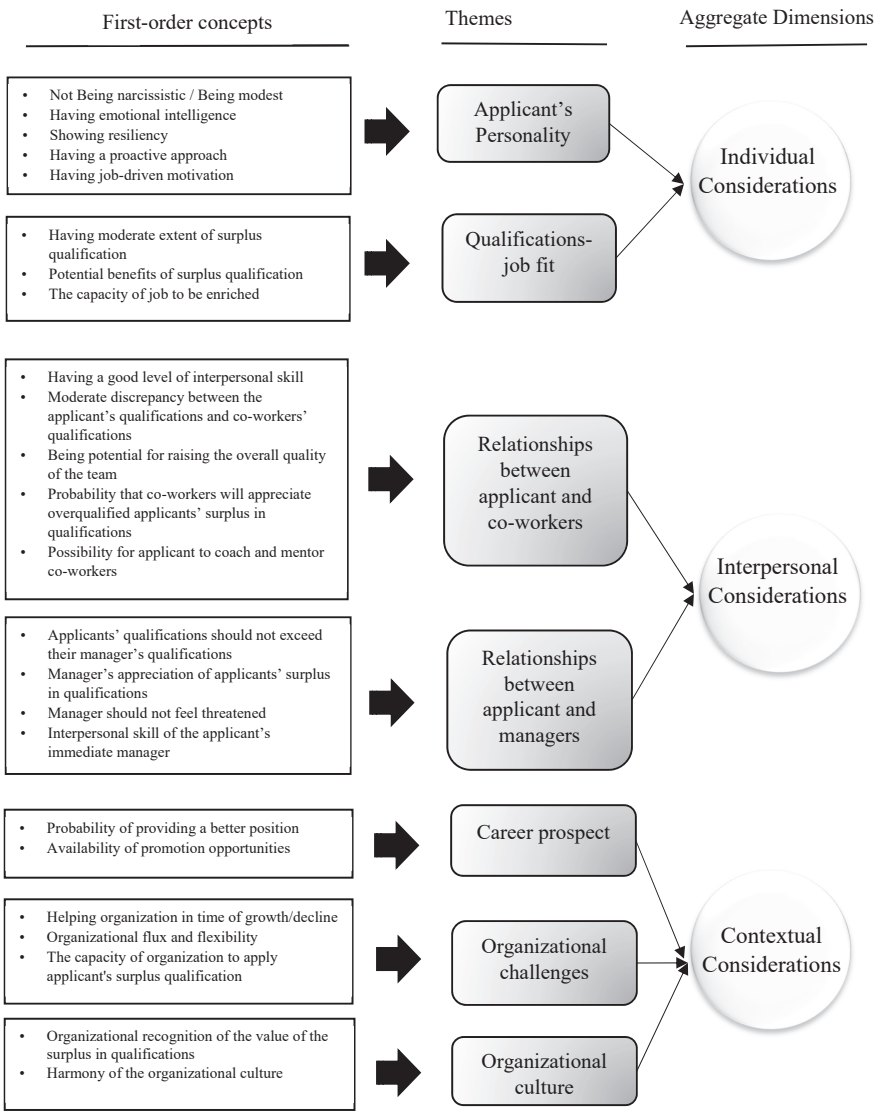
Table 2 shows our results. The three aggregate dimensions reflect different levels that hiring practitioners consider in hiring an overqualified job applicant, and the seven themes are main factors that fall under one of those three levels. Next to two main factors at the level of the overqualified job applicant, hiring practitioners thus also consider two main factors at the interpersonal level and three main factors the contextual level.

In the following, we report the findings in the order of the first-order concepts, structured by the seven themes. We first present the themes and corresponding first-order concepts of the individual-level considerations, then those of the interpersonal-level considerations, and finally those of the contextual-level considerations.

Table 1. Backgrounds of the interview participants

Participant	Gender	Experience	Current position	Industry
1	Male	7	Talent Acquisition Manager	E-commerce
2	Male	7	Talent Acquisition Manager	Telecommunications
3	Male	6	Human Resource Manager	Online retail
4	Female	7	Freelance Recruiter	Oil and gas
5	Male	9	Human Resource Manager	Financial services
6	Male	10	Human Resource Manager	Oil and gas
7	Male	5	Hiring Manager	Information technology
8	Male	8	Human Resource Manager	Information technology
9	Female	5	Talent Acquisition Manager	E-commerce
10	Female	6	Freelance Recruiter	Financial services and information technology
11	Male	4	Human Resource Manager	E-commerce
12	Male	5	Hiring Manager	Financial services
13	Male	6	Human Resource Manager	Telecommunications
14	Male	3	Senior Recruiter	Telecommunications
15	Female	4	Hiring Manager	Information technology
16	Male	12	Hiring Manager	Management consulting
17	Male	5	Human Resource Manager	Online retail
18	Male	4	Senior Recruiter	Online retail
19	Female	5	Human Resource Manager	Online retail
20	Male	9	Talent Acquisition Director	E-commerce
21	Male	7	Human Resource Manager	E-commerce
22	Female	4	Human Resource Manager	Financial services
23	Male	4	Human Resource Manager	Information technology
24	Female	3	Recruiter	Telecommunications
25	Male	10	Human Resource Manager	Manufacturing
26	Male	4	Talent Acquisition Specialist	Information technology
27	Male	5	Hiring Manager	Manufacturing
28	Male	11	Human Resource Manager	E-commerce
29	Female	5	Hiring Manager	Online retail
30	Male	4	Hiring Manager	Advertising
31	Female	6	Talent Acquisition Director	Information technology
32	Male	4	Recruiter	Financial services
33	Female	3	Recruiter	Oil and gas

Source(s): Table created by the authors



Source(s): Table created by the authors

Table 2.
Data structure

Individual-level considerations: personality

Participants indicated that overqualified job applicants are likely to experience some negative feelings and attitudes. Hiring practitioners, therefore, find it important that overqualified job applicants display resilience and emotional intelligence in order to cope with such negative feelings and attitudes. For example, Participant 19 said: "*Overqualified people*

are full of pent-up anger. Regardless of their abilities, based on our values, he/she should not lose control of their emotions and should pay respect to others."

Overqualification raises concerns about potential arrogant and narcissistic behaviors among the participants. Whereas they were not principally against narcissistic non-overqualified applicants in general, they argued that the combination of overqualification with narcissistic tendencies is "*disastrous*" (Participant 15). As a consequence, they find modesty among overqualified crucial: "*Because overqualified people might arrogantly grant themselves power based to their surplus qualifications, modesty could prevent them from displaying condescending behavior.*" (Participant 13)

On the brighter side, hiring practitioners indicated to have a specific interest in overqualified job applicants when such applicants are proactive. The reason for this is that hiring practitioners have the impression that when overqualified employees are proactive, they will engage in job crafting to create a job and working environment for themselves that they are happy with. Participant 8 explained: "*This makes the job less boring. He/she redefined his/her job. He/she added new tasks and made the job bigger. We accepted some of those changes, and turned down some of them.*"

The specific motivation for the job is also an important individual-level consideration for hiring practitioners. They indicated that job applicants sometimes apply for a job for which they are overqualified because of the salary or the status of the company. Such are poor motivations according to the participants: "*Some job seekers might be intrigued to apply for way inferior positions due to their financial needs or employer brand to include in his/her LinkedIn account. Speaking for myself, I put ethical or humane issues aside because not only it is hurtful for our company but for themselves.*" (Participant 14)

Individual-level considerations: qualifications-job fit

Regarding the fit between an overqualified applicant's qualifications and the job, hiring practitioners generally had a preference for a surplus in skills and experience compared to a surplus in education: "*I am not interested in candidates with a surplus education level. Those with extra experience and knowledge might better help us find the best solutions.*" (Participant 16)

Similarly, participants indicated that the surplus in qualifications should be relevant to the job and not be excessive, because that may be detrimental: "*Due to the credentialism, I come across many job seekers with postgraduate degrees who are impressive at first sight. Nevertheless, a doctoral degree for a call center agent would not have a positive impact on one's performance, but would have a malign effect.*" (Participant 6)

In case the surplus in qualifications are deemed relevant for the job, participants found it important that there is room for job crafting so that the surplus in qualifications could be put to good use: "*Some jobs are stiffly designed and can hardly be changed. It is important to assess if there is some latitude in job dimensions. If so, then it is more likely that a [overqualified] worker will fit with the job.*" (Participant 3)

Interpersonal-level considerations: relationships with their co-workers

Next to the individual-level considerations, hiring practitioners also weighed interpersonal-level factors. They consider it crucial that overqualified applicants have good interpersonal skills. As Participant 28 put it: "*Sometimes we get mesmerized by their eye-catching technical skills, and overlook their soft skills.*" In addition, hiring practitioners indicated that they think that there should not be too much difference between overqualified job applicants and their co-workers, because they believe that when the difference is too large, it harms the cohesion among colleagues. For example, Participant 22 mentioned that too much of a difference in skills "*would harm the confidence of my boys.*"

At the same time, hiring practitioners recognized potential benefits that hiring overqualified job applicants could have on their co-workers. First, they indicated that overqualified job applicants may be able to raise the overall level or quality of a team: "*Basically, [in contrast to qualified applicants], overqualified candidates, like fresh blood, could bring new equilibrium in teams [in terms of technical qualifications].*" (Participant 5) Second, hiring practitioners believed that co-workers are likely to consider overqualified employees as sources that they can learn from, which at the same time is likely to trigger a sense of belonging and meaningfulness in the overqualified employee: "*Co-workers might also refer to the overqualified co-worker for pieces of training. This might create a feeling of inclusion and motivation in the overqualified person and generate positive synergy.*" (Participant 15). Third, participants thought that being in a position of a coach or mentor would be something that overqualified employees overall like, which would benefit both overqualified employees as well as their co-workers: "*Such a person probably has a sense of knowledge sharing, which is good. We can assign him/her as a coach or mentor for others. All I have to do is to maintain his/her motivation.*" (Participant 5)

Interpersonal-level considerations: relationships with their managers

Hiring practitioners indicated that it is important that managers are open to the idea of having an overqualified subordinate: "*I consider the extent to which senior managers and immediate supervisors value the surplus knowledge, skills and abilities of the overqualified applicant.*" (Participant 10) This is especially important when the qualifications of the job applicant may be perceived as a threat to the manager. Participant 25 explained: "*Applicant's manager might see his/her position at risk, he/she might think that his/her capabilities might be brought into question, or his/her authority might be lost. This is especially true in the public sector.*" For this reason, participants were generally against hiring overqualified job applicants when their qualifications were more prominent than the qualifications of their manager. They argued that having more qualifications than their employees is needed for managers to manage their employees: "*When he [overqualified person] joined the team, he knew more than his team lead. This caused his teammates pull the team lead's leg. It made the team lead feel bad.*" Furthermore, participants argued that managers should have good interpersonal skills. Because of the potential struggles that overqualified employees can experience, hiring practitioners believed that when managers have good interpersonal skills, they can help overqualified employees to cope with their struggles: "*A friendly, supportive supervisor can encourage the overqualified person for a promising career inside or even outside the company.*" (Participant 15)

Contextual-level considerations: career prospects

Regarding career prospects, hiring practitioners expect that overqualified job applicants will not enjoy their job for very long and thus find it important that there are sufficient job opportunities in the near future. As one of the participants illustrated: "*There is a need to foresee the best-fit position for the overqualified employee within six months. In contrast to a qualified workforce, we must preplan for the prospective overqualified person as to their best-fit position. Because they are discontented and are prone to leave the organization or even engage in misconduct.*" (Participant 1) This can even entail creating a job for the job applicant: "*Often, we have come across a candidate that was so impressive that we decided to design a position for him/her. We invested in them.*" (Participant 9)

Instead of a specific future job, prospects can also focus on a career trajectory. Participants indicated that it is important that an overqualified employee can make a promotion and grow in one's career: "*I am more willing to hire an overqualified sales expert rather than an overqualified telephone operator. The former career path is not flexible enough.*" (Participant 4)

Contextual-level considerations: organizational challenges

Hiring practitioners indicated that they assess to what extent there are sufficient challenges in the organization that an overqualified job applicant can focus on. This goes beyond challenges in the job because it specifically pertains to tasks and opportunities outside of the job or role of the applicant. A specific example that was mentioned is that when an organization's structures tend to be rigid and there is little room for job crafting or extra-role tasks and behaviors, they do not think it is a suitable environment for an overqualified job applicant: "*In organizations such as X, overqualified workers suffer from rigid procedures. I am not interested in letting them join because how could they make a change to their environment?*". (Participant 8)

In case there are sufficient challenges in the organization, hiring practitioners indicated that they would look favorably upon overqualified job applicants. Participants indicated that especially challenges regarding growth and expansion, or times of decline are well-suited for overqualified applicants. For example, Participant 10 said: "*I normally look at how big is the company? In large companies, there might be more room for growth. In such organizations, overqualified people can find their right place sooner.*" Participant 24 added regarding the benefits of overqualified employees in times of decline: "*I believe that overqualified people [rather than a non-overqualified worker] would be better at helping us address our weaknesses, especially when we want to modify the business processes.*"

Contextual-level considerations: organizational culture

Participants emphasized that the organization needs to respect and value the surplus qualifications of overqualified employees. A specific example that was mentioned in this regard was to use the surplus qualifications of overqualified employees by asking them for input on relevant matters: "*Sometimes overqualified people feel they are not receiving as much respect as [should be given based on] their surplus knowledge and experience. For instance, managers do not consider their opinions and proposals.*" (Participant 11)

At the same time, participants indicated that having a somewhat different status should not result in a completely different treatment compared to non-overqualified employees because that could threaten the harmony of the organization's culture. Participant 1 clarified: "*At some point, we planned to employ a programmer. He asked us for payment beyond our expectations in the assessment process. He [the applicant] added: I know various programming languages. He was an 18-year-old expert in Golang. I needed him but I was sure if I had hired him, the harmony of payment would have been disturbed.*" In another case, participant 22 emphasized: "*I'd rather give them a specific job title than extra money, as that would induce a feeling of unfairness among his colleagues.*"

Discussion

In light of the changing perspective on the consequences of overqualification in the literature, this study aimed to assess the attitudes of hiring practitioners toward hiring overqualified job applicants, and more specifically what their considerations are in deciding to hire or reject an overqualified applicant. Based on interviews with 33 directors, managers and recruiters, we found that hiring practitioners are attuned to both potentially positive and potentially negative consequences of overqualification, and consider a wide variety of factors in determining whether to hire an overqualified job applicant. Interestingly, several of these considerations go beyond the individual-level, which to date has been the main level that overqualification research has focused on (Sierra, 2011).

The intricacies of assessing when the positive consequences will prevail

Our findings reveal that hiring practitioners consider a variety of factors to assess whether hiring an overqualified job applicant is likely to be beneficial or detrimental. These factors span seven themes (applicant's personality, qualifications-job fit, relationships between applicant and co-workers, relationships between applicant and manager, career prospects, organizational challenges and organizational culture) that in combination provide an intricate mixture of factors that are considered.

On the one hand, these findings show that overqualified job applicants are not immediately rejected, and that overqualification thus is not a stigma anymore. Hiring practitioners even prefer overqualified over non-overqualified job applicants under specific circumstances, namely when there is a proactive job applicant, the surplus in qualifications are useful, and there are many (upcoming) changes in the job and organization. That hiring practitioners under such circumstances actually prefer overqualified job applicants is a novel insight that emphasizes the need to understand the bright side of overqualification better (Van Dijk *et al.*, 2020).

On the other hand, hiring practitioners are still highly attuned to what they consider to be red flags. Such reasons for rejection mainly pertain to overqualified job applicants' personality in terms of signs of narcissism and poor social skills. That hiring practitioners are so attuned to these two personality factors among overqualified job applicants may be remnants of the stigma of being overqualified as being arrogant and having deficits in other areas (Kulkarni *et al.*, 2015). Overqualification does not predict narcissism, but narcissists are more likely to consider themselves overqualified for a job (Maynard *et al.*, 2015). There thus is a reversed causal relationship between (self-perceived) overqualification and narcissism, which could explain why hiring practitioners are paying attention to signs of narcissism. Furthermore, modesty and emotional intelligence are negatively related to deviant behaviors (Book *et al.*, 2012) and positive to organizational citizenship behaviors (Miao *et al.*, 2017). That hiring practitioners value those qualities especially among overqualified job applicants may be because they help prevent some of the known negative attitudinal and behavioral consequences of overqualification (Fine and Edward, 2017; Kim *et al.*, 2021; Liu *et al.*, 2015; Luksyte *et al.*, 2011).

Beyond the individual level

That hiring practitioners take various individual-level factors into account that have been identified in prior research as being consequential shows that they are attuned to theory and research on overqualification, and/or that their experience is largely in line with the literature. At the same time, in light of the predominant focus on the individual-level consequences of overqualification in the literature, it is highly interesting that our study unveiled so many factors that hiring practitioners consider at the interpersonal and contextual level for hiring an overqualified job applicant. Given how much the individual-level considerations of hiring practitioners are in tune with the literature, these factors at the interpersonal and contextual level offer very useful insights for theory development and future research directions.

First, by showing that hiring practitioners believe that overqualified employees can enhance the performance of co-workers and their teams, our findings offer initial validation for the social learning perspective on overqualification (Van Dijk *et al.*, 2020). It is important, however, that there should not be too large discrepancies between overqualified employees and their co-workers. Prior research suggests overqualified employees can benefit from their co-workers when such discrepancies are not too large (Alfes, 2013; Hu *et al.*, 2015), but out findings suggest that co-workers benefit from overqualified employees when discrepancies between them are not too large.

Second, regarding the factors that hiring practitioners consider in the relationships between overqualified job applicants and their managers, there is only a handful of recent studies that have been conducted on how the relationship between overqualified employees and their managers shape the consequences of overqualification. In one of these studies, Erdogan *et al.* (2020b) showed that perceived overqualification more strongly decreases job satisfaction when their manager experiences job insecurity. In another study, Jiang *et al.* (2022) showed that when leaders feel threatened by overqualified employees, they are less likely to empower overqualified employees. Our findings are in line with these studies in the sense that hiring practitioners indicated that managers should not feel threatened that overqualified employees may take over their jobs, and for similar reasons that applicants' qualifications should not exceed their managers qualifications. We contribute to these studies by indicating that, according to our participants, it is important that managers value overqualified job applicants' surplus in qualifications and have the right set of interpersonal skills to manage and support them. Specifically, our participants considered managers as enablers of overqualified employees, such that managers can create conditions and provide the support that help overqualified employees thrive (cf. Ma *et al.*, 2020). This crucial role of managers in determining the effects of overqualification suggests that overqualification theory could benefit from a more relational focus compared to the current intrapersonal orientation.

Third, whereas prior research and recommendations for practice emphasized the career dissatisfaction that overqualified employees tend to experience (e.g. Erdogan *et al.*, 2018; Gkorezis *et al.*, 2019), our participants adopted a more solution-oriented approach by considering the probability that the overqualified employee can take a next step soon in his or her career. By carefully considering the future career possibilities for overqualified job applicants, they aim to prevent career dissatisfaction and offer a positive career outlook. Career opportunities thus may represent a contextual factor that can mitigate the negative consequences of overqualification.

Fourth, another unexpected and highly interesting contextual factor that hiring practitioners consider in hiring overqualified job applicants is the extent to which the organization is facing organizational challenges. Hiring practitioners are especially interested in hiring overqualified job applicants in times of change, or when change is needed, and in organizations with more flexible structures. Participants consider a strong point of overqualified applicants that they are open to, and sometimes even conductors of change, and that hiring overqualified job applicants may be a wise choice in times of turbulence – provided that the organizational structures allow for such change-seeking behaviors. This is also where their interest in proactive personalities come in, because proactivity is expected to enhance the likelihood that overqualified employees will enact changes (cf. Simon *et al.*, 2018).

On the one hand, these contextual considerations underscore that overqualification can be an asset, and indicate that organizations can be strategic in hiring and employing overqualified job applicants. On the other hand, they also identify that the organizational context can constrain overqualified employees, as happens for example when the organization does not value the surplus in qualifications of overqualified employees, or when the presence of overqualified employees threatens the harmony of the organizational culture. Our participants thus believe that the organizational context has a major influence on overqualified employees, their attitudes, behaviors and performance. Given that prior theory and research on overqualification has ignored the role of the organizational context in shaping the consequences of overqualification, this interplay between overqualification and the organizational context is also an area that is ripe for future theoretical and empirical development.

Strengths, limitations and directions for future research

Strengths of this study include that we adhered to calls for studying the perspective of recruiters (Arvan *et al.*, 2019), the use of qualitative approaches in the area of

overqualification (Erdogan and Bauer, 2021), and the fact that we identified a variety of novel factors that shape the outcomes of overqualification according to our participants. However, the proof of the pudding is in the eating. As a consequence, further research is needed to examine the extent to which hiring practitioners consider all the factors identified in this study, and how much weight they assign to each factor. This can be done by quantitatively assessing how overqualified job applicants were assessed after they were hired or rejected.

That hiring practitioners consider overqualification an asset in times of change and transition is as novel as it is surprising, and calls for future research to test if overqualified employees indeed thrive in turbulent contexts. There are many ways to assess this – quantitatively as well as quantitatively, and among managers of overqualified employees as well as among overqualified employees themselves.

Another strength is that this study adhered to calls for more studies in management in non-Western countries (Henrich *et al.*, 2010). Nonetheless, it raises questions about findings' generalizability. The interviews took place in a large metropole with high levels of unemployment and with a variety of hiring practitioners operating in different industries. We expect that our findings are likely to generalize to similar contexts. In Western countries, overqualification was quite common in the aftermath of the financial crisis, but not anymore given the tight labor market. It may, therefore, be worthwhile to replicate this study among hiring practitioners in Western countries.

Another limitation of this study is that only the first author engaged in coding the transcripts. This was done under the supervision of an expert, but because there was no second coder involved, we have no way to measure the reliability of the coding.

Practical implications

Whereas the exploratory nature of our study provides only some first, initial insights regarding important considerations for hiring overqualified job applicants that require further validation, there are already a number of practical implications for various stakeholders that we cautiously believe are valuable to share (see Table 3). For *hiring practitioners*, our findings suggests they would do well to not just focus on the fit between the overqualified job applicant and the job characteristics (i.e. person-job fit) but also the interpersonal and contextual factors identified in this study. The higher the likelihood that the overqualified job applicant will get along with co-workers and the manager, that there are sufficient job-related or organizational challenges for the overqualified job applicant, and that the (members in the) organization will value the surplus in qualifications of the overqualified job applicant, the higher the chances that hiring the overqualified job applicant will be successful.

Stakeholder	Practical recommendation
Hiring practitioner	• Consider and weigh a wide range of factors • Put a premium on the relationship between the job applicant and their co-workers and manager, job and organizational challenges, and that their surplus in qualifications is valued
Overqualified job applicants	• Assess the extent of career opportunities and challenges
Managers	• Be part of the recruitment panel • Create a career plan • Consider the possibility for differential treatment

Source(s): Table created by the authors

Table 3. Stakeholder implications

For *overqualified job applicants*, our findings suggest that they would do well to consider in particular the extent to which there are sufficient career opportunities and challenges in the organization, and that job crafting is possible. If this is not clear prior to applying for the job, then these are certainly topics that should be explored in the job interview.

Finally, *managers* play an important part in the potential advantages and disadvantages of employing overqualified workers. We, therefore, recommend to include the prospective manager in the recruitment panel of overqualified applicants to ensure the manager's approval of having an overqualified subordinate. In case managers would like to hire overqualified job applicants, we highly recommend them to create a well-thought-out career development plan. Moreover, because overqualified employees may need or even request a somewhat different treatment than their co-workers, it is important for managers to consider to what extent such differential treatment is possible and how co-workers would respond to that.

Of course, given the rapid pace in which this field is developing and the exploratory nature of these recommendations, we do recommend practitioners to keep track of developments in the area of theory and research findings, given that those may also lead to new recommendations.

Conclusion

Our study among hiring practitioners suggests that the stigma of overqualification is fading, and that in some contexts, hiring practitioners would prefer hiring an overqualified job applicant over non-overqualified job applicants. Hiring practitioners show a wide range of considerations for hiring an overqualified applicant, some of which involve potential positive consequences of hiring overqualified applicants, and other potential negative consequences. In contrast to the predominantly intrapersonal focus of extant research and theory on overqualification, our findings reveal that various considerations of hiring practitioners involve factors at the interpersonal and contextual level. As such, our paper offers various opportunities for theory development as well as future research.

References

Adams, J.S. (1965), "Inequity in social exchange", *Advances in Experimental Social Psychology*, Vol. 2, pp. 267-299, doi: 10.1016/S0065-2601(08)60108-2.

Alfes, K. (2013), "Perceived overqualification and performance. The role of the peer-group", *German Journal of Human Resource Management*, Vol. 27 No. 4, pp. 314-330, doi: 10.1177/23970022130270040.

Alfes, K., Shantz, A. and van Baalen, S. (2016), "Reducing perceptions of overqualification and its impact on job satisfaction: the dual roles of interpersonal relationships at work", *Human Resource Management Journal*, Vol. 26 No. 1, pp. 84-101, doi: 10.1111/1748-8583.12094.

Arvan, M.L., Pindek, S., Andel, S.A. and Spector, P.E. (2019), "Too good for your job? Disentangling the relationships between objective overqualification, perceived overqualification, and job dissatisfaction", *Journal of Vocational Behavior*, Vol. 115, 103323, doi: 10.1016/j.jvb.2019.103323.

Bills, D.B. (1992), "The mutability of educational credentials as hiring criteria: how employers evaluate atypically highly credentialed job candidates", *Work and Occupations*, Vol. 19 No. 1, pp. 79-95, doi: 10.1177/0730888492019001005.

Bolino, M.C. and Feldman, D.C. (2000), "The antecedents and consequences of underemployment among expatriates", *Journal of Organizational Behavior*, Vol. 21 No. 8, pp. 889-911, doi: 10.1002/1099-1379(200012)21:83.0.CO;2-G.

Book, A.S., Volk, A.A. and Hosker, A. (2012), "Adolescent bullying and personality: an adaptive approach", *Personality and Individual Differences*, Vol. 52 No. 2, pp. 218-223, doi: 10.1016/j.paid.2011.10.028.

Brinkmann, S. (2014), "Unstructured and semi-structured interviewing", *The Oxford Handbook of Qualitative Research*, Vol. 2, pp. 277-299.

Crosby, F. (1984), "A model of egoistical relative deprivation", *Psychological Review*, Vol. 83 No. 2, pp. 85-113, doi: 10.1037/0033-295X.83.2.85.

Deng, H., Guan, Y., Wu, C.-H., Erdogan, B., Bauer, T. and Yao, X. (2018), "A relational model of perceived overqualification: the moderating role of interpersonal influence on social acceptance", *Journal of Management*, Vol. 44 No. 8, pp. 3288-3310, doi: 10.1177/0149206316668237.

Erdogan, B. and Bauer, T.N. (2009), "Perceived overqualification and its outcomes: the moderating role of empowerment", *Journal of Applied Psychology*, Vol. 94 No. 2, pp. 557-565, doi: 10.1037/a0013528.

Erdogan, B. and Bauer, T.N. (2021), "Overqualification at work: a review and synthesis of the literature", *Annual Review of Organizational Psychology and Organizational Behavior*, Vol. 8 No. 1, pp. 259-283, doi: 10.1146/annurev-orgpsych-012420-055831.

Erdogan, B., Bauer, T.N., Peiró, J.M. and Truxillo, D.M. (2011), "Overqualified employees: making the best of a potentially bad situation for individuals and organizations", *Industrial and Organizational Psychology*, Vol. 4 No. 2, pp. 215-232, doi: 10.1111/j.1754-9434.2011.01330.x.

Erdogan, B., Tomás, I., Valls, V. and Gracia, F.J. (2018), "Perceived overqualification, relative deprivation, and person-centric outcomes: the moderating role of career centrality", *Journal of Vocational Behavior*, Vol. 107, pp. 233-245, doi: 10.1016/j.jvb.2018.05.003.

Erdogan, B., Karaeminogullari, A., Bauer, T.N. and Ellis, A.M. (2020a), "Perceived overqualification at work: implications for extra-role behaviors and advice network centrality", *Journal of Management*, Vol. 46 No. 4, pp. 583-606, doi: 10.1177/0149206318804.

Erdogan, B., Karakitapoğlu-Aygün, Z., Caughlin, D.E., Bauer, T.N. and Gumusluoglu, L. (2020b), "Employee overqualification and manager job insecurity: implications for employee career outcomes", *Human Resource Management*, Vol. 59 No. 6, pp. 555-567, doi: 10.1002/hrm.22012.

Fine, S. and Edward, M. (2017), "Breaking the rules, not the law: the potential risks of counterproductive work behaviors among overqualified employees", *International Journal of Selection and Assessment*, Vol. 25 No. 4, pp. 401-405, doi: 10.1111/ijsa.12194.

Gallo, A. (2011), "Should you hire an overqualified candidate", *Harvard Business Review*, available at: http://blogs.hbr.org/hmu/2011/03/should-you-hire-anoverqualifi.html (accessed 3 April 2017).

Galperin, R.V., Hahl, O., Sterling, A.D. and Guo, J. (2019), "Too good to hire? Capability and inferences about commitment in labor markets", *Administrative Science Quarterly*, Vol. 65 No. 2, pp. 275-313, doi: 10.1177/0001839219840022.

Gioia, D.A., Corley, K.G. and Hamilton, A.L. (2013), "Seeking qualitative rigor in inductive research: notes on the Gioia methodology", *Organizational Research Methods*, Vol. 16 No. 1, pp. 15-31, doi: 10.1177/1094428112452151.

Gkorezis, P., Erdogan, B., Xanthopoulou, D. and Bellou, V. (2019), "Implications of perceived overqualification for employee's close social ties: the moderating role of external organizational prestige", *Journal of Vocational Behavior*, Vol. 115, 103335, doi: 10.1016/j.jvb.2019.103335.

Guest, G., Bunce, A. and Johnson, L. (2006), "How many interviews are enough? An experiment with data saturation and variability", *Field Methods*, Vol. 18 No. 1, pp. 59-82, doi: 10.1177/1525822X05279.

Harari, M.B., Manapragada, A. and Viswesvaran, C. (2017), "Who thinks they're a big fish in a small pond and why does it matter? A meta-analysis of perceived overqualification", *Journal of Vocational Behavior*, Vol. 102, pp. 28-47, doi: 10.1016/j.jvb.2017.06.002.

Henrich, J., Heine, S.J. and Norenzayan, A. (2010), "The weirdest people in the world?", *Behavioral and Brain Sciences*, Vol. 33 Nos 2-3, pp. 61-83, doi: 10.1017/S0140525X0999152X.

Hu, J., Erdogan, B., Bauer, T.N., Jiang, K., Liu, S. and Li, Y. (2015), "There are lots of big fish in this pond: the role of peer overqualification on task significance, perceived fit, and performance for overqualified employees", *Journal of Applied Psychology*, Vol. 100 No. 4, pp. 1228-1238, doi: 10.1037/apl0000008.

Jahantab, F., Vidyarthi, P.R., Anand, S. and Erdogan, B. (2023), "When are the bigger fish in the small pond better citizens? A multilevel examination of relative overqualification in workgroups", *Group and Organization Management*, Vol. 48 No. 3, pp. 874-907, doi: 10.1177/10596011211048.

Jiang, J., Dong, Y., Hu, H., Liu, Q. and Guan, Y. (2022), "Leaders' response to employee overqualification: an explanation of the curvilinear moderated relationship", *Journal of Occupational and Organizational Psychology*, Vol. 95 No. 2, pp. 459-494, doi: 10.1111/joop.12383.

Kim, J., Park, J., Sohn, Y.W. and Lim, J.I. (2021), "Perceived overqualification, boredom, and extra-role behaviors: testing a moderated mediation model", *Journal of Career Development*, Vol. 48 No. 4, pp. 400-414, doi: 10.1177/0894845319853879.

Kulkarni, M., Lengnick-Hall, M.L. and Martinez, P.G. (2015), "Overqualification, mismatched qualification, and hiring decisions: perceptions of employers", *Personnel Review*, Vol. 44 No. 4, pp. 529-549, doi: 10.1108/PR-11-2013-0204.

Lee, A., Erdogan, B., Tian, A., Willis, S. and Cao, J. (2021), "Perceived overqualification and task performance: reconciling two opposing pathways", *Journal of Occupational and Organizational Psychology*, Vol. 94 No. 1, pp. 80-106, doi: 10.1111/joop.12323.

Liu, S. and Wang, M. (2012), "Perceived overqualification: a review and recommendations for research and practice", *The Role of the Economic Crisis on Occupational Stress and Well Being*, Vol. 10, pp. 1-42, doi: 10.1108/S1479-3555(2012)000001000.

Li, C.S., Liao, H. and Han, Y. (2022), "I despise but also envy you: a dyadic investigation of perceived overqualification, perceived relative qualification, and knowledge hiding", *Personnel Psychology*, Vol. 75 No. 1, pp. 91-118, doi: 10.1111/peps.12444.

Liu, S., Luksyte, A., Zhou, L., Shi, J. and Wang, M. (2015), "Overqualification and counterproductive work behaviors: examining a moderated mediation model", *Journal of Organizational Behavior*, Vol. 36 No. 2, pp. 250-271, doi: 10.1002/job.1979.

Luksyte, A. and Spitzmueller, C. (2016), "When are overqualified employees creative? It depends on contextual factors", *Journal of Organizational Behavior*, Vol. 37 No. 5, pp. 635-653, doi: 10.1002/job.2054.

Luksyte, A., Spitzmueller, C. and Maynard, D.C. (2011), "Why do overqualified incumbents deviate? Examining multiple mediators", *Journal of Occupational Health Psychology*, Vol. 16 No. 3, pp. 279-296, doi: 10.1037/a0022709.

Ma, C., Ganegoda, D.B., Chen, Z.X., Jiang, X. and Dong, C. (2020), "Effects of perceived overqualification on career distress and career planning: mediating role of career identity and moderating role of leader humility", *Human Resource Management*, Vol. 59 No. 6, pp. 521-536, doi: 10.1002/hrm.22009.

Ma, C., Chen, Z.X. and Jiang, X. (2022), "Give full play to the talent: exploring when perceived overqualification leads to more altruistic helping behavior through extra effort", *Personnel Review*, Vol. 51 No. 6, pp. 1727-1745, doi: 10.1108/PR-03-2020-0164.

Maynard, D.C., Joseph, T.A. and Maynard, A.M. (2006), "Underemployment, job attitudes, and turnover intentions", *Journal of Organizational Behavior*, Vol. 27 No. 4, pp. 509-536, doi: 10.1002/job.389.

Maynard, D.C., Brondolo, E.M., Connelly, C.E. and Sauer, C.E. (2015), "I'm too good for this job: narcissism's role in the experience of overqualification", *Applied Psychology*, Vol. 64 No. 1, pp. 208-232, doi: 10.1111/apps.12031.

Miao, C., Humphrey, R.H. and Qian, S. (2017), "Are the emotionally intelligent good citizens or counterproductive? A meta-analysis of emotional intelligence and its relationships with organizational citizenship behavior and counterproductive work behavior", *Personality and Individual Differences*, Vol. 116, pp. 144-156, doi: 10.1016/j.paid.2017.04.015.

O'Connell, A. (2010), "The myth of the overqualified worker", *Harvard Business Review*, December 2010, available at: https://hbr.org/2010/12/the-myth-of-theoverqualified-worker (accessed 3 April 2017).

Sierra, M.J. (2011), "A multilevel approach to understanding employee overqualification", *Industrial and Organizational Psychology*, Vol. 4 No. 2, pp. 243-246, doi: 10.1111/j.1754-9434.2011.01334.x.

Simon, L.S., Bauer, T.N., Erdogan, B. and Shepherd, W. (2018), "Built to last: interactive effects of perceived overqualification and proactive personality on new employee adjustment", *Personnel Psychology*, Vol. 72 No. 2, pp. 213-240, doi: 10.1111/peps.12297.

Statistical Center of Iran (2021), "A selection of labor force survey results", available at: https://www.amar.org.ir/english/Statistics-by-Topic/Labor-force

Thompson, K.W., Sikora, D.M., Perrewé, P. L. and Ferris, G.R. (2015), "Employment qualifications, person–job fit, underemployment attributions, and hiring recommendations: a three-study investigation", *International Journal of Selection and Assessment*, Vol. 23 No. 3, pp. 247-262, doi: 10.1111/ijsa.12112.

Van Dijk, H., Shantz, A. and Alfes, K. (2020), "Welcome to the bright side: why, how, and when overqualification enhances performance", *Human Resource Management Review*, Vol. 30 No. 2, 100688, doi: 10.1016/j.hrmr.2019.04.004.

Verhaest, D., Bogaert, E., Dereymaeker, J., Mestdagh, L. and Baert, S. (2018), "Do employers prefer overqualified graduates? A field experiment", *Industrial Relations: A Journal of Economy and Society*, Vol. 57 No. 3, pp. 361-388, doi: 10.1111/irel.12212.

Vickers, D. and Fox, S. (2010), "Towards practice-based studies of HRM: an actor-network and communities of practice informed approach", *The International Journal of Human Resource Management*, Vol. 21 No. 6, pp. 899-914, doi: 10.1080/09585191003729366.

Wassermann, M., Fujishiro, K. and Hoppe, A. (2017), "The effect of perceived overqualification on job satisfaction and career satisfaction among immigrants: does host national identity matter?", *International Journal of Intercultural Relations*, Vol. 61, pp. 77-87, doi: 10.1016/j.ijintrel.2017.09.001.

Wu, I.H. and Chi, N.W. (2020), "The journey to leave: understanding the roles of perceived ease of movement, proactive personality, and person–organization fit in overqualified employees' job searching process", *Journal of Organizational Behavior*, Vol. 41 No. 9, pp. 851-870, doi: 10.1002/job.2470.

Wu, C.H., Tian, A.W., Luksyte, A. and Spitzmueller, C. (2017), "On the association between perceived overqualification and adaptive behavior", *Personnel Review*, Vol. 46 No. 2, pp. 339-354, doi: 10.1108/PR-05-2015-0134.

Corresponding author
Hans Van Dijk can be contacted at: h.vandijk@tias.edu

For instructions on how to order reprints of this article, please visit our website:
www.emeraldgrouppublishing.com/licensing/reprints.htm
Or contact us for further details: **permissions@emeraldinsight.com**