

# Skills Mismatch(SM), Job Satisfaction(JS) and Turnover Intention(TI): A Case Study of the External Bank of Algeria- Algiers Agency

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**Abstract:** This study explores how job satisfaction mediates the relationship between skills mismatch and turnover intention, focusing on the Algiers Agency of the External Bank of Algeria (BEA). Using a quantitative approach, data were collected via a questionnaire distributed to 80 BEA employees, yielding 50 responses, 47 of which were valid for analysis. Statistical analysis was conducted using SPSS-26, including correlation, regression, and mediation tests. The results suggest that job satisfaction plays a significant mediating role in the relationship between skills mismatch and employees' intentions to leave. These findings offer valuable insights for decision-makers aiming to better align employees' skills with their job roles, an alignment that could not only boost job satisfaction but also reduce turnover.

**Keywords:** Skills Mismatch; Job Satisfaction; Turnover Intentions; Over-Skilling; Under-Skilling.

## 1. Introduction

In today's dynamic labour markets, the effective utilisation of human capital is a decisive factor in both organisational success and national competitiveness. Organisations that effectively build, attract, and adapt workforce skills to meet evolving industry demands achieve stronger alignment, which in turn enhances employee engagement, reduces turnover intention, and ultimately boosts productivity. However, job misalignment and the challenge of matching candidates to suitable roles within the right organisation have become critical barriers to performance. Achieving full employment, coupled with ensuring alignment between employees and their roles in terms of educational attainment, expertise, qualifications, and skills, contributes to higher job satisfaction and lower turnover intention, thereby enhancing overall organisational productivity.

This persistent issue, commonly referred to as skills mismatch, occurs when workers' abilities do not align with job demands due to underqualification, overqualification, or discrepancies in skill types (Davia et al., 2017). Unlike educational mismatch, which refers primarily to differences between formal schooling and job requirements, skills mismatch

captures a broader set of misalignments, including gaps in technical, behavioural, or transferable skills that directly influence workplace outcomes. When such mismatches persist, the repercussions extend beyond unemployment and lower wages (Wolbers, 2003, pp. 252–253) to encompass individual dissatisfaction (Brunello & Wruuck, 2021), organisational inefficiencies (Forth & Mason, 2006; Haskel & Martin, 1993; Morsy et al., 2019; Nickell et al., 1997), and economic losses (Slonimczyk, 2009; Mavromaras et al., 2007).

The general problem addressed in this study is that skills mismatch remains a structural challenge in labour markets, undermining individual job satisfaction and increasing turnover intention. Although previous research has addressed educational mismatches, relatively limited attention has been given to the workplace consequences of skills misalignment, particularly its impact on employees' job satisfaction and turnover intention. This gap is especially relevant in emerging economies such as Algeria, where structural, social, and cultural dynamics may intensify the consequences of mismatch (Arayssi et al., 2023). Yet, little empirical research has investigated how skills mismatches influence Algerian employees' experiences, leaving policymakers and organizations without sufficient evidence to guide human capital strategies. In the Algerian context, most research has focused on educational mismatches, offering limited insight into how skills misalignment impacts job satisfaction and turnover intentions

### *1.1. Research Aims*

This study investigates the relationship between skills mismatch, job satisfaction, and turnover intention. It places particular emphasis on the role of job satisfaction in mediating the indirect relationship between skills mismatch and turnover intention in the Algerian context, particularly within the External Bank of Algeria-Algiers Agency. The BEA was selected as a case study because it represents a key institution in the national banking sector and reflects broader patterns and dynamics of the Algerian workforce.

### *1.2. Research Problem*

Despite the growing attention to workforce alignment and employee retention, limited research has explored how skills mismatch influences turnover intention through the mechanism of job satisfaction. This study therefore seeks to address this gap by examining job satisfaction as a mediating variable in the relationship between skills mismatch and turnover intention. Understanding this relationship is essential for identifying how mismatched skills affect employees' attitudes and behaviours, revealing nuances that broader analyses may overlook. To guide the investigation, the study seeks to answer the following research questions:

- To what extent does skills mismatch affect job satisfaction?
- To what extent does job satisfaction influence turnover intention?
- Does skills mismatch directly influence turnover intention?
- Does job satisfaction mediate the relationship between skills mismatch and turnover intention?

### *1.3. Research Significance*

This paper aims to assist policymakers in improving the alignment of workers' skills with their roles, ultimately enhancing job satisfaction and reducing turnover intention, while also boosting the organizational performance and strengthening Algeria's overall economic resilience. Therefore, the results of this research are expected to provide a comprehensive understanding for policymakers and stakeholders regarding the status of skills mismatch in the Algerian labour market and its effect on workers' job satisfaction and turnover intention.

### *1.4. Research Structure*

This research paper explores the mediating role that job satisfaction plays in the

relationship between skills mismatch and turnover intention within the BEA, Algiers Bank. The structure of this paper begins with an introduction that presents the study's background, significance, aims, research gaps, and questions, situating it within broader labour-market concerns. The second section presents a literature review that synthesizes empirical studies to clarify the relationships among skills mismatch, job satisfaction and turnover intention. The third section outlines the methodology used in this study, including the research design and hypothesis development model. In the fourth section, the results of the data analysis and discussion are presented, followed by a conclusion that summarises the main findings and the highlights study's limitations.

## 2. Literature Review

### 2.1. Skills mismatch and Job Satisfaction

Several empirical studies have highlighted the effects of skills mismatch on job satisfaction, particularly in emerging and developing economies. Research conducted in the MENA countries has consistently shown that a disparity between employees' competencies and job demands leads to decreased motivation, increased frustration, and disengagement at work. These effects are particularly evident among young women, who face compounded challenges due to gender-discriminatory hiring practices, thereby reducing their job satisfaction and labour-market stability (Arayssi et al., 2023). Distinguishing between the subjective and objective dimensions of skills mismatch has yielded more refined insights into its effects. This highlights the psychological dimensions of mismatch, indicating that employee's perceptions significantly influence workplace attitudes (Bischof, 2021).

Santiago-Vela and Hall (2023) analyse mismatch dynamics through the lens of underskilling and overskilling. Their findings suggest that underskilling impacts job satisfaction only when coupled with feelings of being overchallenge. Conversely, overqualified individuals, particularly those with advanced degrees whose skills are underutilised, experience significantly lower job satisfaction (Santiago-Vela & Hall, 2023). According to Fregin et al. (2018), job satisfaction is not directly correlated with skills mismatch but is instead contingent upon individual's ability to effectively utilise their skills. In other words, employees find satisfaction in actively applying their competencies, regardless of mismatch indicators (Fregin et al., 2018).

Gender-specific effects represent a major aspect of this discussion. In Malaysia, Jamalludin (2022) found that 22.1% of women who were dissatisfied with their jobs due to a mismatch between their skills and job requirements exhibited a significant negative correlation. These findings highlight the need for gender-sensitive policy measures aimed at enhancing the alignment of women's skills with existing employment opportunities (Jamalludin, 2022).

For recent graduates, the relationship between key skills and job satisfaction is particularly important. Leadership abilities, among other competencies, have been found to be positively correlated with satisfaction levels, underscoring the importance for higher education institutions to align their curricula with market demands (Song et al., 2019). Psychological factors have also emerged as a significant moderators. Esposito and Scicchitano (2023) demonstrated that conscientiousness acts as a protective factor against the negative effects of skills mismatch. Employees with high level of conscientiousness who are not a good fit for their jobs are likely to be satisfied at work because they care more about the intrinsic qualities of their jobs than about their formal qualifications (Esposito & Scicchitano, 2023).

Mateos-Romero and Salinas-Jiménez (2018) found that skills mismatch, rather than educational mismatch, is the main factor influencing job satisfaction across 17 OECD countries. While educational mismatch primarily affects earnings, discrepancies in skills have a direct impact on job satisfaction. These findings suggest that employment strategies should place greater emphasis on developing and aligning employees' abilities rather than merely focusing on their formal qualifications (Mateos-Romero & Salinas-Jiménez, 2018).

Daka et al. (2023) contend that the systemic issue of skills mismatch, characterized by the dissonance between academic output and industrial demands, detrimentally affects work satisfaction and organizational success. Their research advocates for structural improvements in curriculum development and labour- market planning to enhance the congruence between skills supply and demand (Daka et al., 2023).

## 2.2. Skills Mismatch, Job Satisfaction and Turnover Intention

Prior studies have attempted to evaluate the effects of skills mismatch, job satisfaction, and turnover intention. The direction of these effects varies based on context, job characteristics, and how mismatch is conceptualized. However, a variety of research contexts have been consistently considered. Ju and Li (2019) explored workforce retention across various settings and conclusively showed\*\* that a good match of skills correlates with lower turnover intention. The most surprising finding of their study is that education-job alignment has a more significant impact on turnover intention than skills-job consistency. This suggests that an employee's decision to leave a job is influenced by the perception of credentials (Ju & Li, 2019). Likewise, in the Russian context, researchers examined the professional and moral aspects of job satisfaction. They identified that workers with excessive qualifications for job requirements experience significantly lower satisfaction and higher turnover intention (Varshavskaya et al., 2023).

A number of authors have found a weak influence of skills mismatch on either job satisfaction or turnover. It has been conclusively shown by the study of Na et al. (2024), conducted among culinary arts graduates, that skills mismatch does not have a significant influence on job satisfaction or turnover intention. Important evidence emerged from the studies discussed so far, showing that a strong alignment between a graduate's academic major and their job does matter. Graduates whose job roles matched their field of study reported greater satisfaction and reduced intent to leave their positions, highlighting the distinctive importance of major-job congruence over generalized skills matching in this sector (Na et al., 2024). Conversely, Hur and Bae (2021) reported that educational mismatch has a significant positive correlation with job leavers in a study they conducted in the non-profit sector. The results demonstrated that the correlation between skills mismatch and turnover is moderated by employees' satisfaction and motivation in the workplace (Hur & Bae, 2021).

In a comprehensive analysis conducted with high-skilled software developers, Dore and Forbes (2005) discussed the significant positive influence of skills variety on job satisfaction, which reduces employee turnover rates. Dissatisfied employees usually possess more skills than what is required by their organisations, and they feel like they are fully underutilised, which increases the desire to leave. Effective job design can mitigate the negative impact of mismatch.

Permatasari et al. (2024) employed a psychological framework to examine the effect of skills mismatch on employee motivation. The study identified the psychological effects of overqualification on job satisfaction. The findings suggest that increased perceptions of overqualification among employees are associated with reduced job satisfaction, thereby increasing the likelihood of turnover. Leadership was recognised as a moderating variable in this relationship; by fostering an inclusive and stimulating work environment, leaders can enhance employees' job satisfaction and consequently reduce their inclination to resign (Permatasari et al., 2024).

## 3. Methodology

### 3.1. Hypothesis Development

A considerable body of labour market literature has examined the effects of skill mismatch (SM) and its types on both job satisfaction (JS) and turnover intention (TI). However, the results have been mixed. While some studies report a significant negative direct relationship between SM and JS (Bischof, 2021; Santiago-Vela & Hall, 2023), others

suggest that the influence of SM on TI is more complex. Na et al. (2024), for example, did not find a statistically significant direct effect of skill match on TI. Instead, job satisfaction was identified as a mediating factor, whereby employees who perceive a mismatch may not intend to leave unless they are also dissatisfied with their jobs. The findings of Permatasari et al. (2024) and Varshavskaya et al. (2023) corroborate this evidence, indicating that overskilling indirectly affects TI through reduced satisfaction or dissatisfaction with pay. These studies collectively suggest that JS serves as a mediating variable between SM and TI. Employees experiencing skill mismatch tend to report lower job satisfaction, which in turn increases their likelihood of seeking alternative employment (Jamalludin, 2022; Dore & Forbes, 2005). Based on this reasoning, the following hypotheses are proposed:

- H1: Skill mismatch negatively affects job satisfaction.
- H2: Job satisfaction negatively affects turnover intention.
- H3: Skill mismatch has a direct negative effect on turnover intention.
- H4: Job satisfaction mediates the relationship between skill mismatch and turnover intention.

### 3.2. Research Model

The current research employed a quantitative, cross-sectional questionnaire design to investigate the relationship between skills mismatch, job satisfaction and turnover intention in the banking industry. More precisely, the research targeted the employees of the BEA Algiers Agency. The central objective of this investigation is to examine the mediating influence of job satisfaction in the relationship between skills mismatch and turnover intention.

Figure. 1. Research Model

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Source: adopted from the work of: (Bischof, 2021; Santiago-Vela & Hall, 2023; Jamalludin, 2022; Dore & Forbes, 2005; Permatasari et al., 2024; Varshavskaya et al., 2023; Na et al., 2024).

### 3.3. Research Desgin

The methodology employed to test the validity and reliability of the hypotheses followed a quantitative approach, using a structured survey administered to employees of the External Bank of Algeria (BEA), Algiers Agency. The survey, composed of 19 questions divided into five sections, was designed in French to ensure linguistic and cultural appropriateness. The sections included: (1) demographic information (age, gender, education, job title, experience, contract type, and salary); (2) skills assessment, where respondents rated their proficiency in, and the importance of, six key occupational skills (e.g., creativity, teamwork, time management) on a five-point Likert scale; (3) skills utilisation, assessing the extent to which employees felt their skills were being fully utilised; (4) motivation and job alignment, including questions on intrinsic motivation and the alignment of their current role with career goals; and (5) training and career mobility, addressing access to training, its impact on performance, and intentions to change jobs.

### 3.4. Data Sampling

The target population comprised staff from various departments of the BEA. Initially, 80 employees were contacted via LinkedIn between April and May 2025, and 50 responded to the survey. After screening, 47 responses were considered valid for analysis.

### 3.5. Data Collection and Analysis

The final data were collected and analysed in May and early June 2025. Participation was voluntary, anonymous, and confidential, with the academic purpose of the study clearly explained to all participants. Data collection was conducted online, and respondents were fully informed about the confidentiality of their answers. The data were analysed using SPSS version 26. Correlation and regression analyses were performed to examine the relationships between skills mismatch, job satisfaction, and turnover intention within the context of the BEA Bank.

## 4. Discussion

### 4.1. Reliability Test

Reliability analysis was conducted using Cronbach's alpha to evaluate the internal consistency of the multi-item scales measuring required and current skill levels. These scales covered key competencies such as creativity, teamwork, time management, numeracy, critical thinking, and business intelligence, each assessed using a five-point Likert scale. The analysis produced Cronbach's alpha values of  $\alpha = 0.861$  for required skills and  $\alpha = 0.929$  for current skills, indicating good to excellent internal consistency. This suggests that the measurement scales are reliable and suitable for further analysis.

Job satisfaction and turnover intention were measured using single-item questions; therefore, reliability testing was not applicable for these variables. Job satisfaction (JS) was assessed on a five-point scale, while turnover intention (TI) was measured using a binary response. To assess skills mismatch, the difference between required and current skill ratings was calculated for each participant. This variable was then used in subsequent analyses to examine its association with job satisfaction and turnover intention.

### 4.2. Normality Test

A normality test was conducted on the computed variable skills mismatch, representing the difference between employees' required and current skill levels. The Kolmogorov-Smirnov and Shapiro-Wilk tests were employed to assess the distribution. In the initial analysis, both tests yielded p-values lower than 0.05, leading to the rejection of the null hypothesis ( $H_0$ ), which assumes a normal distribution. This indicated that the original data were not normally distributed.

To address this issue, a logarithmic transformation was applied using the formula  $\log(x) + 1$ . After transformation, the tests were repeated. The Kolmogorov-Smirnov test produced a p-value of 0.200, and the Shapiro-Wilk test produced a p-value of 0.243. As both values exceed 0.05, the null hypothesis was not rejected, indicating that the transformed data followed a normal distribution (see Table 1).

Table.1. Normality test with Kolmogorov-Smirnov & Shapiro-Wilk

| Tests of Normality |                                 |    |       |              |    |      |
|--------------------|---------------------------------|----|-------|--------------|----|------|
|                    | Kolmogorov-Smirnov <sup>a</sup> |    |       | Shapiro-Wilk |    |      |
|                    | Statistic                       | df | Sig.  | Statistic    | df | Sig. |
| logskillsmismatch  | .153                            | 16 | .200* | .930         | 16 | .243 |

\*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source: Author's own work based on SPSS outputs.

In addition to formal statistical tests (Kolmogorov-Smirnov and Shapiro-Wilk), visual methods were used to assess the normality of the log-transformed skills mismatch (SM)

variable. The histogram displayed a roughly bell-shaped distribution, suggesting that the data are approximately normal (see Fig. 2). Furthermore, the Q–Q (quantile–quantile) plot displayed data points that closely followed the 45-degree reference line, indicating that the sample distribution aligns well with a theoretical normal distribution. These visual tools reinforce the conclusion drawn from the statistical tests that the assumption of normality is reasonably satisfied for the log-transformed *skills mismatch* (SM) variable (see Fig. 2).

Figure. 2. Normality data distribution

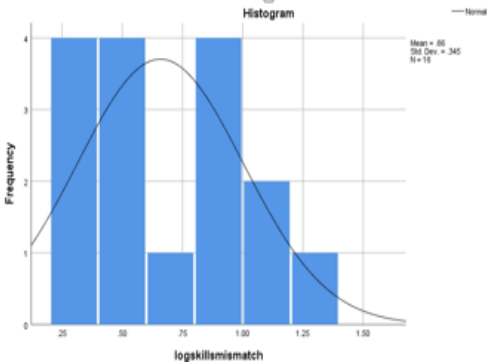
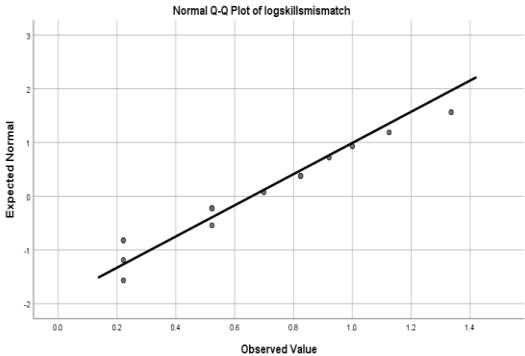


Figure. 3. Normal Q-Q plot



Source: Author’s own work based on SPSS outputs.

4.3. Correlation Analysis

Table 2. Correlation: Spearman's rho testing (p-value <0.05)

| Correlations   |      |                         |         |         |        |
|----------------|------|-------------------------|---------|---------|--------|
|                |      |                         | (SM)    | (JS)    | (TI)   |
| Spearman's rho | (SM) | Correlation Coefficient | 1.000   | -.455** | -.230  |
|                |      | Sig. (2-tailed)         | .       | .001    | .120   |
|                |      | N                       | 47      | 47      | 47     |
|                | (JS) | Correlation Coefficient | -.455** | 1.000   | .380** |
|                |      | Sig. (2-tailed)         | .001    | .       | .008   |
|                |      | N                       | 47      | 47      | 47     |
|                | (TI) | Correlation Coefficient | -.230   | .380**  | 1.000  |
|                |      | Sig. (2-tailed)         | .120    | .008    | .      |
|                |      | N                       | 47      | 47      | 47     |

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Source: Author’s own work based on SPSS outputs.

To examine the correlations among skills mismatch (SM), job satisfaction (JS), and turnover intention (TI), Spearman’s rho, a non-parametric test, was employed. This method was selected owing to the ordinal nature of JS and the binary structure of TI. Although the predictor variable SM was log-transformed to approximate a normal distribution, the non-parametric approach was retained to accommodate the categorical characteristics of the outcome variables. Hence, Spearman’s rho was considered appropriate for assessing the strength and direction of the associations between SM, JS, and TI.

The results, as presented in Table 1, reveal a moderate, negative, and statistically significant correlation between SM and JS ( $\rho = -0.455$ ,  $p = 0.001$ ). This suggests that as the degree of SM increases, employees’ JS tends to decrease. Conversely, a moderate, positive, and statistically significant correlation was observed between JS and TI ( $\rho = 0.380$ ,  $p = 0.008$ ). Interestingly, this finding indicates that higher levels of JS are associated with increased TI among respondents, warranting further investigation into the underlying factors

that might explain this counterintuitive outcome.

These findings provide preliminary insights into the complex interplay between employee fit, satisfaction, and retention-related behaviours. The correlation between SM and TI was found to be negative but not statistically significant ( $\rho = -0.230$ ,  $p = 0.120$ ), indicating a weak association that does not reach conventional levels of significance. This suggests that no meaningful relationship exists between these two variables within the current sample; therefore, further modelling was deemed unnecessary.

#### 4.4. Regression

The coefficient of determination ( $R^2$ ) was 0.463, indicating that approximately 46.3% of the variance in job satisfaction (JS) can be explained by the level of skills mismatch (SM) perceived by employees (see Table 3). To assess the influence of skills mismatch on employees' job satisfaction, a linear regression analysis was conducted.

Table. 3. R Square test

| Model Summary <sup>b</sup>                   |                   |          |                   |                            |
|----------------------------------------------|-------------------|----------|-------------------|----------------------------|
| Model                                        | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                            | .681 <sup>a</sup> | .463     | .425              | .77702                     |
| a. Predictors: (Constant), logskillsmismatch |                   |          |                   |                            |
| b. Dependent Variable: Jobsatisfacftion      |                   |          |                   |                            |

Source: Author's own work based on SPSS outputs.

The results indicate that the model is statistically significant ( $F(1,14) = 12.086$ ,  $p = 0.004$ ), confirming that SM is a significant predictor of JS (see table 4).

Table.4. ANOVA Test

| ANOVA <sup>a</sup>                           |            |                |    |             |        |                   |
|----------------------------------------------|------------|----------------|----|-------------|--------|-------------------|
| Model                                        |            | Sum of Squares | df | Mean Square | F      | Sig.              |
| 1                                            | Regression | 7.297          | 1  | 7.297       | 12.086 | .004 <sup>b</sup> |
|                                              | Residual   | 8.453          | 14 | .604        |        |                   |
|                                              | Total      | 15.750         | 15 |             |        |                   |
| a. Dependent Variable: JS                    |            |                |    |             |        |                   |
| b. Predictors: (Constant), logskillsmismatch |            |                |    |             |        |                   |

Source: Author's own work based on SPSS outputs.

The unstandardized regression coefficient ( $B = -2.024$ ,  $p = 0.004$ ) indicates that for every one-unit increase in the log-transformed skills mismatch (SM) score, job satisfaction (JS) decreases by approximately 2.02 units. The standardised beta coefficient ( $\beta = -0.681$ ) further confirms the strength of this negative relationship (see Table 5).

Table 5. Unstandardized regression coefficient (B)

| Coeff <sup>a</sup>          |            |               |            |            |        |      |                         |       |
|-----------------------------|------------|---------------|------------|------------|--------|------|-------------------------|-------|
| Model                       |            | Un-Std. Coeff |            | Std. Coeff | t      | Sig. | Collinearity Statistics |       |
|                             |            | B             | Std. Error | Beta       |        |      | Tolerance               | VIF   |
| 1                           | (Constant) | 4.457         | .430       |            | 10.375 | .000 |                         |       |
|                             | Log(SM)    | -2.024        | .582       | -.681      | -3.477 | .004 | 1.000                   | 1.000 |
| a. Dependent Variable: (JS) |            |               |            |            |        |      |                         |       |

Source: Author's own work based on SPSS outputs.

#### - Job Satisfaction on Turnover Intention: A Nominal Regression

These results support the hypothesis that a mismatch between the skills employees possess

and those required by their jobs leads to diminished job satisfaction (JS). This aligns with prior research showing that underutilised skills contribute to demotivation and reduced engagement (see Table 6).

Table 6. Likelihood Ratio Tests

| Likelihood Ratio Tests |                                    |                        |    |      |
|------------------------|------------------------------------|------------------------|----|------|
| Effect                 | Model Fitting Criteria             | Likelihood Ratio Tests |    |      |
|                        | -2 Log Likelihood of Reduced Model | Chi-Square             | df | Sig. |
| Intercept              | 20.262                             | 7.745                  | 1  | .005 |
| (JS)                   | 18.887                             | 6.371                  | 1  | .012 |

The chi-square statistic is the difference in -2 log-likelihoods between the final model and a reduced model. The reduced model is formed by omitting an effect from the final model. The null hypothesis is that all parameters of that effect are 0.

Source: Author's own work based on SPSS outputs.

To investigate whether (JS) predicts (TI), a binary logistic regression was conducted. The model was found to be statistically significant, with the likelihood ratio chi-square test indicating a good model fit ( $\chi^2 = 6.371$ ,  $df = 1$ ,  $p = 0.012$ ). Pseudo R-square values (Cox and Snell = 0.127; Nagelkerke = 0.171) suggest a modest explanatory power of the model.

Table .7. Parameter Estimates

| Parameter Estimates |           |        |            |       |    |      |         |                                    |
|---------------------|-----------|--------|------------|-------|----|------|---------|------------------------------------|
| (TI) <sup>a</sup>   |           | B      | Std. Error | Wald  | df | Sig. | Exp (B) | 95% Confidence Interval for Exp(B) |
|                     |           |        |            |       |    |      |         | Lower Bound Upper Bound            |
| NO                  | Intercept | -3.313 | 1.321      | 6.289 | 1  | .012 |         |                                    |
|                     | (JS)      | .815   | .351       | 5.405 | 1  | .020 | 2.259   | 1.136 4.492                        |

a. The reference category is: yes.

Source: Author's own work based on SPSS outputs.

The analyses revealed that job satisfaction (JS) was positively and significantly associated with turnover intention (TI) ( $B = 0.815$ ,  $p = 0.020$ ). The odds ratio ( $\text{Exp}(B) = 2.259$ ) indicates that employees with higher levels of job satisfaction are more than twice as likely to express an intention to leave their positions compared to those with lower satisfaction levels. While this finding is unexpected, it may reflect underlying factors not directly captured by the (JS) measure. It is plausible that even satisfied employees contemplate leaving due to external opportunities, limited career progression, or organizational constraints, underscoring the complex nature of turnover decisions, where satisfaction alone may not suffice to deter employees from departing.

#### - A Mediation analysis of Job satisfaction between skills mismatch and turnover intention

A mediation analysis was conducted using Hayes' PROCESS macro (Model 4) to test job satisfaction (JS) as a mediating variable in the relationship between skills mismatch (SM) and turnover intention (TI). The findings revealed that (SM) was a strong negative predictor of (JS) ( $B = -0.8328$ ,  $p < .001$ ), suggesting that the greater the degree of mismatch between employees' skills and job requirements, the lower their level of (JS). (JS) was found to be a significant positive predictor of (TI) ( $B = 0.8561$ ,  $p = .025$ ), indicating that as satisfaction decreases, employees are more inclined to consider leaving the organization. The direct relationship between (SM) and (TI), after controlling for (JS), was not significant ( $B = 0.1860$ ,  $p = .784$ ), implying that (SM) is not directly associated with (TI) once (JS) is taken into account. The indirect effect of (SM) on (TI) through (JS) was also significant (indirect effect =  $-0.7129$ , 95% CI  $[-1.7433, -0.0938]$ ). As the confidence interval does not include

zero, this confirms the presence of a statistically significant mediation effect.

Overall, the findings indicate that (JS) fully mediates the relationship between (SM) and (TI). This supports the view that the impact of (SM) on employees' intention to resign operates primarily through its influence on their level of job satisfaction.

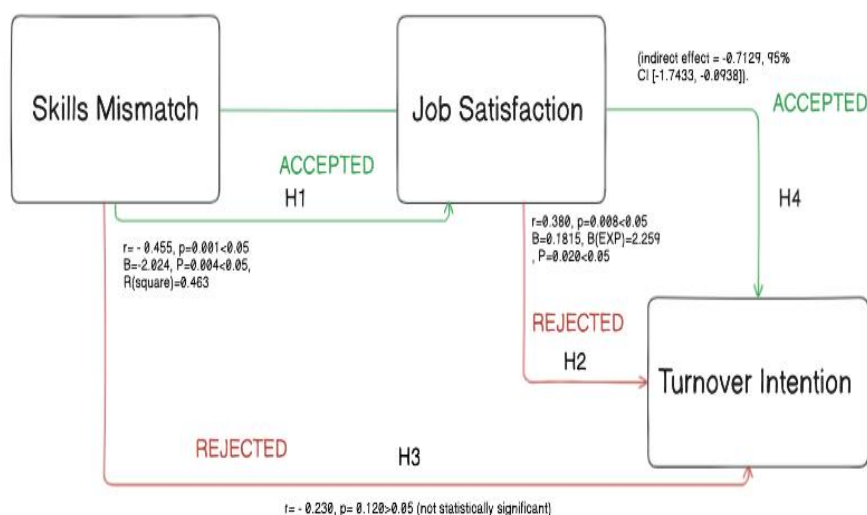
## 5. Results

This study provides valuable insight into the interplay between skills mismatch (SM), job satisfaction (JS), and turnover intention (TI) among employees at BEA Algiers. The reliability analysis confirmed high internal consistency for the multi-item skills measures (Cronbach's  $\alpha = 0.861$  for required skills and  $\alpha = 0.929$  for current skills), attesting to the robustness of the measurement scales. As (JS) and (TI) were measured using single-item questions, reliability testing was not applicable to these constructs.

Initial normality tests on the (SM) variable indicated non-normality, which was corrected through logarithmic transformation to enable parametric analysis. Correlation results revealed a significant negative association between (SM) and (JS) ( $\rho = -0.455$ ,  $p = 0.001$ ), suggesting that employees experiencing greater skills mismatch reported lower levels of satisfaction. Conversely, a significant positive correlation was observed between (JS) and (TI) ( $\rho = 0.380$ ,  $p = 0.008$ ), indicating that more satisfied workers were unexpectedly more likely to consider leaving the organisation. The correlation between (SM) and (TI) was negative but not statistically significant ( $\rho = -0.230$ ,  $p = 0.120$ ).

Regression analyses further validated these findings. (SM) emerged as a strong negative predictor of (JS) ( $B = -2.024$ ,  $p = 0.004$ ;  $R^2 = 0.463$ ), underscoring the importance of skills alignment in sustaining employee satisfaction. (JS) was found to be a positive predictor of (TI) ( $B = 0.815$ ,  $\text{Exp}(B) = 2.259$ ,  $p = 0.020$ ), suggesting a higher likelihood of turnover intention among more satisfied employees, potentially due to external career prospects or organisational limitations. As no direct relationship was observed, (SM) did not significantly predict (TI) in the regression model.

Figure. 4. Hypothesis Testing



Source: Author's own work based on SPSS outputs.

Hypothesis testing in line with these results:

- Hypothesis 1 was supported, confirming that skills mismatch (SM) negatively affects job satisfaction (JS).

- Hypothesis 2 was not supported, as (JS) was positively, rather than negatively, associated with turnover intention (TI).
- Hypothesis 3 was substantiated, showing no direct effect of skills mismatch on (TI).
- Hypothesis 4 was validated, as the mediation analysis confirmed that (JS) fully mediates the relationship between (SM) and (TI) (indirect effect = -0.7129, 95% CI [-1.7433, -0.0938]).

The findings identify (JS) as the key mediating variable between skills misalignment and (TI). While reduced satisfaction arises from a mismatch in skills, it is the resulting dissatisfaction that drives turnover intention, rather than the mismatch itself. The seemingly counterintuitive positive correlation between satisfaction and (TI) reflects the complex motivations of bank employees and highlights promising avenues for future research.

## 6. Conclusion

This study examined the relationship between skills mismatch, job satisfaction, and turnover intention within the Algerian banking sector. Skills mismatch has long been recognised as a barrier to productivity and workforce stability, and this research provides empirical evidence of its consequences in a context where such issues remain underexplored.

The findings reveal that skills mismatches significantly reduce job satisfaction, which in turn increases turnover intention. This effect operates indirectly and is fully mediated by job satisfaction, underscoring its pivotal role in shaping employee retention. At the same time, the results suggest that satisfaction alone may not fully prevent turnover, as external opportunities and career mobility continue to influence employees' decisions to leave.

These findings carry important practical and policy implications. For organisations, aligning employees' skills with job requirements is essential for enhancing satisfaction, reducing turnover, and improving both performance and labour market efficiency. At the policy level, addressing mismatch requires targeted interventions, such as systematic skills audits, continuous training programmes, and stronger collaboration between employers and educational institutions to support more effective workforce planning. This research is not without limitations, the single-institution focus limits the generalisability of the results, and the reliance on self-reported data introduces potential response bias. Despite these constraints, the study provides valuable insights into a sector where skills mismatch dynamics remain insufficiently examined.

Future research should expand this inquiry to industries characterised by high levels of mismatch, such as information technology and manufacturing, and to other national contexts. Comparative studies would help determine whether the mediating role of job satisfaction observed here is consistent across diverse labour market settings.

## 7. References

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