

# Designing and explaining the model of postponing the limit of incompetence in human capital (Case study of Postbank of Iran)

Ali Nekoui Shirazi, Ehtesham Rashidi\*, Hadi Hematian

*Department of Management, Semnan Branch, Islamic Azad University, Semnan, Iran*

*(Communicated by Asadollah Aghajani)*

---

## Abstract

The current research was conducted with the aim of designing a model to obtain a tool for measuring adequacy limits with a heuristic mixture. This, is due to the selection of exploratory mixes of qualitative data, in addition to the fact that more researchers have collected qualitative data first and then collected quantitative data. The required information has been collected by interviewing experts. In this research, "a model to obtain a tool for measuring inadequacy" was chosen as the central category. A total of 37 categories and 132 concepts were identified and selected. In the proposed model, three personality codes "individual factors", "organizational factors", and "social factors" are considered as causal conditions. Private individual factors of personal experiences, personality patterns and individual values, organizational factors of spirituality at work, organizational and organizational values, and in the consequences of social factors, social solidarity and social accountability are expressed. In the next step, the identified codes were investigated. For this purpose, they were identified and screened as the main factors using the Delphi technique, and in the next step, they were analyzed using the structural techniques of the proposed model. The factor load of causal factors in the main category is 0.74 and its t-statistic is 9.75, the factor load of contextual factors on strategies is 0.56 and its t-statistic is 2.10. The factor load of the intervening factors on strategies is 0.59 and its t-statistic is 2.06, the factor load of the main category on strategies is 0.52 and its t-statistic is 6.07. Finally, the factor load of the strategies on the outcomes was 0.87 and the Tian statistic was 9.06. Therefore, it can be said that the research model is approved.

Keywords: incompetence capital, human resource capital, grand theory  
2020 MSC: 68T20, 68V30

---

## 1 Introduction

Human capital has a major contribution to the development of societies and is the most important infrastructure of any organization [12]. Man as the main element of management can bring development or act as a big obstacle to development. Human resources are considered the most valuable resources of organizations, which can achieve organizational goals by using them and other components of the organization properly [5]. Every organization or office

---

\*Corresponding author

*Email addresses:* [a.nekouei@stu.semnaniau.ac.ir](mailto:a.nekouei@stu.semnaniau.ac.ir) (Ali Nekoui Shirazi), [e.rashidi@semnaniau.ac.ir](mailto:e.rashidi@semnaniau.ac.ir) (Ehtesham Rashidi), [h.hematian@semnaniau.ac.ir](mailto:h.hematian@semnaniau.ac.ir) (Hadi Hematian)

has a specific hierarchy in its administrative structure, based on which the growth rate of employees is defined and determined. Job promotion is not only a reward for the positive performance of employees but also a way to give employees the opportunity to accept new responsibilities [1].

Friedman considers the fear of responsibilities resulting from success as one of the reasons for avoiding success and forgiving oneself in doing things that lead to success. In such a situation, the person accepts that the user is not capable and will not be able to cope with the desired success, so he acts more realistically and chooses softer goals. Such people are afraid of reaching the last platform in the career path; Because despite not having the necessary qualifications to carry out the activity, they will stay there and have to settle in [2]. This is the level of incompetence that is considered the biggest problem in the lack of progress. When a person finally gets older, loses motivation, or does not receive the necessary training, he is forced to stop and watch his poor performance [13]. Based on the principle of incompetence in organizations, people who are not qualified for their jobs are often dealt with, and this is a complication that plagues most organizations [4]. The author of this principle, who is a writer named Lawrence Peter, mentions several cases in which the employee was assigned to higher jobs during his service and was stopped in the same job when he reached the point of incompetence. Thus, Peter believes that in the hierarchy of organizations, all employees are eager to reach the point of incompetence, and the science of hierarchy should examine and research this loss. Today, all organizations use hierarchies and must be aware of their complications, Peter's principle gives them this awareness [9]. One way to avoid this is to have people evaluated before being promoted to a better position to ensure they can handle the new job. Evaluating the performance of the organization with regard to its importance and position in order to empower human resources and motivate the efforts of the organizational arena has always been a criterion of action (Benson et al., 2019). The main purpose of performance evaluation is to collect the necessary information about the workforce in the organization and make it available to managers so that they can make appropriate and necessary decisions in order to increase the quantity and quality of the employees' work [15]. Most of the experts are of the opinion that organizations should do before any important decision such as promotion [3, 10], salary increase [7, 8], reward allocation, training planning [6], designing development and improvement programs, relocation [8], appointment and dismissal [12], evaluating their employees and based on appropriate criteria to measure their ability, skill, behavior, competence, performance, potential and actual talents [6] because in the process of realizing the organization's goals as well as its survival, growth and dynamism, the role of human resources is central and decisive [16].

According to Peter's conclusion, over time, all organizational positions are occupied by people who do not have the necessary competence and competence to perform the activities of that position, and he adds that at this time, the work is done by people who have not yet reached the limit of their incompetence. They usually give two reasons for this situation [4]:

- One is that people usually have demands and they are usually satisfied by reaching a certain level of job position and therefore they do not progress further.
- Another reason could be because the person, upon reaching another organizational position, does not have the power to do the work related to that position in terms of ability.

The results of most researches show that the selection of managers based on specific (traditional) criteria leads to a large reduction in the efficiency and effectiveness of the organization [4, 11]. The use of exclusive criteria causes the loss of talents and creativity [8]. Fear of success is one of the main reasons for the mechanism of resistance to change, and as an obstacle to personal growth and development, it causes people to have less need and motivation in trying to show their competencies. One of these needs is the need for success or the motivation for progress. which is considered one of the keys to economic growth, because people who need high development become active entrepreneurs who create thriving institutions and these institutions form the foundation stone of a developing economy [5].

Considering the important and influential role of banks in the economic affairs of the country, therefore, the appointment and selection of managers in banks is not exactly based on job promotion, and this has a significant effect on the managers' attitude towards the future, and perhaps managers who have been in the same position for many years or Equal positions are employed or they are dismissed from their position after several years of management, and from there, in order to avoid people reaching the level of incompetence, they must be evaluated before being promoted to a higher job position to ensure that they are New work will come. Therefore, in order to postpone the limit of job incompetence, it is felt to present a model to improve the adequacy of human capital to increase productivity in Post Bank of Iran. The theoretical framework deals with the relationships between variables such as independent, dependent, intervening variables, etc., which are considered to play a role in the transformation of the studied conditions. Creating such a theoretical framework helps in establishing and structuring hypotheses, testing them, and also completing the researcher's understanding (research problem). In general, the theoretical framework is

the basis on which all research rests. A logical network is developed and described between the variables that have been determined through processes such as interviews, observation and review of the subject literature and the background of the research. These variables are related to the research problem. At this stage, it becomes clear that in order to find good solutions to the problem, the researcher must first identify the problem and then determine the variables that play a role in the problem. After identifying the appropriate variables, the communication network between the variables should be properly established in such a way that the related processes can be created and tested later. Based on the results of the hypothesis test, it is known to what extent the problem can be solved with the help of the research findings. Therefore, preparing the theoretical framework is an important step in the research process. The aim of the current research is to design and explain the model of postponement of the limit of incompetence. The limit of incompetence comes from Peter's principle. Lawrence Peter [14] presented Peter's management principle. This principle states that the selection of a candidate for a position is based on the degree of success of the performance in his current role, not based on the assessment of his abilities to perform the role.

Therefore, employees are promoted as long as they perform successfully and only stop when they reach the "incompetence line" and remain in the same position. The result of this is that we often face managers in organizations who do not deserve their position. Therefore, it is important to raise the level of incompetence and review Peter's principle in organizations. The current research investigates the effective factors on improving the efficiency and productivity of human resources, identifies the influencing factors on the level of incompetence, and finally presents the model of the level of incompetence using statistical techniques and numerical calculations.

## 2 Research method

This research is applied in terms of purpose and exploratory in terms of data. For this purpose, it first collects qualitative data. By using this initial identification, it is possible to formulate hypothesis(es) about the occurrence of the studied phenomenon. After that, in the next step, the researcher can test the hypothesis(es) by collecting quantitative data. Therefore, in this type of mixed research projects, qualitative data is given more importance. In addition, in the sequence of data collection, first qualitative data and then quantitative data are collected, and finally, in terms of the nature and type of study, in the qualitative dimension, the foundation data is emerging, and in the quantitative dimension, it is a cross-sectional survey. The statistical population in the qualitative stage includes managers and expert experts working in the management departments of Iran Post Bank, and in the quantitative part, it includes all the employees of Iran Post Bank. The sample size in the qualitative stage, using the targeted snowball method, was such that, first, 3 researchers who had done research in the field of designing and explaining the incompetence limit postponement model in human capital were selected and interviewed. . After conducting the interview, they introduced new people who were interviewed and the interview process continued in this way. By conducting 19 interviews, the researcher has concluded that the collected information has reached the point of saturation and there is no need to conduct more interviews. Finally, the results of 15 interviews were used and 4 interviews were removed due to repetition. The interview process was designed in such a way that after each interview, the data was coded and analyzed so that while identifying the raised dimensions, these dimensions were followed up in the next interviews by the primary experts and in the quantitative stage using 323 people were selected from the base of the finger and stratified random sampling method. The method of collecting information in the qualitative part included the semi-structured interview method, the process of which is designed and implemented in the following four stages:

- Planning the initial actions for the necessary arrangements for the interview.
- Start the interview by presenting the general corrections of the topic and research objectives through the researcher.
- Designing interview questions based on research objectives and the results of previous interviews.
- Summary and analysis of interview data.

And in the quantitative stage, the required information was collected using a questionnaire. Finally, open coding method and confirmatory factor analysis using SPSS and LISREL software were used to analyze the collected data according to the selected strategy in conducting this research.

### 3 Research findings

#### 3.1 Selective encoding

For the purpose of open coding, all the interviews were entered in the Maxqda software. First, from codes such as personal experiences related to age, life experience in difficult conditions and variety of work and professional experiences in the concept of "personal experiences" and from codes such as compatibility (consensualism): altruism, trust, cooperation and helping, extroversion: social, source of energy, responsible, experiential: critical, creative, learning from experiences, conscientiousness: conscientious, thoughtful, orderly, reliable and emotional stability: emotional stability, calm, logical, concept of personality model (characteristics) Has been achieved. The full description of how concepts and categories are formed is shown in Table 1.

Table 1:

Open coding	category	
Individual experiences related to age	Personal experiences	
The experience of living in difficult conditions		
Variety of work and professional experiences		
Compatibility (consensus): altruism, trust, and cooperation	Your personality model (and zhagyeha)	Individual factors
Extroversion: social, energy source, responsibility		
Accepting experience: critical, creative, learning from your experiences		
Conscientious: dutiful, thoughtful, orderly, reliable stability: emotional stability, calm, logical		
Commitment and action based on your ethics	Individual values	
Self-awareness and recognition of value systems		
Beliefs and personal beliefs		
A sense of the value of the work	Spirituality at work	
The alignment of individual and organizational values		
A sense of belonging with others		
The commitment of the organization (responsibility)	The values of the organization	Organizational factors
Continuous improvement of service quality		
Protecting the health and interests of the beneficiaries		
The support of the organization	The will of the organization	
Job security		
Compassionate and kind in society	Social correlation	social factors
Belonging to the coder		
Common moral values		
Acceptance responsibility towards the coder	Responsive to society	
The importance of maintaining the physical and mental health of society		
Support of team work	Enabler	
of knowledge and ideas in the environment		
Trust in people's abilities and experiences		
Support creativity in solving problems		
Value - oriented work environment	The culture of the organization	Platforms of the organization
Flexible and adaptable		
Mutual trust of the beneficiaries		
Wise behaviors	Organizational atmosphere	
Trustworthiness of the organization		
Formal and informal communication		
Consideration (benevolence) of administrators		
Interest and commitment to work and organization	and management characteristics	Management platforms
Attracting the trust and participation of employees		
Focusing on the interests of the beneficiaries	Management characteristics	
Attracting the trust and participation of employees		
Focusing on the interests of the beneficiaries		

Mastery of laws, regulations and procedures		
Responsibility and accountability		
Systematic and multidimensional thinking		
Perception and analysis skills		
Judgment and decision - making skills	Performance skills	
Problem solving skills		
Communication skills		
Sense of dignity in running fashion	Development of management jobs	Management platforms
Enrichment of managerial jobs		
Job and organization support		
Studying Lat and Power of Modern Science	Ran fashion expertise and experience	
Rich experiences / experience		
Knowing the bank and understanding its issues		
Limitations of laws and regulations (redundant bureaucracies)	Implementation and legal obstacles	
Long decision - making chains (long and centralized structures)		
Selection and management changes		Agents of the organization
New concepts of practical progress for managers	Information barriers and stigma	
Lack of definition of practical progress evaluation criteria		
Inequality in opportunities to obtain management jobs		
Discrimination in the work environment		
individualistic and self-centered thoughts	Social conditions	
The psychological atmosphere of distrust		Organizational factors
Reducing trust in the government and governance system		
Sanctions and economic crises of credits and financial resources	Sharayat Tsasi and economy	
The impact of the decision of the SSC		
Manager selection and recruitment systems	Selection and appointment	
The importance of life and social intelligence in elections		
Matching the job with the employee (fashion run)		
Authoritarianism in appointments		
Wisdom-oriented community building	Education interventions	Human resource strategies
Teaching critical thinking styles		
Self-awareness and recognition of value systems		
Development of performance capabilities	Knowledge management	
Effective organizational communication		
Substitute for raising and coaching Madiran		
Tesei L-Participation education (knowledge and experience)		
Development of formal and informal links	Partnership management	
Common goals and activities		
Creating a team spirit (reducing self-centered attitude)		
Support and facilitation of participation		
Flexibility in structure and rules	Structural changes	Human resource strategies
Improving communication and formal structures		
Sufficient delegation of authority and independence of action		
Developing self-control and reducing supervision (lack of concentration)	Evidence-based management	
Facilitation of affairs based on scientific evidence		
Evidence-based decision making in the organization		
The opportunity to think and make decisions in the family	Education platform	
Teaching empathy and altruism to people		
Explaining the concepts of progress in the educational environment		
Teaching life skills		
Development of human concepts and values	The foundation of culture	Community strategies
Adherence to laws and citizen 's rights		
Promoting empathy and compassion		

Development of religious beliefs and religion			
Spreading trust and confidence in society		Development of trust in society	
Honesty of governance and executive bodies			
Reducing dependency and equal development			
Experience your positive emotions and spirit		Behrooz of the mind	
Feeling of satisfaction and inner peace			The result of the individual
Feeling of dignity and self-confidence		Behrooz psychology	
Increasing popularity and public support			
Getting people involved with their work			
Reducing costs caused by bank (decision-making) errors			
Improving organizational decision-making		Improving the quality of services	
Use of resources (in line with public interest)			
The assurance of the quality of the services provided			
The satisfaction of the people who serve		The satisfaction of the beneficiaries	
Job satisfaction of managers and employees			
Answering the question			
Speed in decision making			
Flexibility in action		Organizational dynamism and agility	
The power to face challenges			The results of the organization
Easing things in order to comply with the regulations			
Using collective wisdom in decision-making dynamic			
Interested and committed to the profession			
Proper interaction with colleagues and fashionistas		The vitality of the organization	
Participation in affairs and decision-making			
Feeling safe and trusting the system			
Eyjad satisfaction and stigma among employees			
Feeling responsible for the beneficiaries		Behaviors of citizens of the organization	
Voluntary help and support			
Development of skills and abilities			
Patience and endurance of hardships			
social interactions			
Expanding mutual trust in society		Development of social capital	
Collective activity for common interests			The result of the community
A sense of support and responsiveness			
Preference of the collective interest over the individual			
Increasing cohesion and correlation		Behrouz of the community	
To promote the culture of participation and collaboration			
Belief in the emergence of positive changes in society			
Knowing, accepting and understanding others			

The main stage of the foundation's data analysis is selective coding, where the researcher presents the theory based on the results of open and axial coding. Since it is possible that some categories or relationships between them are not well monitored in the model resulting from axial coding, for this reason, the researcher in the selective coding stage removes extras and expands and generalizes those categories and relationships that It has not been well addressed before. The researcher does this by validating the categories and the relationships defined between them. For this purpose, the researcher constantly refers to the books and articles published in the field of human resources capabilities, as well as the various examples mentioned by people during the interviews, and the ability to explain the formed pattern by citing evaluates them and expands and deepens the elements and relationships of this model whenever necessary. In this part, the roots and reasons for the formation of these conditions are described under the title of a theoretical note that contains the analyst's reflections and thoughts about the research conditions (Table 2).

Table 2: Theoretical note, finding the root of the conditions (causal, intervening and contextual) of the research

Open coding	category	code axis	Select code
Individual experiences related to age			
The experience of living in difficult conditions	Personal experiences		

Variety of work and professional experiences			
Compatibility (consensus): altruism, trust, cooperation and cooperation			
Extroversion: social, energy source, responsibility	Your personality model (and zhagyeha)	Individual factors	
Accepting experience : critical , creative , learning from your experiences			
Conscientious: dutiful, thoughtful, orderly, reliable			
stability: emotional stability, calm, logical			
Commitment and action based on your ethics			
Self-awareness and recognition of value systems	Individual values		
Beliefs and personal beliefs			Causal factors
A sense of the value of the work			
The alignment of individual and organizational values	Spirituality at work		
A sense of belonging with others		Organizational factors	
The commitment of the organization (responsibility)	The values of the organization		
Continuous improvement of service quality			
Protecting the health and interests of the beneficiaries			
The support of the organization	The will of the organization		
Job security			
Compassionate and kind in society			
Belonging to the coder	Social correlation	social factors	
Common moral values			
Acceptance responsibility towards the coder	Responsive to society		
The importance of maintaining the physical and mental health of society			
Manager selection and recruitment systems	Selection and appointment	Human resource strategies	Strategies
The importance of life and social intelligence in elections			

### 3.2 Validity and reliability of the research instrument

#### 3.2.1 Qualitative validity

In order to determine the validity (verifiability) of the findings, three techniques of data collection from multiple sources, analysis of negative cases and flexibility of the method were used. In general, the validity of the research has been obtained through a three-way consensus (data consensus, researchers' consensus, theory consensus, and methodology consensus).

#### 3.2.2 Reliability of the qualitative department

In this research, the within-subject agreement method was used to calculate the reliability. This means that a doctoral student in management was asked to participate in the research as a research associate (coder). The results are shown in Table 3:

Table 3:

Retest reliability (percentage)	Number of disagreements	Number of agreements	Total number of data	Interview number	Row
83.3 percent	4	45	108	10	1
76.9 percent	6	30	78	15	2
81 percent	8	41	one hundred and one	3	3
80 percent	18	75	189	Total	4

$$P = 3.20784K_1 + 1.80384K_2 + 1.61363K_3 + 0.50094K_4 + 0.16903K_5 + 1.39709K_6 + 0.12505K_7 + 0.33849K_8 + 0.42363K_9$$

As Table 3 shows, the codes registered by both researchers are equal to 189, the total number of agreements between these codes is 75 and the number of non-agreements is 18. The reliability between two coders using the mentioned formula is 80%, which is higher than 60%, so the reliability of coding is confirmed.

$$Z = \frac{A_1 - A_2}{\sqrt{(Se(A_1))^2 + (Se(A_2))^2 - 2rse_{(A_1)Se_{A_2}}}}$$

**3.2.3 Quantitative validity**

In order to estimate the validity of the questionnaire, content validity will be used in this research. For this purpose, content validity using CVR method and confirmatory factor analysis was used.

$$P_{nive} = N(-DD_{nive}) = N\left(\frac{-\ln\left(\frac{E+D}{D}\right) + (r_{i.t-1} - 0.5\sigma_{A.nive}^2)T}{\sigma_{A.nive}\sqrt{T}}\right)$$

**3.2.4 Content validity**

To determine the content validity ratio of the questionnaire, the designed questionnaire was given to 26 experts in this field, and according to Table 4, the value of the acceptable content validity ratio was considered to be 0.37. After calculating the content validity ratio, a number of 0.44 was obtained, so it was clear that all the questions in the questionnaire had the necessary validity.

$$(A) = \sqrt{\frac{(A(1 - A) + (n_f - 1)(Q_1 - A^2) + (n_{NF} - 1)(Q_2 - A^2))}{n_f n_{NF}}}$$

Table 4: The minimum value of acceptable content validity ratio based on the number of experts (Lauche table)

CVR value	Number of specialists	CVR value	Number of specialists	CVR value	Number of specialists
0.37	25	0.59	11	0.99	5
0.33	30	0.56	12	0.99	6
0.31	35	0.54	13	0.99	7
0.29	40	0.51	14	0.75	8
		0.49	15	0.78	9
		0.42	20	0.62	10

$$P = 3.20784K_1 + 1.80384K_2 + 1.61363K_3 + 0.50094K_4 + 0.16903K_5 + 1.39709K_6 + 0.12505K_7 + 0.33849K_8 + 0.42363K_9$$

Content validity index: Waltz and Bausell [17] method is used to check the content validity index; In this way, experts determine the relevance of each item based on a 4-option Likert scale "1-unrelated", "2-somewhat relevant", "3-related" and "4-completely relevant". Then, based on the following formula, the content validity index is calculate:

$$CVI = \frac{\text{The number of experts who gave the item a score of 3 or 4}}{\text{Total number of experts}}$$

$$(A) = \sqrt{\frac{(A(1 - A) + (n_f - 1)(Q_1 - A^2) + (n_{NF} - 1)(Q_2 - A^2))}{n_f n_{NF}}}$$

The minimum acceptable value for the content validity index is 0.79, and if an item's content validity index is less than 0.79, that item should be removed. To determine the content validity index of the questionnaire, the designed



questionnaire was given to 10 experts in this field, and after calculating the content validity index, it was found that all the items of the questionnaire obtained an acceptable value of 0.79.

$$P_{nive} = N(-DD_{nive}) = N\left(-\frac{In\left(\frac{E+D}{D}\right) + (r_{i,t-1} - 0.5\sigma_{A.nive}^2)T}{\sigma_{A.nive}\sqrt{T}}\right)$$

### 3.3 Reliability of the questionnaire

For this purpose, using the data obtained from the questionnaire and with the help of SPSS statistical software, the reliability coefficient was calculated by Cronbach’s alpha method (Table 5).

Table 5: Cronbach’s alpha value of the research questionnaire

Test result	Cronbach’s alpha	variable
confirmation	0.858	Causal factors
confirmation	0.877	Background factors
confirmation	0.831	Interfering factors
confirmation	0.813	Category
confirmation	0.882	Strategy
confirmation	0.852	Consequences

According to Table 5, the value of Cronbach’s alpha obtained for the research questionnaire is 0.935, which indicates that this questionnaire has acceptable and adequate reliability. Also, the value of Cronbach’s alpha obtained for all variables is more than the acceptable value of 0.7, therefore, the dimensions of this questionnaire also have adequate reliability.

$$Z = \frac{A_1 - A_2}{\sqrt{(Se(A_1))^2 + (Se(A_2))^2 - 2r_{se(A_1)Se_{A_2}}}}$$

## 4 Presentation of the research model

Among the identified factors, the implicit coding paradigm was performed and based on that, the linear relationship between research categories including causal conditions, central categories, background conditions, intervening conditions, strategies and consequences was determined. In order to check the research model, it is necessary to check the normality of the research data. If the research data are normal, LISREL software can be used. The results of data normality test are shown in Table 6.

Table 6: Data normality test

Test result	Significance level	Amara Kolmogorov	Smirnov	Variables
normal	0.183	0.847		Causal conditions
normal	0.345	0.968		Background conditions
normal	0.245	0.857		Intervening conditions
normal	0.117	0.910		Strategies
normal	0.098	1.108		consequences

All factor loadings are higher than 0.3, to express the acceptability of the model, Bentler-Bonnet normalized fit indices, relative fit, incremental fit, adaptive indices and perfect square are used, and the results obtained from the model are shown in Table 7.

Table 7: Fit indices The main research model		
RMSEA	X <sup>2</sup> /df	Model
< 1	1-5	Acceptable amount
0.092	3.133	Calculated

$$\sigma^2 = \alpha_0(1 + \beta + \beta^2 + \dots) + \alpha_1(u_{t-1}^2 + \beta u_{t-2}^2 + \beta^2 u_{t-3}^2 + \dots)$$

Root Mean Square Error (RMSEA): This index is based on residual matrix analysis and, unlike many fit indices, can be calculated for different confidence intervals. This index is based on the decentralized parameter. If the value of this index is equal to zero, it indicates that the chi-square is smaller than the degree of freedom, and its limit value is 0.1. The obtained RMSEA value is 0.026, which is desirable according to the standard value of less than 0.1.

$$\alpha'_0 = \alpha_0 \sum_{i=1}^n \beta^i, \quad \alpha'_i = \alpha_i \beta^i$$

Normalized chi-score ( $X^2/df$ ): This index is obtained by dividing chi-square by the degree of freedom. The chi-square ratio to the degree of freedom is equal to 2.491 and is favorable. In general, considering all the indicators, it can be said that the model has a good fit. Factor loadings indicate the degree of influence of the observed variable in explaining and measuring the related hidden variables. To confirm the factor load, the significance level is considered. Table 8 examines the influence of the identified factors on each other:

Table 8: The identified factors of the data model are based on each other

Result	Significance level	t statistic	operational burden	the effect
Confirmation of relationship	0.000	9.75	0.74	Causal factors on the main category
Confirmation of relationship	0.000	2.10	0.56	Background factors on strategies
Confirmation of relationship	0.000	2.06	0.59	Intervening factors on strategies
Confirmation of relationship	0.000	6.07	0.52	The main category on strategies
Confirmation of relationship	0.000	9.06	0.87	Strategies on outcomes

$$\sigma^2 = \alpha_0 + \alpha_1 u_{t-1}^2 + \dots + \alpha_q u_{t-q}^2 + \beta_1 \sigma_{t-1}^2 \sigma_{t-\rho}^2$$

According to the table, the factors identified in the foundation’s data model have influenced the integration. The factor load of causal factors on the main category is 0.74 and its t-statistic is 9.75, the factor load of contextual factors on strategies is 0.56 and its t-statistic is 2.10. The factor load of intervening factors on strategies is 0.59 and its t-statistic is 2.06, the factor load of the main category on strategies is 0.52 and its t-statistic is 6.07. Finally, the factor load of the strategies on the results was 0.87 and the TN statistic was 9.06. Therefore, it can be said that the research model is approved.

## 5 Conclusion

The present research was conducted with the aim of designing a model to obtain a tool for measuring the delay of the limit of incompetence with a mixed exploratory approach. In this thesis, due to the selection of a mixed exploratory approach, qualitative data, in addition to being more important, in the sequence of data collection, first qualitative data and then quantitative data were collected. In the qualitative phase, among the qualitative research strategies, foundation data theory was used and a comprehensive model was developed that includes causal factors, intervening factors, background factors, strategies and consequences of model design in order to achieve a measurement tool for delaying the limit of incompetence. An in-depth interview was used as the main tool of data collection in this stage. A sampling of the qualitative stage started with the available method and then continued with the snowball method, and data saturation was achieved in 15 interviews. In the qualitative phase, based on the principles of data theory, each part of the data was analyzed in parallel immediately after its collection. Then, by receiving guidelines from the analysis of the primary data, the research continued. These guidelines were from undeveloped categories, information gaps, or people who had enough insight into the phenomenon. The zigzag process in data collection and analysis progressed until the classes reached saturation. They arrived, which means other data which helps to define the characteristics of a class was not included in the research and all the comparisons were done. Three types of coding were used to analyze the obtained data, which are: open, axial and selective coding.

In open coding, first, the data obtained from the interviews are carefully studied, examined and analyzed, then conceptualization is done and the data that are similar in terms of a concept are named The corresponding ones are labelled.

In the following, those extracted concepts which, according to the researcher, refer to a common topic or concept, have been placed under a more abstract title and as a category. A total of 37 categories and 132 concepts were identified and extracted.

Axial coding is the second stage of data analysis in grounded theory. The purpose of this stage is to establish a relationship between the categories produced in the open coding stage. This coding is called axial because coding is done around the axis of a category. This category is chosen as the central category and is placed in the center of the model. For axial coding in this research, Strauss and Corbin's paradigm model has been used. This model helps the theorist to have a general understanding of the theoretical process. The components of the paradigm model for axial coding are the central category, causal conditions, the governing context or background, intervening conditions, strategies and consequences.

In this research, the category "a model to obtain a tool for measuring the limit of incompetence" was chosen as the central category because the traces of this category can be seen throughout the data and they have been mentioned in almost all the interviews. It plays a central role.

Causal conditions of accidents are events and occurrences that lead to the occurrence or expansion of the desired phenomenon, or events that precede the desired phenomenon in terms of time. In the proposed model, three core codes are "individual factors", "organizational factors", and "Social factors" are considered as causal conditions. Individual factors are based on personal experiences, personality patterns and individual values, organizational factors are based on spirituality at work, organizational values and organizational will, and finally, social factors are based on social solidarity and social accountability.

If the series of special conditions in which strategies and mutual actions are carried out to manage, control and respond to the phenomenon is considered as background conditions, organizational backgrounds and management backgrounds were identified as core codes. Organizational platforms include empowerment, organizational culture and organizational atmosphere, and managerial platforms with the categories of managerial characteristics, functional skills, development of managerial jobs, and the expertise and experience of managers that affect behaviors and actions.

Intervening conditions are factors that facilitate the causal conditions or create interference and prevent it due to these conditions. In other words, intervening conditions alone do not lead to behavior, but they can affect behavior due to causal conditions. In this research, organizational and extra-organizational factors are considered as intervening conditions.

And finally, the consequences, results and results of strategies or actions are reactions. In other words, whenever a person or persons chooses to perform or not perform a certain action/reaction in response to a matter or problem or in order to manage or maintain a situation, consequences arise. Some consequences are desired and some are unwanted. In this research, individual results, organizational results, and social results have been considered as consequences of a model to obtain a tool for measuring the postponement of the limit of incompetence.

In total, the model obtained in the current research consists of 6 dimensions, 37 components and 132 indicators in the order of priority. The results and findings of the current research can be discussed in terms of comparison from two aspects:

First, the finding and the final achievement of the present research is a relatively comprehensive and complete model based on the requirements and characteristics of Post Bank, and it is more suitable than other models presented by experts considering that they were developed for non-financial societies. Other models presented were for communities such as students, employees, nurses, or other educational institutions and organizations, and if some of them were for financial units, they were very brief, and their comprehensiveness and generalizability are very low, and they cannot be a suitable model for the post. be a bank Second, compared to other models, the obtained model shows more comprehensiveness in terms of the obtained dimensions, components and indicators. This issue has been compared with some domestic and foreign research, which, while the model of the current research has most of its components and indicators, a number of new components and indicators have been identified and calculated, which is a strong point for the current research and the main achievement of the research. The comprehensiveness of the model and its locality for Post Bank is based on the current characteristics of financial units.

$$\sigma^2 = \alpha_0 + \alpha_1 u_{t-1}^2 + \dots + \alpha_q u_{t-q}^2 + \beta_1 \sigma_{t-1}^2 \sigma_{t-p}^2 = \alpha'_0 + \alpha'_1 u_{t-1}^2 + \alpha'_2 u_{t-2}^2 \alpha'_3 u_{t-3}^2 + \dots$$

- During this research, the researcher has faced some limitations, which are: despite the efforts that have been made to comply with the principles of sample selection (random and non-random), but because the sample group of the research is exclusively in the qualitative part 15 One of the experts in this field has been selected, therefore, in order to use the designed model, one should be careful and localize it and then implement it.

- The experimental data of this research was obtained as a result of the implementation of a 132-item scale in 6 dimensions and 37 components for the sample group, so if other scales with a different theme and longer length are used, the result will be more generalizable.
- In general, the result of the confirmatory factor analysis shows that all the identified dimensions, components and indicators explain an underlying factor in the form of designing a model to achieve the measurement tool for delaying the limit of incompetence, but definitely the components and indicators Another can be identified, which, despite a lot of effort, has remained dormant and can be discovered.

### 5.1 Research proposals

1. Visiting the financial regions and modeling their implementation plans regarding the issue of designing a model to obtain a tool for measuring the postponement of the limit of incompetence.
2. Inviting speakers and prominent people in the field of career development and presenting speeches by them, as well as their chat programs with prominent professors in this field.
3. Creating and installing a fund of suggestions and criticisms regarding the approved programs of the organization that disrupt career progress
4. The necessity of creating a cultural framework in human resources training to strengthen the values, capabilities, needs and mechanisms required by the organization and in accordance with the moral charter of the employees.
5. Eradication of organizational damage in order to improve the productivity of the organization and workforce
6. Emphasis on the factors that enhance job satisfaction in the organization by revising the payment system and adjusting salaries and wages to costs, implementing the job classification plan and delegating responsibility to the workforce based on talents, abilities, capabilities, experience, and expertise.
7. In order to strengthen the mentioned model and obtain a standard and more comprehensive scale that is widely used in the entire banking industry, it is better to carry out research on a wider scale to increase the generalizability of the results.
8. To identify the necessary pathology in order to identify the existing obstacles on the path of operationalizing the pathology, to implement a model to achieve the measurement tool for delaying the limit of incompetence.

### References

- [1] P. Acosta, *Promotion dynamics the Peter principle: incumbents vs. external hires*, Labour Econ. **17** (2010), 975–986.
- [2] A. Adhvaya, V. Bassi, A. Nyshadham and J. Tamayo, *No line left behind: assortative matching inside the firm*, J. Politic. Econ. **111** (2019), no. 3.
- [3] M.B. Arthur, *The boundaryless career: a new perspective for organizational inquiry*, J. Organ. Behav. **15** (1994), 295–306.
- [4] A. Benson, D. Li and K. Shue, *Promotions and the Peter principle*, Univer. Minnesota Carlson School Manag. **12** (2019), 1–44.
- [5] S. Brilon, *Job assignment with multivariate skills and the Peter principle*, Labour Econ. **32** (2015), 112–121.
- [6] T.R. Davis and F. Luthans, *A social learning approach to organizational behavior*, Acad. Manag. Rev. **5** (1980), 281–290.
- [7] E. Ekinçi, A. Kauhanen and M. Waldman, *Bonuses and promotion tournaments: theory and evidence*, Econ. J. **71** (2018), no. 622, 2342–2389.
- [8] J.A. Fairburn and J.M. Malcomson, *Performance, promotion, and the Peter principle*, Rev. Econ. Stud. **68** (2001), 45–66.
- [9] M. Hoffman and S. Tadelis, *People management skills, employee attrition, and manager rewards: an empirical analysis*, J. Political Econ. **129** (2019), no. 1, 243–285.
- [10] X. Jin and M. Waldman, *Lateral moves, promotions, and task-specific human capital: theory and evidence*, J. Law Econ. Organ. **36** (2020), no. 1, 1–46.
- [11] R. Ke, L. Jin and P. Michael, *Managing careers in organizations*, J. Labor Econ. **36** (2018), 197–252.

- [12] P. Lazear, L. Kathryn, T. Shaw and F. Stanton, *Who gets hired? The importance of competition among applicants*, J. Labor Econ. **36** (2018), 133–181.
- [13] M.H. Motaghi, *Fear of success and reaching the level of incompetence in employees*, J. Bus. Manag. Perspect. **7-8** (2008), 75–92.
- [14] L. Peter and R. Hull, *The Peter principle: why things always go wrong*, Morrow, New York, NY, 1969.
- [15] A. Pluchino and A. Rapisarda, *The Peter principle revisited: a computational study*, Phys. A: Statist. Mech. Appl. **389** (2010), no. 3, 467–472.
- [16] J. Rynolds and H. Xian, *Perceptions of meritocracy in the land of opportunity*, Res. Soc. Stratific. Mobil. **36** (2014), 121–137.
- [17] C.F. Waltz and B.R. Bausell, *Nursing research: design statistics and computer analysis*, Davis FA, New York, 1981.