

Attraction and Retention of Talent in the Tourism Sector. Empirical Evidence in the South of Europe¹.

Antonio Ruiz-Molina

University of Málaga - Spain

José Antonio Jiménez-Quintero

University of Málaga - Spain

Gisela Casado-Salguero

University of Málaga - Spain

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Abstract

The effect that an increase on the workmanship's quality in the tourism sector, has over the productivity increase, the improvement of living conditions and the economic growth is widely known. In this context, strategy in human resources, one of the key factors in achieving a competitive advantage, must be a stimulus to attract the most talented human capital and to develop its career in this sector, which will result in an improvement in the business performance expectations.

The aim in this report is to obtain empirical evidence about the attraction and retention of the human capital with special abilities, in the Andalusian tourism sector (with special reference to Málaga and Granada), using educational disparity as a proxy.

The methodology used in its analysis has been the statistical method, in the trend-based version, after categorizing the hotel establishments (in Málaga and Granada) using discriminating analysis of aggregate economic information most relevant to each enterprise. For the application of the statistical method, information from a survey done to hotel establishments and a Delphi analysis to experts and community leaders, have been used.

The most relevant conclusion, in general terms, concerns the disparity between the assessment of the importance attached to the Human Resources Strategy and its development in practice. In this way, a dichotomy in the level of education can be perceived as an over-education problem, while at the same time formal training is insufficient for efficient performance at work.

Keywords: Human Resources Strategy; retaining talent.

1. Introduction

In an economic context of the collapse of the real economy, tourism has taken on a major role as the biggest employment generator in our country.

The effect that an increase on the workmanship's quality in the tourism sector, has over the productivity increase, the improvement of living conditions and the economic growth is widely known. In this context, strategy in human resources, one of the key factors in achieving a competitive advantage, must be a stimulus to attract the most talented human capital and to develop its career in this sector, which will result in an improvement in the business performance expectations.

As is shown in previous research, the tourism sector in general, and the hotel industry in particular, unlike others, has specific characteristics which have a remarkable importance on the quality and quantity of employment generated.

Among them seasonality is especially highlighted.

In employment terms, seasonality carries, a priori, instability, temporality, lack of expectations, reduced wages, etc. which mean a lower job quality and a decrease of job in periods with less tourists. All the aforementioned is an obstacle to attracting in this sector the most talented human capital, who, if they develop their careers in it, nullify the decrease in expectations and business performance.

In this way, the human resources strategy turns into a key factor of success to reach a competitive advantage and to promote business success, as recent research demonstrate (Ottenbacher, 2006; Pereira Moliner, J. et al., 2011; Camisón Zornoza, C. y Forés Julián, B, 2011).

In it, variables such as attitude of workers and staff formation affect, decisively, business results. Thus arises

the need for companies to identify, hoard and develop resources and capabilities in order to increase their competitiveness and, hence, employment and its quality. Among these resources human capital stands out.

In this sense and referred to the hospitality sector, recent reports from de UE (COM (2001) 0312 final) recognize that the increase in the quality of work will take part in a beneficial cycle of productivity increase, improvement in living conditions and sustainable economic growth.

To address this concern, this report aims to advance and complement previous research in the field of the impact of the tourism seasonality on employment. Mainly, analyzing attracting and retaining of the human capital, with particular emphasis on the Andalusian tourism sector is pursued.

To reach this general aim, two intermediate sub-objectives have been proposed.

- Investigation of the most important qualitative and quantitative tourism variables which are related to the topic of capital human, its suitability for the job and internal and external mobility, used as a proxy for evaluation.
- Objective assessment of attraction and retention problems and the measures proposed by economic agents to improve human capital's capabilities in the sector.

2. Literature Review

Enterprises obtain higher than usual profits by implementing their business strategy if the cost of resources is lower than the economical value of production; this can be only reached if they develop a sustainable competitive advantage by creating or exploiting the imperfections in the market of strategic

factors (Barney, 1986). Resources, and above all capabilities, are linked to market failures; it is not possible to commercialize them in perfect markets (Amit y Schoemaker, 1993), that's why they have to be internally developed.

The sustainable competitive advantage, is determined by a combination of factors from both the supply and the demand side (Grant, 1996b). According to this approach, differences between enterprises' profits are due to, among other things, their capabilities, together with the structural characteristics of the industry.

From the above, we can deduce that the achievement and maintenance of a competitive advantage depend on the management of one of the fundamental resources in any enterprise, the human factor (Armstrong, 1992; González et al., 1998: 14). Barney refers to this (1991) when he points out that human resources are the source of a sustainable

competitive advantage when they are valuable, scarce, difficult to imitate and they haven't got any substitutes. The management of staff aimed to improve organization effectiveness goes through all those activities directed to maximize and qualify human resources, go as to be able to comply with quality requirements in their job, high commitment and involvement in their tasks.

To achieve a competitive advantage, enterprises must count on staff with appropriate professional skills, attitudes and intellectual agility; they must also possess permanent innovation processes, customer loyalty, good relationship between staff, good organizational technology, the capability of attracting and retaining the best professionals, etc.

There are two trends in research on human capital, the first is the

economistic and the second is the one referring to human capital management.

For the first one, formal education is a way to achieve the necessary attributes of human capital to perform a job but it is not the only way. Innate abilities, experience, seniority and training in the workplace are factors which also provide human capital. As a consequence there may be people with the same education but with different qualification to develop a task.

For the human capital management trend, people are an intangible resource in the enterprise and its values depends on their knowledge and abilities. Existing research about human capital supports the idea that all mechanisms through which human capital can be accumulated (formal education, continuing education and occupational formation) play a decisive role in promoting competitiveness strategy and generation of knowledge.

For the purposes of our research, the key to managing intellectual capital is to guide its transformation from knowledge treated as raw material, to value for the organization (Lynn, 1998), so that it is only when knowledge (individual or organizational) is used and shared to create organizational value, that is forms intellectual capital.

Authors state that the enterprise can generate or enlarge its entrepreneurial skills by using human resources practices which emphasize the recruitment of specific workers to the organization and not to the workplace and investing in continuing education which creates new capabilities to stimulate long-term productivity.

Schuler and Jackson (1987^a) and Wright and Snell (1991) understand by human resources practices the activities that the organization performs aimed to manage the human capital base and to ensure that staff focuses its aims

towards the organization's goals, so that enterprise's capabilities can be created or enlarged.

The problem that arises is to specify which are the necessary practices to create such capabilities. According to this, Cappelli and Crocker-Hefter (1996) propose that capabilities are developed from superior human resources, while Huselid *et al.* (1997) considers that entrepreneurial capabilities are established through an effective human resources system.

From the above we can deduce the double dimension of the human resources (Kamoche, 2001). On the one hand, they are constituted by knowledge and abilities, whose intangible character makes it possible to form the basis to create a competitive advantage; on the other hand, human resource practices and politics determine the way in which those resources are combined to create entrepreneurial capabilities. Ignoring

both realities involves limiting the potential income generation of human resources (Kamoche, 2001), as Wright *et al.* (1995) has highlighted.

The new strategic paradigm questions this approach when considering that its integration with business capabilities is necessary. Optimum performance is generated when there are integrated sets of practices (Dyer and Reeves, 1995). In fact, Wright *et al.* (1999) consider that is highly probable that human resources practices, taken into account separately, are lightly linked to business performance. Huselid *et al.* (1997) speak in similar terms, referring to the role that human resources play in the creation of "business capabilities" which arise from the integration of individual capabilities generated at a functional level.

Pfeffer (1994; 1998) contributes to the research of human resources

practices' scope and content, who raising the question by considering that a human resources practice is not strategic *per se*, but it is a set of practices adopted by an enterprise which confers its strategic nature.

Such practices concern stable employment, selective contracting, continuing education, teamwork, reduction of status' differences between categories, contingent compensation – which includes both worker's participation in profits and in capital- and information transfer which allows to workers to take part in making decisions process. For this purpose, aims that, from a strategic perspective, should be proposed in human resources development, whatever approach they fall into, are: a) to develop practices which provides abilities to works; b) to increase staff's motivation; c) to increase workers' performance, and d) to align workers and enterprise's aims.

All this from a strategic approach and with the perspective of staff's participation and involvement. Also, its investigation must be done considering the enterprise as a unit of analysis.

Proper development of these practices will result, as has been exposed in this report, in a human capital increase which includes knowledge assets (tacit or explicit) deposited in people and divides it into: technical knowledge, experience, leadership abilities, teamwork abilities, staff stability and managerial skill for foresight and anticipation of challenges.

The foregoing, referring to the hospitality sector becomes more important, if possible, given that the quality in its performance depends on professionals' performance, which render service to clients.

In this sector, there is little research related to this topic as a whole, mainly, they have referred to specific and

isolated aspects. The one which analyses more variables in this scope is that accomplished by the “Federación Española de Hostelería” (Spanish Hospitality Federation) (2008) referring to the situation of human resources in the hospitality business, which undertakes descriptive analysis.

From the above follows the need to consider education as a key feature in the development of human resources strategy, while contributing to a better matching of workers to job and this will lead to greater satisfaction in the performance of their duties, greater competitiveness, an improvement of the stability in the workplace and, finally all these will contribute to better salary levels.

2.1. Adjustment between Human Capital and Workplace

In this context, formal education can be considered as a way to achieve the

necessary attributes of human capital to perform a job but it is not the only one. Innate abilities, experience, seniority and formation in the workplace are factors which also contribute to human capital.

Research gathers aspects from education through two concepts, educational setting and adjustment in qualification. The first can be understood as a situation in which the worker has completed the required educational level for his job, while the adjustment in qualification refers to the situation in which worker owns the human capital abilities suitable for job performance.

From a microeconomic view, educational disparity and qualification disparity have been proved repeatedly as key factors in job satisfaction (Quinn and Mandilovitch, 1975; Verdugo and Verdugo, 1989; Sicherman and Galor, 1990). Available research affirms that

over-educated people underperform in their workplace (Daly, Büchel and Duncan, 2000), earn a higher salary in compensation to their higher educational level and are less satisfied than appropriately educated ones (Battu, Belfield and Sloane, 1999; Tsang, Rumberger and Levin, 1991).

Educational setting has generally been used to contrast self-acquired education with the one acquired at workplace. According to this, workers can be classified into: over-educated, under-educated and appropriately educated.

In the research several ways to approximate different concepts of educational disparity have been proposed, although the most used consists of contrasting a worker's educational level with the level required at his workplace (Rumberger, 1981). Based on this perspective, a worker is overeducated (undereducated) if his

educational level is higher (lower) than the one required in his workplace.

Analysis of under-education has not captured the researchers' interest because it has less serious consequences for the worker and the whole economy than over-education. In fact, if a worker has to accomplish duties which he is not qualified for, the enterprise can train him or wait for him to learn to accomplish his duties by experience at work.

On the other hand, previous analysis shows that under-educated workers earn lower wages compared to their colleagues whose educational level is suitable for their workplace, although they have a higher salary than they would have if they were properly employed (Groot and Maassen van der Brink, 2000). For this reason, the under-educated workers haven't got any incentives to switch to another job suited to their educational level.

Conversely, over-education can bring negative consequences for both the overeducated worker and the economy as a whole (Tsang and Levin, 1985).

From the worker's point of view, it is possible that being overeducated may make him feel frustrated and discouraged, which can induce an increased absenteeism at work, and generate health problems such as low self-esteem, depression, etc.

Recently, Bruello and Medio (2001, pp.310) maintain, contrasting unemployment rates of the most industrialized countries, that lower unemployment rates would be linked to a higher efficiency of adjustment processes in the labor market.

It is not surprising therefore that the coexistence of high unemployment level together with abundance of skilled labor in markets, the evident disparity between educational world and labor

market and abundance of invested public resources have given rise to a growing interest in the scientific community to analyze these facts and contribute, if possible, solutions. This interest has focused on whether or not educational disparity and its aftermath exist, in terms of productivity and wages, which this disparity causes.

In Spain, the interest in educational disparity has had a particular impact among scientists. As García Serrano and Malo (1996) point out, the existence of people with a educational level unlike the one required at their jobs or at their desired jobs "should lead economists to attempt to measure the magnitude of the phenomenon, to wonder about its causes and to study the way in which economic agents (persons, enterprises and State) face it" (García Serrano y Malo, 1996, p.105). This scientific interest has revolved, not only around the aftermath that unemployment disparity has, but

also around labor mobility and its consequence on productivity and, therefore, on the wages of workers. The main research accomplished refers to Alba (1993), García Montalvo (1995), García Serrano and Malo (1996) and Beneito, Ferri, Moltó and Uriel's (1996) work (?).

In this research, we will approach the topic of matching human capital and jobs, from the study of differences exposed between required training and current training for each workplace. Likewise it includes a section in which described information is completed, going forward in experience and additional training requirements necessary to perform job efficiently. It also advances in the study of the differentiation in training needs according to hotels category.

3. Methodology

The methodology used has been adapted to information requirements. It has consisted of:

- Analysis of documentary sources and statistics and institutional data and obtained information.
- Direct obtaining of information by surveying hotels in the provinces of Málaga and Granada.
- Obtaining information from Experts in Andalusian tourism sector using Delphi methodology.
- Analysis of the adequacy of human capital training in tourism in Málaga and Granada in the context of human resources.

3.1. Analysis of documentary Sources and Statistics Data from Consulted Institutions and obtained Information

The descriptive analysis of the hospitality subsector was made from data provided by Active Population Survey (EPA), Wage Distribution in

Spain Survey (1992), Survey of Restoration Business' Structure (1994), Survey of Hotels Structure (1991), Wage Structure Survey (2006), Survey of Social Security affiliation, Continuous Sample of working lives, Annual Services Survey, Tourism Expenditure Survey (EGATUR), Hotel Occupancy Survey from INE, together with other significant data on the tourism labor market.

Besides, several scientific studies which analyze the phenomenon of tourism have been used. Thus, we can mention the following: Estudio IMPACTUR ANDALUCÍA; Informe Anual del Turismo en Andalucía; Informe Estacionalidad y Empleo en el sector turístico de Andalucía IV: Mujeres y condiciones laborales. Análisis de la realidad actual; Estudio sobre la Situación de la Gestión de Recursos Humanos en las empresas de

hostelería; La rotación en el sector de la restauración en España.

In the section of economic information resources referring to hospitality, is included, on the one hand, information obtained from Andalusia CBSO and, on the other hand, data from SABI database.

The first one collects aggregate information from 853 hotels in Andalusia. From its analysis we can reach conclusions referring to the whole of Andalusia. It doesn't contain disaggregated information for each of the provinces of Andalusia. That impedes its intensive use in this research, referring to Málaga and Granada. However, its validity is undeniable because it lets us reach conclusions for the whole Community which will be a reference for comparisons of the analyzed magnitudes.

Data from SABI have been subjected to an exhaustive depuration process from which a sample of 98 enterprises with 3* and more category has been obtained, for the provinces of Málaga and Granada, representative of the total. The information thus obtained, has been used, mainly, to categorize the

establishments, using added type information, while behavior patterns could be offered from which implications of strategic in the area under study could be derived.

The representation of the obtained sample is shown in the following table:

Table 1: Sample size for hypothesis testing (means)

Population: Hotels with 3* and higher in Málaga and Granada	427
Confidence interval (1- α):	95 %
Precision (d) NI IDEA	8 %
Sample size	87

For this purpose, discriminate analysis has been the most suitable kind of analysis for the objectives of our research. Its latest objective is to find a linal combination of independent variables which best allows to differentiate groups. Once that combination (discriminating function) has been found, it could be used to

classify new cases. This is a multivariate analysis technique which is able to profit the existing relation among a big deal of independent variable to maximize discriminating capability.

3.2. Analysis of Primary Information

To analyze the behavior of human resources policy in hospitality on the

basis of the temporality and its impact on job retention, a survey of hospitality establishments and in depth interviews of key opinion leaders in the sector has been carried out.

The sample, for surveys, has been developed from information obtained

from aforementioned statistical sources. Safety data sheets, for the hotels survey, considering two possible types of analysis to be performed with the available information, is as follows:

Table 2: Sample size for analysis of proportions

Population: Hotels with 3* and higher in Málaga and Granada	427
Confidence interval (1- α):	90 %
Sampling Error ϵ	5 %
Sample size	25

Table 3: Sample size for hypothesis testing (means)

Population: Hotels with 3* and higher in Málaga and Granada	427
Confidence interval (1- α):	95 %
Precisión (d)	10 %
Sample size	26

30 surveys have been received and once refined, and discarding those that were not answered by the person who they were addressed to and one which didn't overcome control tests it, 27 surveys were valid.

Besides, we have opted to select a quota sampling method which can provide wide coverage of the theoretically analyzed population. This is a stratified sample method in which the selection of final sample units within each stratum is not random (Kish, 1965). Its aim is to achieve that in the selected sample, the different stakeholders which integrate the population to be analyzed are represented, in the proper proportions. The sample has been obtained in proportion to the size ranges (according to revenue volume) and to the provinces.

For the collection of qualitative information from Experts in the

Andalusian Tourism sector, the analysis methodology used is a variant of the Delphi method which is structured in the following phases: a) definition of the problem; b) selection of experts; c) questionnaire development; d) completion of the questionnaire; e) statistical analysis; f) completion of the questionnaire, again; g) consensus, and information gathering.

The first phase starts with searching for and analyzing documented information obtained from different sources. Its analysis lets us define the operational framework as well as the structure of the information to be analyzed, concluding the proposed to experts final questionnaire

To complete the questionnaire the Workshop variant was preferred (Garrod and Fyall, 2000, pp. 687), which involved 30 experts from the Andalusian tourism sector (as López-Martin y Veciana -2001, pp.22- point

out, one can assume that the number of experts is acceptable, taking into account that the suggested margin for the proper use of the method is from 10 to 30 and in some cases it doesn't surpass 5 or 6) to whom the aim of the meeting was personally explained, for, later, complete the questionnaire designed for website. Once this phase concluded, statistical analysis of information was made.

Obtained results were communicated to Workshop's members, initiating a debate in which conclusions were analyzed and each expert contributed his opinion about the aim of the research. After the debate session and with the vast knowledge acquired, each expert once again completed complete the survey, this time in his workplace. The final result was that experts' opinions have contributed empirical information about the matters at hand: the phenomenon of seasonality of

tourism and its impact on talent retention, differentiating between up to 3* hotels and more than 4*.

Obtained information has been analyzed and contrasted using appropriate quantitative analysis.

3.3. Analysis if the Adequacy of Human Capital Formation

To address the study of educational disparity, as a proxy to retaining talent, there are 3 methods: the objective one, the subjective one (both direct and indirect) and the statistic one (in its mean and mode version). However, currently agreement about the proper method of measurement doesn't exist; due to each of them having both advantages and disadvantages (Madrigal, 2003). Consequently, the use of either method is usually linked to the nature of available data.

The objective method is based on the formal education level of every

occupational group, determined by occupational analysts, which are able to examine responsibilities, tasks and necessary technology to develop each activity. It is considered that a worker is overeducated (undereducated) if his formal education level is higher (lower) than the determined level according to his occupation. This method is highly expensive and requires a great deal of information. Furthermore there is a risk that, in order to establish qualification requirements of occupations, professionals base their analysis on the workers' current educational levels or on the employers' hiring standards.

The subjective method takes into account the workers' perception to determine the educational disparity.

Direct measurement consists of questioning the worker if he thinks he is overeducated, properly educated or undereducated for the type of work he perform. On the other hand, indirect

measurement compares workers' educational level with educational level they declare is the proper to perform that type of work. In the latter case, a person will be overeducated (undereducated) if his educational level is higher (lower) than his occupation requirement. Meanwhile, subjective procedures are based on the ones in which workers expose if their formal education fits their job. One of the advantages of these methods is that, unlike the objectives ones, disparity measurement is specific for each workplace and not for each occupational category (Hartog y Oosterbeek, 1988; Hartog, 2000).

Another advantage subjective methods offer is that they take into account the opinion of the worker who performs the job and, consequently, who best knows the specific requirements of it.

However, there are researchers that consider that to measure the educational

disparity from worker's perception is not appropriate, as the individual's emotional side can influence this perception. If this really happened, it could occur that different workers with the same educational level and that accomplish similar jobs will declare differently in relation to educational disparity (Mendes de Oliveira, *et al.*, 2000), that workers would be reluctant to classify themselves as undereducated, or they would overstate their workplace's requirements to raise their occupational status (Hartog y Oosterbeek, 1988).

Finally, statistic method in its mean version (Verdugo and Verdugo, 1989) considers that an individual is overeducated (undereducated) if he has a higher (lower) educational level, in more than one standard deviation, to the average of workers' educational level in the same occupation.

However, Kiker *et al.* (1997) propose using mode instead of mean, so consider that an individual is overeducated (undereducated) if he has a higher (lower) educational level than mode in the occupation he performs. For the type of data that EADA provides (Survey about adult population's participation in learning activities), it is not possible to use subjective method. On the other hand, to apply objective method a Spanish classification would be necessary that, produced by expert analysts and approved by an official organization, would explicitly state the required education level (and type) in different occupations and, currently, that classification doesn't exist. Accordingly, the tool used to measure educational disparity corresponds to statistical method, both in mean-based version and in mode-based version.

4. Analysis of Results

From the analysis of obtained results, we can deduce, firstly, the big difference between what human resources managers manifest and the most objective opinion of experts. Qualification requirements expressed by the latter adjusts to fit each type of position.

In general, these requirements are lower than the ones proposed by human resources managers. This has as the most immediate implication the disparity between real needs and the availability of the human resources with higher formation levels. Maintaining human resources policies in this line implies continuing to hire overeducated workers with the aforementioned negative implications. Also this is a factor that leads to not retaining talents which are thinking of changing activity when they have opportunity.

This strategy of exigency, higher than needs in the sector can be considered unfortunate inasmuch as it doesn't deal with having human resources with the highest educational level in each workplace fitting salary to employment level for he was hired, but from a perspective of a human resources policy, it deals with having the most appropriate resources in training and experience in each job.

Alongside this, it is observed that in spite of keeping highly-qualified human resources, human resources managers in hotels think that a high level of additional qualification is necessary, which calls into question the results discussed above. The result is the existence of an over-education problem that should be analyzed.

This view is consistent with the statement of the experts group, although in this case it is not justified because in

their opinion a higher disparity in educational level would have occurred.

Regarding experience, periods close to six months are estimated to be enough to properly perform in each job, except in some very specific cases, related to the maximum levels of each job category.

Therefore, in human resources policy a disparity between the assessments of the importance that assigned to this variable and the development what is being analyzed is produced.

We can also highlight the existence significant differences in the development of the human resources management in 3* and 4* hotels and more category. These differences, obtained in the experts meeting, are corroborated analytically. This means enterprise policy approaches, in general, different for both groups. In any case, formal education is insufficient for an efficient performance at work.

Acquired experience in the workplace for its most efficient performance increases as the complexity does.

5. Conclusions

As main conclusions of this work include:

1. Seasonality in terms of employment entails, a priori, instability, temporality, lack of expectative, reduced wages, etc. which mean as a whole lower quality in employment and impediment for the most talented human capital to be attracted to this sector.
2. Human resources strategy becomes one of the key success factors to achieving a competitive advantage and contribute to business success.
3. Different mechanisms through which human capital is accumulated

(formal education, continuous training and occupational training) play a decisive role in the strategy of promoting competitiveness and knowledge generation.

4. Human resources practices play a momentous role when modifying the employees' behavior towards work and at the creation of a knowledge base in the enterprise.

5. Formal education could be considered as a way of acquiring human capital attributes required to perform a job, but it is not the only one. Innate abilities, experience, seniority and training in the workplace are factors which also contribute human capital.

6. Over-education may have negative consequences on the economy through two pathways: firstly, derived from overeducated person's behavior, who if frustrated might be less productive than workers with a job commensurate with their educational

level, and generate a problem for the company: and secondly, through the government's waste at education, that would hope to get higher social returns than it obtains from over-educated workers.

7. A phenomenon which impact both hospitality sector and the whole economy has been observed. This is the coexistence of high unemployment with an abundance skilled labor in markets.

8. From the study of the structure of employment in response to the position at the hotel, it follows that the highest turnover occurs between media professionals and technicians and skilled workers. By contrast, the group with less rotation is the administrative one. These differences may be explained based on the supply of each kind of work analyzed and the possibility of its corresponding factor substitutability. This is an indication of a lack of integration into the structure of

each organization, as well as a reduced ability to generate value for the organization.

9. Regarding human resources policy, a disparity between the assessment of the importance assigned to this variable and its development is produced. The conclusion is valid both for the panel of experts and for human resources managers of hotels.

10. There are significant differences both in the development of human resources management and hotels with 3* and between the 4* ones and more category.

11. The result is the existence of an over-education problem that ought to be further analyzed.

12. In any case, formal education is insufficient for the efficient performance of the job.

13. Required experience in the workplace for its most efficient

performance increases as its complexity does.

14. That involves enterprise policies approaches, in general, different for both groups.

15. Hotel companies must make a major effort to ensure that they contribute effectively to value generation and to improve industry competitiveness, especially at a difficult time.

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