

EPISTEMOLOGICAL AND ONTOLOGICAL CONSIDERATIONS IN STRUCTURING LEARNING ORGANISATIONAL PRACTICES

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Abstract *A supportive learning environment provides impetus to dynamism & enthusiasm, innovation, flexibility, adaptability and prevents exhaustion and drift. The insurance industry in India has undergone a sea change after liberalisation and is experiencing unacceptable levels of customer demands, which impels constant organisational learning.*

Primary data for the study are collected systematically using questionnaire from 182 employees of general insurance companies on the dimensions of supporting learning environment namely, psychological safety, appreciation of differences, openness to new ideas, and time for reflection. Results of SEM concluded that learning organisation is significantly predicted by four dimensions of supported learning environment. Organisations are suggested to use novel approaches to optimise internal marketing practice by transformational leadership, encouragement and curiosity.

Keywords: *Supporting Learning Environment, Organisational Learning, Innovation*

INTRODUCTION

Intense global competition, explosion in information technology, and the emergence of a knowledge-based economy are continually reshaping the world's business environment. Organisations that will truly excel in the future will be those that discover how to tap people's commitment and capacity to learn (Senge, 2006; Deborah & Daley, 2008). Organisations that learn and encourage learning among their people are termed as learning organisations (Sebestoval & Rylkova, 2011). A traditional organisation is mechanical with vertical structure, routine tasks, rigid culture, formal systems, and low competitive strategy but in a learning organisation people are empowered, information is shared, culture is adapted and structural is horizontal (Abbas, Murad, Ghaffar, Siddiqi, Ahmad, Rehman, & Ashraf, 2011). A learning organisation generates knowledge & learning faster than competitors and turns that learning into a strategic advantage to outmarket, outmanage, and outsell competition (Kapp, 1999). Empirically, learning organisation achieves a high market share, productivity (Kapp, 1999), superfast economic growth and expansion of financial services (Singh, 2010). The concept of learning organisation was coined in the year 1988 but it flourished in 1990s when Peter Senge in his landmark book 'The Fifth Discipline (1994)' described it 'as a place where people continually expand their capacities

and nurtured thinking to excel in future'. Several authors identified learning organisation skilled at creating, acquiring, transferring knowledge, and modification of behaviour & insights (Garvin, 1993; Marquardt, 1996; Goh, 1998; Lien, Hung, Yang, & Li, 2006). Qutop, Futa, & Maani (2011) identified learning organisation as a culture of continuous improvement, support & tolerance of risk taking and people oriented facilitative leadership. Additionally, learning organisation is awarded and interacted with organisational environment, which act as a source of energy and renewal. It reaches the organisational goals and link individual performance with organisational performance (Watkins & Marsick, 1993; Ellinger, 1993; Calvert, Mobley, & Marshall, 1994). Every organisation worldwide has embraced the idea of learning organisation and life insurance sector is no exception in this regard.

REVIEW OF LITERATURE

Continuing epistemological developments have impelled the necessity of knowledge teams to perform useful organisational tasks (Raelin, 1997; Dretske, 1981; Drucker, 1994; Nonaka, 1994). So, it is the organisational learning and not merely the individual learning, which makes the difference. A learning organisation has an enhanced capacity to learn, adapt and change. McGill and Slocum (1993)

have mentioned seven road blocks that foster learning. They are accepting responsibility of failures and re-learn through active dialogue, continuous experimentation for improvement, adaptive to changes in environment and needs of the stakeholders, effective MIS, reward system linked with performance, recognising the ability of human resource for learning, and consistent innovation for organisational improvement. Bennet and O'Brien (1994) gave 12 key factors that influence an organisation's ability to learn and change: strategy/vision, executive practices, managerial practices, climate, organisation/job structure, information flow, individual and team practices, work processes, performance goals/feedback, training/education, individual/team development, and rewards/recognition. DiBella (1997) identified ten facilitating factors or processes that promote learning. These are scanning imperative, performance gap, concern for measurement, organisational curiosity, climate of openness, continuous education, operational variety, multiple advocates, involved leadership, system's perspective. Dixon's (1997) introduced metaphor of "Hallways" to denote organisational learning and identified six critical elements that facilitate collective meaning i.e. reliance on discussion, not speeches, egalitarian participation, encouragement of multiple perspectives, non-expert-based dialogue, use of a participant-generated database, the creating of a shared experience. Goh and Richards (1997) identified five key conditions essential for learning to take place in an organisation. These are clarity of purpose and mission, leadership commitment and empowerment, experimentation and supporting risk taking, free flow of timely information, and knowledge sharing and cross-functionality of teams. Goh (1998) has given five core strategic building blocks of a learning organisation namely, mission/vision, leaders as coaches and facilitators, experimentation, transfer of knowledge, and team and cooperation. According to Parek (2003) systemic view, strategic thinking, a shared vision, empowerment, free flow of critical information at all levels, emotional maturity, conducive climate, self-development, and synergy. Learning in organisation is fostered by organisational design, organisational structure, decision-making processes, cross functional teams, reward systems, management development and corporate culture (Lei, Slocum, & Pitts, 1999). Senge (2006) enticed understanding of the world and teams as core disciplines that foster learning in organisation. Garvin, Edmondson & Gino (2008) identified three building blocks for organisational learning namely, a supportive learning environment, concrete learning processes and practices and leadership behaviour that provides reinforcement. Over a period of time researchers in the field of organisational studies have pointed out three major features that are noteworthy for organisational learning and transformation- supporting learning surroundings, tangible facilitating processes and practices, and management and

leadership actions that provide back up (Garvin *et al.*, 2008). A supportive learning environment is explained through these subsumes i.e. psychological safety, appreciation of differences, openness to new ideas, and time for reflection. Psychological safety makes the employees comfortable to express their opinion about the work. Appreciation of differences leads to respect others opinions. Openness to new ideas widens the employees' vision, enhance their ability to take risk and pertain their own ideas. Times for reflection encourage employees to think creatively (Ali *et al.*, 2011). All these parameters help to learn and survive liberally in an organisational setting.

The aforesaid literature have touched supporting learning environment on organisational practices in manufacturing companies, libraries, SOE, private firms, computer manufacturing, banking, healthcare, and telecommunication. Further, there is scarcity of empirical research on exploring determinants of learning organisation in insurance sector. After delinking of National Insurance Company Limited (NIC), New India Assurance Company Limited (NIACL), Oriental Insurance Company Limited (OIC), and United Indian Insurance Company Limited (UIIC) from the General insurance company in 2002, several new private players like ICICI Lombard, Bajaj Allianz Co. Ltd., Reliance, Future Generali, IFFCO Tokio, Tata AIG General Insurance Co. Ltd etc. have come in business, providing several new innovative products like product liability, corporate cover, professional indemnity policies, burglary cover, individual & group health policies, weather insurance, credit insurance, travel insurance and so on. Sectors which were previously uninsured are slowly and gradually starting to go in for insurance cover. Presently, there are 24 private and 4 public general insurance companies in India, of which 4 public and 6 private companies are operational in J&K. These companies have introduced a number of innovative products to cater the varied needs of customers. The present research assesses the impact of supporting learning environment in insurance companies and their market performance, measured in terms of adaptation to change, innovation and financial & non-financial performance outcomes in the state of J&K.

COMPONENTS OF SUPPORTIVE LEARNING ENVIRONMENT AND LEARNING ORGANISATIONAL PRACTICES

Based on aforesaid literature review, following eleven dimensions of supportive learning environment have been identified.

- i. Psychological safety. Employees must feel comfortable while confronting the ideas of colleagues and seniors and expressing their thoughts about the work.

- ii. **Appreciation of differences.** Opinions of others regarding the work are taken care and appreciated. Other's ideas give strength and new spark.
- iii. **Openness to new ideas.** Employees are encouraged to take risk and to experience their own ideas by applying them.
- iv. **Time for reflection.** Managers are allowed and encouraged to think creatively and analytically instead of burdening them with work overload. They are encouraged to think and ponder upon the organisational processes so that they can bring novelty of ideas and solutions to problems.
- v. **Continuous learning:** It creates, designs and supports learning opportunities to enhance education, growth and learning of the people on the job.
- vi. **Inquiry and dialogue:** It promotes interactive inquiry & dialogue among people to gain productive reasoning skills, express their views, capacity to listen and inquire in the organisational culture.
- vii. **System connection:** It connects an organisation to its environment and communities. With the use of this, people understand the overall environment, use information to adjust work practices, and can see the effect of their work on the entire organisation.
- viii. **Strategic leadership:** It is the ability to provide and support the strategic learning practices, leader's model & championship strategies and encourage experimentation to lead the organisations towards improved business growth.
- ix. **Empowerment:** It is the locus of control shifts from managers to workers. People are involved in setting and implementing a shared vision, encouraged their participation, delegation of responsibility so that people are motivated to learn, understand their roles & position and accountable for what they do.
- x. **Collaboration:** Collaboration is valued and rewarded by the organisation, and work is designed for and supportive of team approaches.
- xi. **Team learning:** It is a dynamic process in which team members take essential actions, Give & receive feedbacks, adjust, improve & change their behaviours to enhance their capabilities and gain innovative knowledge. Work is designed in such a way that the teams' access different modes of thinking and learns by working together.

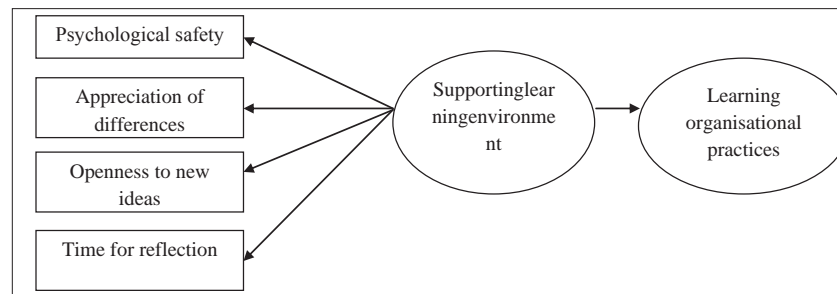
HYPOTHESES DEVELOPMENT AND MODEL BUILDING

In a learning organisation, individual and group performances within the organisation results in interactions with the environment both internal and external (Deborah

& Daley, 2008). Internal environment is responsive to the needs of their members while the external environment focusses on competitors and stakeholders, which affects the delivery mechanism of entire organisation. Garvin (1993) defined learning organisation as 'an organisation skilled at creating, acquiring, and transferring knowledge, and at modifying its behaviour to reflect new knowledge and insights'. Based on this definition, Garvin *et al.* (2008) constructed the concept of the learning organisation from three building blocks. Supportive learning environment is the first building block for creating an actual learning at any social entity or an organisation. Such environment must have four characteristics. First, the psychological safety where people have no fear of expressing themselves and conveying their ideas and thoughts in rather a comfortable and understanding environment (Edmondson, 2008). Schein (1993) argued that the key to learning is to make people safe in learning through trying out new things without the fear of punishment. Hence, fear of retribution, according to Schein (1993), is never useful during any learning process. The second supportive learning environment is the appreciation of differences where people have an open mind and mental models (Senge, 1990) that appreciate different perspective and consider that as a window of opportunity for learning and growth. Learning occurs when people become aware of opposing ideas, recognising the value alternative or different perspectives that increase energy and motivation, stimulate fresh thinking, and prevents sluggishness and apathy (Garvin *et al.*, 2008). The third factor in supporting people to learn and develop is openness to new ideas. People with open and flexible mental models may take risks and explore the untested and unknown. They must be eager to learn new ideas, approaches or methods. Hence such mental models according to Senge (1990) are the best mental models for sustaining a learning organisation climate. The fourth factor, environmental factor is time for reflection. 3M Corporation (Brown & Harvey, 2006) is well-known for providing its engineers 15% reflection time to create new ideas. To do that employees need some time away from routine physical work and daily activities to some time for individual reflection to come up with fresh ideas and unique solution to organisational problems. Supportive learning environments allow time for a pause in the action and encourage thoughtful review of the organisation's processes (Garvin *et al.*, 2008). Based on these studies, following hypotheses have been set:

- H₁:** Learning organisational practices are significantly influenced by psychological safety.
- H₂:** Appreciation of differences affects learning organisational practices.
- H₃:** Openness to new ideas affects learning organisational practices.
- H₄:** Learning organisational practices are significantly influenced by time for reflection.

Fig. 1: Modelling the Relationship between Supportive Learning Environment on Learning Organisational Practices



Based on review of literature, the theoretical model as shown in Fig. 1 has been proposed for the study.

RESEARCH METHODOLOGY

Data were collected systematically from the head offices of public and private general insurance companies located in district Jammu of J&K state. Public General Insurance Companies operating are United India Insurance, The Oriental Insurance Co. Ltd., National Insurance Co. Ltd., The New India Assurance Co. Ltd. Private General Insurance Companies contacted are ICICI Lombard General Insurance Co. Ltd., Reliance General Insurance, IFFCO Tokio General Insurance Co. Ltd., Bajaj Allianz General Insurance Co. Ltd., Tata AIG General Insurance Co. Ltd, Future Generali. In the second stage, 200 questionnaires were distributed among employees using census method but effective response was received from 182 employees. Items in the questionnaire were constructed to measure each of the underlying variables in the conceptual framework. Questionnaire developed by David A. Garvin was used as the instrument for supportive learning environment. Originally, the toolkit contained three building blocks, leadership behaviour, processes of learning and the environmental component. For the scale, only that part which consisted of the questions about supportive learning environment was kept. Dimensions of supportive learning environment were further divided into four parts: psychological safety, appreciation of differences, openness to new ideas, and time for reflection. This was supplemented by empirical work carried by Watkins and Marsick (1996, 1997), Marsick & Watkins (2003), Yang, Watkins, & Marsick (2004) wherein the seven dimensions of the learning organisation were added: (a) create continuous learning opportunities, (b) promote inquiry and dialogue, (c) encourage collaboration and team learning, (d) create systems to capture and share learning, (e) empower people toward a collective vision, (f) connect the enterprise to the environment, and (f) provide strategic leadership for learning. Thus, the initial pool consisted of 38 items for supporting learning environment and 50 items for learning organisation practices. All items

were kept on five-point Likert scale response. Annual reports of the respective insurance companies were also used to elucidate the overall disparities between public-sector and private-general insurance companies.

SCALE PURIFICATION AND VALIDATION

Normality of the data was assessed through outliers, graphic method and numeric method. Outliers were deleted through box plot by calculating z- scores of all the constructs individually with the help of SPSS (16.0 version). Responses which were outside the end of whiskers were deleted. Normality of data were judged through Q-Q plot or quantile-quantile plot through SPSS and all the points were found to be closer to the straight diagonal line and no point strayed outside which indicates that the data were normally distributed. Numeric method was also used with the help of SPSS (16.0) and the value of skewness was .354 and kurtosis was -.272, which were within the threshold limits. Thereafter, SPSS (16.0 version) was used for factor analysis, to analyse the inter-relationship among variables that are highly co-related and for the retention of maximum number of factors (Matzler, Wurtele, & Renzl, 2006).

Reliability reflects the internal consistency of indicators measuring a given factor. Cronbach's alpha coefficient is the most commonly applied estimate reliability and in the present study, its values were above 0.70 for all the constructs. Another way of establishing reliability is through construct reliability (CR), which is often used in conjunction with SEM model. The rule of thumb for construct reliability estimate is 0.70 or higher (Fornell & Larcker, 1981) and in the present study, it was above 0.90 for all scales, which indicates the internal consistency of the data. Construct reliability has been judged through convergent validity and discriminant validity.

- a. **Convergent Validity:** Convergent validity tests the extent to which the covariance between the two measures is uniquely explained by the trait factor (Lim & Ployhart, 2006). In the present study, it has been measured through:

- i. Factor loadings:** High factor loading i.e., above .50 or ideally 0.7 or higher indicates higher level of convergence. Convergent validity got establish in the present study as all standard loadings were above 0.50. It revealed that all the indicators effectively measure their corresponding construct and support convergent validity (Anderson & Gerbing, 1988).
- ii. Variance extracted:** In CFA, the average percentage of variance extracted (VE) among a set of construct items is a summary of indicator of convergence (Joreskog, 1981). AVE should be 0.50 or greater to suggest adequate convergent validity. AVE in the present construct was closer to 0.50 (Table 7).
- b. Discriminant Validity:** Discriminant validity refers to the distinctiveness of different constructs (Campbell & Fiske, 1959). High discriminant validity provides evidence that a construct is unique and captures some phenomena, which other measures do not. Discriminant validity was assessed by comparing AVE with squared correlations between constructs. The squared correlation between pair of constructs was less than AVE in almost all the cases, thereby suggesting discriminant validity (Chihyung, Back, & Shanklin, 2005).

was 0.8 or less than 0.8, the value of GFI, AGFI, CFI and NFI was closer to 9 as shown in Table 2. Structural Equation Modeling (SEM) was conducted by using AMOS 16.0 to assess fitness and to test the hypothesised relationships in the model. The overall fit measures suggested that the data provide a good fit for the hypothesised causal model (Bagozzi & Yi, 1998; Baumgartner & Homburg 1996). After running SEM, we examined significant relationships as shown in Table 5. The goodness-of-fit index (GFI=0.978), adjusted goodness-of-fit index (AGFI=0.987), root mean square error of approximation (RMSEA=0.012) and standardised root mean square residual (RMR=0.043) were within the acceptable range. The other indices like normed-fit index (NFI), comparative-fit index (CFI) were above 0.9 therefore, it can be concluded that the model exhibits a reasonable fit to the data. On the basis of SEM results, the framed hypotheses have been tested and the results are psychological safety ($\beta = 0.90$; $T = 4.02$; $P < 0.01$), appreciation of differences ($\beta = 0.73$; $T = 3.05$; $P < 0.01$), openness of ideas ($\beta = 0.72$; $T = 4.87$; $P < 0.01$), time for reflection ($\beta = 0.32$; $T = 2.64$; $P < 0.01$). The results concluded that learning organisation is significantly predicted by supported learning environment. Hence H_1 , H_2 , H_3 , and H_4 hypotheses are accepted.

DATA ANALYSIS AND INTERPRETATION

The collected responses were purified using EFA and 4 factors of supporting learning environment with 18 items were extracted and 32 items retained for learning organisational practices. The factors arrived had mean score ranging from 2.29-3.76 and standard deviation 0.69-0.79 as shown in Table 1. Thereafter, CFA was carried and the items retained were 4 (psychological safety), 4 (appreciation of differences), 4 (openness to new ideas), 4 (time for reflection), and 22 (learning organisation). The value of chi-square for all factor was less than 5 (CMIN/DF) and RMSEA

Table 1: Descriptive Statistics of Extracted Factors

Variables	Mean	SD
Psychological safety	2.75	0.71
Appreciation of differences	2.43	0.72
Openness to new ideas	2.29	0.79
Time for reflection	2.63	0.77
Create Systems	2.87	0.79
Inquiry and Dialogue	3.76	0.69
Connect the Environment	3.76	0.74
Continuous Learning	3.61	0.73
Collaboration & Team Learning	3.56	0.79
Empower People	3.62	0.76
Strategic Leadership	3.69	0.74

Table 2: Factors after CFA & Measurement Values

Dimensions	Chi-sq	RMR	GFI	AGFI	NFI	CFI	RMSEA
Psychological safety	1.111	.007	.999	.994	.999	1.000	.058
Appreciation of differences	1.943	.045	.945	.873	.909	.952	.078
Openness to new ideas	1.692	.068	.948	.996	.947	.977	.080
Time for reflection	1.321	.025	.961	.909	.960	.990	.057
Create systems	1.675	.009	.967	.987	.967	.987	.034
Inquiry and dialogue	1.314	.003	.995	.993	.998	.998	.019
Connect the environment	1.453	.067	.945	.978	.967	.945	.956
Continuous learning	2.731	.021	.995	.981	.940	.959	.044
Collaboration & team learning	1.610	.014	.956	.919	.973	.989	0.066
Empower people	1.926	.086	.984	.969	.974	.977	.070
Strategic leadership	1.231	.052	.916	.990	.970	.909	.075

Table 3: Overall Model Fitness (Model 1)

Models	CHI-SQ	RMR	GFI	AGFI	NFI	CFI	RMSEA
Model 1	1.610	.041	.965	.991	.937	.998	0.066
Model 2	1.314	.003	.995	.993	.998	.998	.019

Table 4: Overall Fitness (Model 2)

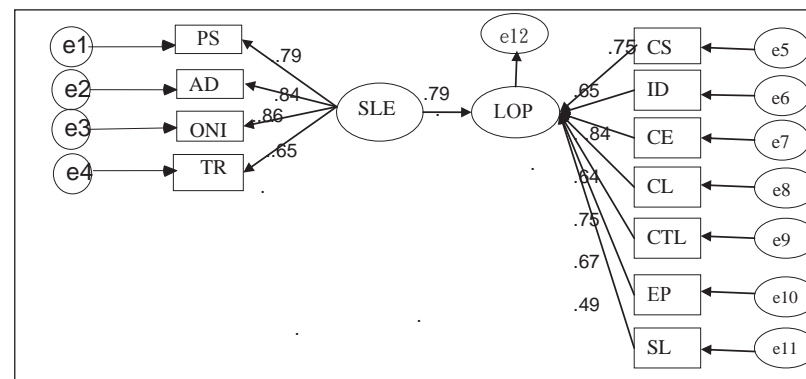
Model	Chi-sq	RMR	GFI	AGFI	NFI	CFI	RMSEA
Model	1.311	.043	.978	.987	.988	.998	.012

Table 5: Standardised Path Coefficients for Model

Factors	Path	Model	
		B	T
Psychological safety	Learning organisation Practices	0.90	4.02**
Appreciation of differences	Learning organisation Practices	0.73	3.05**
Openness to new ideas	Learning organisation Practices	0.72	4.87**
Time for reflection	Learning organisation Practices	0.32	2.64**

Table 6: Standardised Regression Weights of SEM Relationships

Relationships	Estimates
PS-----@SLE	.794
AD-----@ SLE	.842
ONI-----@SLE	.862
TR-----@SLE	.653
SLE-----@LOP	.793
LOP-----@CS	.752
LOP-----@ID	.654
LOP-----@CE	.845
LOP-----@CL	.643
LOP-----@CTL	.756

Fig. 2: Impact of Supportive Learning Environment on Organisational Learning

Key: e1-e12, are the error terms of manifest variables of supportive learning environment and learning organisational practices, e12 is error term of latent construct of learning organisational practice.

Table 7: Standardised Regression Weights of SEM for Supportive Learning Environment and Organisational Learning Practices

Relationships	Estimates
PS-----@LOP	.862
AD-----@LOP	.784
ONI-----@LOP	.804
TR-----@LOP	.863

Table 8: Reliability and Validity of Latent Constructs

Constructs	AVE	Composite Reliability	Cronbach's alpha
Psychological safety	.50	.97	.83
Appreciation of differences	.45	.95	.76
Openness to new ideas	.48	.95	.84
Time for reflection	.45	.98	.83
Create systems	.55	.97	.82
Inquiry and dialogue	.49	.98	.81
Connect the environment	.51	.98	.88
Continuous learning	.51	.97	.78
Collaboration & team learning	.45	.95	.76
Empower people	.48	.95	.84

Table 9: Discriminant Validity of Latent Construct

AVE/Alpha	PS	AD	ONI	TR	CS	ID	CE	CL	CTL	EP
PS	(.976)	.475	.490	.505	.505	.525	.475	.467	.487	.475
AD	.234	(.955)	.465	.480	.480	.500	.450	.495	.515	.465
ONI	.162	.249	(.952)	.495	.495	.515	.465	.510	.530	.480
TR	.317	.288	.331	(.985)	.510	.530	.480	.505	.525	.475
CS	.047	.012	.023	.028	(.972)	.530	.480	.505	.525	.475
ID	.007	.004	.000	.004	.002	(.979)	.500	.505	.525	.475
CE	.253	.217	.252	.287	.036	.064	(.982)	.505	.525	.475
CL	.312	.228	.205	.232	.061	.051	.287	(.976)	.525	.475
CTL	.243	.476	.455	.468	.480	.500	.450	.495	(.955)	.475
EP	.530	.480	.505	.525	.475	.530	.480	.505	.525	(.952)

CONCLUSION AND MANAGERIAL IMPLICATION

The study tries to numerically calculate the magnitudes of supportiveness for learning in insurance sector. Psychological safety, appreciation of difference, openness to new ideas and time for reflection all significantly and positively affect the organisational practices of general insurance sector. Time for reflection emerged out to be the most influencing factor followed by psychological safety, openness to new ideas and appreciation of difference. The average means scores of all the dimensions indicate that the employees of insurance sectors needs supporting learning environment, which at present being overlooked due to work overload and busy schedules as also observed in the study conducted by Senge (1990) and Garvin *et al.* (2008). Apart from this, the study has proved to be useful on five counts. *First*, learning is recognised as a crucial component in the transformation from a traditional organisation to a learning organisation (Gilley & Maycunich, 2000) and learning organisation practices contribute towards organisational commitment and effectiveness. *Second*, it provides organisations and HR practitioners with a viable way to build a learning organisation by focusing on the various supportive learning dimensions. *Third*, reliable and valid measurement scales could be valuable managerial tools in diagnosing problems, weaknesses, and strengths (Wang, 2005). *Fourth*, learning organisation practices may help the organisation to integrate its vision, mission, strategy, and practices. This would encourage employees to create innovation, including the process of bringing new problem-solving and value-adding ideas into use. *Fifth*, based on the results in this study, insurance sector could establish partnerships with each other, with universities, and with governments to provide services such as training, effectiveness and employee commitment etc. necessary to nourish the workforce in the changing business environment.

Corporate world is recognising the dominance of learning organisation paradigm, for sustainable competitive advantage (SCA) and value creation. Structuring learning organisation paradigm could not be meteralised instantly with revolutionary steps rather it requires a long term progress evolutionary perspective. The concept of organisational learning should be considered as a competence, and a resource. Impetus to generative learning through creation of shared vision, commitment to goals be fostered which manifest in creative and innovative products, processes, and services achieving competitive advantage. Experimentation should be encouraged and considered as investment for learning. Organisational mission must be reinforced through positive work culture, reward system and creation of cross-functional teams. Training in the discipline of systems thinking will surface the hidden interconnections which underlie a problem and to achieve long term strategies.

Overall, transformational leaders can play a vital role in encouraging employees to learn, providing substantial funding and real support (Argyris, 1994; 1998).

The study is limited to insurance sector, which in future could be extended to business organisations, profit or not for profit organisations, schools, colleges, universities, banking etc. and service organisations. The scale used could also be validated by applying to other cultures or countries. A multidimensional approach to organisational learning such as organisation development, innovation, and performance could be used based on longitudinal studies and qualitative studies.

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