CHAPTER SIX

REVIEW

WITH

CONCLUDING COMMENTS
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6.1 REVIEW ON FRAMEWORK OF STUDY:

In the changing trend of technological advancement, globalization, open economy, dynamic market, etc, there are rapidly evolving change and challenges in the traditional notion of management of successful business. Under these circumstances, continuous change process reflects dynamicity, as well as, uncertainty in the organization system. In order to cope with the situation the organizations are required to make necessary steps for structural changes, competency based HRM, product design, market responsiveness etc. In this context the concept of Learning Organization has become the key developable and tradable commodity to handle the organization situations effectively and positively. Accordingly the learning of the organization and its people has became the core of any organization (Garrett, 1987), for management of situation.

Learning Organization is calling for an individual transformation which will change the organization in order to adapt to the environment or modify it (Senge, 1990) for competitive advantage. An organization that facilitates the learning of all its members and consciously transforms itself and its context (Peddler et al, 1989, 1991, 2006) as a learning organization has a chance of surviving in the long term. The significant theoretical and empirical observations have focused the differential theoretical models (Garret, 1987; Garvin, 1993; Nonaka & Taguchi, 1991; Senge, 1990, etc) and definitions (Ginsberg, 1990, Levitt & March, 1988; Senge, 1990, etc) of Learning Organization. These different models have emerged from different conceptualization of the relevant characteristics and outcomes of Learning Organization.

The Learning Organization is a management strategy for change management in one way, on the other way it is an individualistic outlook, in terms of the personality disposition (Garret, 1987; Ginsberge, 1990), demographic characteristics (Argyris & Schein, 1978; Smith, 1982; Marquardt & Reynolds, 1994; Johnson, 1998), leadership qualities (Garret 1987) etc of the employees of the organization. Generally Learning
Organization is a subjective phenomenon (Levitt and March, 1988; Strata, 1988; Senege, 1990; Nonaka Takeuchi, 1991; finger & Brand 1999) in an organization and is related different situational factors, viz, organization structure, information system, HR Practices, Leadership, organizational culture, etc (Brown, 1998; Pedler et al, 1991; Rampersad, 2002; Senege, 1990). Realizing the significances and consequences of Learning Organization during the last decade of 20th Century, Indian banks are in desperate need to develop the dimensions of the Learning Organization and related personal and organizational variables for facilitating Learning Organization culture and Human Capital for role effective performance to manage the three emerging forces – deregulation, technological upgradation and customer sophistication as introduced by BIS for promotion of financial turnover and business of banks.

Based on certain highly relevant theoretical information and research findings (Chapter – One and Two), the present investigation had been conducted after an outline plan (approved by the Ph D Committee in applied Psychology, Calcutta University, Chapter – Three) under the title: “The Learning Organization Dimensions Of Public And Private Sector Banks As Perceived By The Bank Officers” with the hope to present information, data based facts and tools for evaluating the status of learning organization dimensions of the public and private sector banks and related facilitating factors (Organizational and Self assessed attributes of the bank officers) to the experts, researchers, banks’ administrators and other engaged in enhancement and development of financial and banking institute in India.

To achieve the major objectives of the study, the present investigation was basically divided into two parts:

**Part I** – Selection of samples, test development and local adaptation of scales / tests (Chapter – Three, Four and Five).

**Part II** – Processing the findings for hypotheses testing (Chapter – Five, 5.2).

Altogether 300 bank officers had been made involved in the present investigation as a sample population of the study with the following break up – 100 officers (50

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officers from public sector banks and 50 officers from private sector banks) for adaptation or development of tools and 200 officers (100 officers from public sector banks and 100 officers from private sector banks) for verification of 7 major hypotheses (Chapter – Three, Four and five).

The study had concentrated on local adaptation of four instruments – Learning Organization Profile Scale, Organizational Climate Scale, Team Cohesiveness Scale and Organizational Commitment Scale, as well as, development of three instruments – General Information Schedule, Innovative Work Behaviour Scale and Learning Behaviour Styles Inventory (Chapter- four, 4.3 Chapter- Five, 5.1.1 and 5.1.2). For standardization of Inventory or scales necessary statistical techniques had been taken for estimation of Validity, Reliability, Norms, etc (Chapter – Five, 5.1.1 and 5.1.2).

The homogeneity of the matching criteria of samples characteristics (age, and span of service in variation with gender and types of banking sector) was tested by using one way ANOVA (Chapter five, 5.1.3 Table 5.23). Besides, the profile of the qualitative attributes of executive activities, working experiences, and the pattern of task varieties of the bank officers were prepared to indicate the background information of the informant bank officers of the public and private sector banks in India (Appendix – E, Table E1). In addition to this subjective assessment, the observation of financial analyzer’s reports were compiled up to indicate the profile of the externally evaluated status of resources and performances of the bank officers (Appendix C, Table – C1).

Altogether 23 tables had presented in the treatment of the responses for standardization of the tests and samples characteristics in the first phase (Part – I) of the study (Chapter – Five, 5.1).

In the second phase (part –II ) of the study (Chapter Five, 5.2), after testing of the matching criteria of the samples, the data were collected from the sample groups of the bank officers of public and private sector banks by using six tools.

Data as collected were treated strictly adhering to the steps described under treatment with data (Chapter – Four, 4.6). On the basis of the findings characteristic features, the norms and group norms for Learning Organization Profile, Organizational Climate Scale, Team Cohesiveness scale, Organizational Commitment Scale, Innovative Work
Behaviour Scale and Learning Behaviour Styles Inventory were prepared (Table 5.1 to 5.23 and Appendix – D). Summary of significance differences and uniqueness of the public and private sector of bank in terms of level of Learning Organization, as well as, its causal relationship with organizational variables and personal variables of the bank officers were prepared on the basis of statistical tests of significance – one way ANOVA, two way ANOVA, ‘t’ and significance if differences between ‘r’s etc and stated (Chapter – Five, 5.2) as below:

Section 5.2 A Interpretation of Learning Organization Profile for Indian Banks (Public / Nationalized and Private Sectors):

The summary of significant characteristics of Learning Organization Profile (Table 5.24, 5.25, 5.26, 5.27, 5.28) and significant differences between the public and private sector of banks (Table 5.29) in terms of mean and ‘t’ scores of overall Learning Organization Profile and its eight components, were prepared to verify the hypothesis H1.

In order to verify the six hypotheses (H2 to H7) the results of selected organizational and personal variables were treated with respect to the of level of Learning Organization Profile (high and low) and banking sectors (public and private) and have been presented through following section:

Section 5.2 B Learning Organization Profile and Organizational Variables

The uniqueness and significant differences of the perceived organizational variables (Organizational Climate and Team Cohesiveness) between two groups of officers with respect to the level of Learning Organization Profile (high and low) as well with types of bank (public / nationalized and private) and their interaction effects were prepared on the basis of two way ANOVA results (Table 5.34 and 5.35). Summary of interpretation were given on table 5.36.
Section 5.2 C Learning Organization Profile and Personal Variable

The uniqueness and significant differences of the self-assessed personal variables (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Styles) between two groups of officers with perception of high and low levels of Learning Organization Profile scores as well as types of banks (public/nationalized and private) and their interaction effects were prepared on the basis of two-way ANOVA results (Table 5.37 and 5.39). Summary of interpretation were given on table 5.40.

Section 5.2 D Interrelationship of Level of Learning Organization Profile and Organizational and Personal Variables

To identify the level of linearity and significance of interrelationship, correlation of Learning Organization Profile, Organizational Variables (Organizational Climate and Team Cohesiveness) and Personal Variables (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Styles) of bank officers were prepared (Table 5.41) with respect to the level of Learning Organization Profile (high and low) of the bank officers (Table 5.42 and 5.43). Profiles of relationship among set variables (organizational and personal) with level of perception (high and low) and their profile of correlation pattern were processed by computing 't' for 'r' differences (Table 5.44 and 5.45). Summary of interpretation were given on table 5.46.

Section 5.2 E: Identification of Facilitating Impact of Factors by Stepwise Regression Analysis.

Stepwise regression analyses were done with significant components of organizational and personal variables to determine their facilitating effect on Learning Organization Profile (Table 5.47 - 5.48). Summary of important findings have incorporated in Table 5.49.
The correlation results for validity measures, item total correlation and item component correlation, (Table 5.1 and 5.5) indicated that the profile of learning organization of the Indian banks may be considered as a combination of eight multiple components, namely 'Holistic Framework' for connecting banks with the environment, 'Strategic Thrust' to share strategy at all levels and invite comments and suggestions, 'Shared Vision' to inspire members by linking the vision of the bank with their personal goal, 'Empowerment' through proper supporting and rewarding initiative and decisions, 'Information Flow' with the process of sharing authentic and critical information at all levels, 'Internality' of bank’s employees by postponement of immediate gratification of one’s own needs for a larger goal, 'Learning mechanism and source' by valuing and encouraging self development and creating conducive climate for learning and lastly 'Synergy' which means the empathy for each other in the bank. It implies that the specific learning organization profile of banks as reported by officers (Table 5.24) were generating from their organizational level, situational and personal level.

The moderate level of Learning Organization profile was the general characteristic features of Indian Banks. Qualitative nature of the perceived Learning Organization profile of banks displayed uniqueness with respect to the perception of level of learning culture of bank organization by the officers (Table 5.23). The identified profiles of learning organization of Indian banks had also corroborated with the findings of the other researchers (Khandekar and Sharma, 2005; Raper et al, 2006; Srivastava, 2006; and Virmay et al, 1992)
A1.2 The identified eight attributes (Holistic Framework, Strategic Thrust, Shared Vision Empowerment, Information Flow, Internality, Learning, Synergy) of Learning Organization Profile of the banks indicated their positive linear relationship as a learning culture facilitating attributes for Indian Bank Officers (Table 5.41).

A2. Learning Organization Profile of Public vs Private Banks

A2.1 The level of learning organization profile along with its eight components (Table 5.25 and Table 5.26) displayed uniqueness with respect to the public (nationalized) and private sector banks. Of course, the distribution patterns of learning organization profiles of banks were close to normality ($\chi^2$ value ranges .023 to 0.398) for both types of bank (Appendix E, Table E1).

A2.2 The mean values (Table 5.25 and Table 5.26) of the overall learning organization profile indicated the trend of moderate level of learning organization profiles were the general characteristic feature of the both types (public and private sector) of Indian bank.

A2.3 Unit mean analysis (Table 5.28) highlighted that within uniform platform of influence of learning mechanism and source, while the public sector banks were giving thrust on the culture of information flow and strategic thrust at the same time private sector banks were giving their priorities on combination of strategic thrust and shared vision for organizational learning.

A2.4 Mean and significant t values (Table 5.29) indicated that overall learning organization profile including its eight components was relatively higher in public sector banks than that of the private sector banks. Hence, the proposed hypothesis (Hi) that the nature of perception of learning organization dimensions of the officers of the public and private sector banks, reveal dissimilarities was accepted in this study.

The reason behind such differences in public and private sector banks may be due to the reflection of their differences associated with financial turnover (Table 4.1A and
Table 4.IB) as well as with the association of respective attributes of the trend of skill development, information flow and transformation of responsibility within learning organization (Table 5.27). Such types of association were also supported by other researchers (Bhatnagar, 2006; Blackman and Henderson, 2005; McCracken et al, 2006; Smith, 2003 and Srivastav, 1983). Besides, this pattern of differences in quantitative features of attributes might be associated with customer value orientation (in terms of security and trustworthiness) of structural and functional aspects of government control traditional nationalized banks, as well as, paradigm of learning profile of the specific banks.

Section 6.2 B Interpretation of Learning Organization Profile and Organizational Variable (Organizational Climate and Team Cohesiveness) of Indian Banks:

B1. Organizational Climate (Table 5.34):

Mean Value and 2x2 ANOVA (for two levels of learning organization profile x two types of banks) results of organizational climate emphasized that the overall Organizational Climate \( (M=77.40, F=47.18) \) including its ten components namely; Appraisal and Recognition, i.e. quality feedback and appreciation of good work \( (M_h=8.07, F=71.14) \), Functional Coordination in terms of interdepartmental support of the bank \( (M_h=7.50, F=27.29) \), Effective Discipline Policy – rules and regulation in relation to discipline in bank \( (M_h=7.54, F=34.36) \), Participative Decision Making in terms of involvement and attachment in the process of decision making at bank \( (M_h=6.80, F=7.48) \), Professional Growth as dominated by the feeling of possibility of career development and advancement \( (M_h=7.54, F=19.70) \), Professional Interaction for congenial climate for dependency trust and cordial support \( (M_h=8.34, F=19.70) \), Role Clarity in terms of degree of clear understanding and awareness of bank objectives and personal responsibility \( (M_h=8.08, F=16.59) \), Customer Orientation – concern or orientation of bank officers for quality customer relationship \( (M_h=8.16, F=30.22) \), Supportive Leadership Style dominated by the level of interaction, communication, etc \( (M_h=7.64, F=37.93) \) and Security and Stability perceived as
importance and intense feelings of the officers for safety and stability \((M_h=7.74,\ F=52.91)\) was significantly better among the bank officers with perception of high level of learning organization profile than that of officers with low level of learning organization profile of bank. Besides, except supportive Leadership style all these values were affected and indicated marked specificity due to the interaction with the types of banks (public and private). **Hence, the proposed hypothesis \((H_2)\) that is, irrespective of types of banks (public / nationalized and private) the nature of organizational climate of the bank officers varies with respect to their perceived level of learning organization dimensions (high and low) of banks, was accepted.**

In this study, the significant \(F\) and \(t\) values of overall Climate including its ten components also indicated that the feeling of Organizational Climate for favourable climate of appraisal and recognition, functional coordination, effective discipline policy of the organization, customer orientation for feeling of useful work, participative decision making, professional growth, etc among the bank officers were facilitating their perception of dimension of high level of learning organization profile of bank (Srivatstava, 2005). This type of association of psychological climate propelled by the sprit of the work attitude, motivation and performance were important pre condition for perception of healthy climate of learning organization profile of banks (Parker et al, 2003).

**B2. Team Cohesiveness (Table 5.35):**

Mean Value and 2x2 ANOVA (for two levels of learning organization profile x two types of banks) results highlighted that **Team Cohesiveness** \((M=77.68,\ F=156.48)\) including its seven components namely, **Cohesion** ie trust and closeness among the team members \((M_h=10.12,\ F=3.93)\), **Confrontation** in terms of drive for solving problems \((M_h=9.52,\ F=31.15)\), **Collaboration** in terms of giving and receiving help to each other \((M_h=11.16,\ F=77.50)\), **Task Clarity** dominated by clarity of rules \((M_h=12.7,\ F=145.76)\), **Autonomy** in terms of power and responsibility for decision making \((M_h=10.88,\ F=60.99)\), **Support** providing in terms of resources \((M_h=11.32,\ F=123.52)\) and **Accountability** for achieving goals \((M_h=11.88,\ F=117.94)\) was significantly higher among the officers with for high level of perception of learning.
organization profile than that of the officers with perception of low level of learning organization profile of their banks. All these values indicated much variability due to interaction with the types of banks. *Hence, the proposed hypothesis (H₃) that is, irrespective of types of banks (public / nationalized and private) the nature of organizational team cohesiveness of the bank officers varies with respect to their perceived level of learning organization dimensions (high and low) of banks, was accepted.*

Present findings about the trend of favourable team cohesiveness in association with the perception of officers with high level of learning organization was also corroborated with the study of Edmondson (2002) in relation to the team learning. This means organizational learning has acted as facilitator of organization’s ability to change the trend of team cohesiveness in terms of presently identified favourable process of cooperative interaction, team composition, overcoming ambiguity about task knowledge, leadership ability, organizational culture, group creativity, psychological safety, etc of bank officers (Argyris, 1993; Eby and Dobbins, 1977; Edmonson, 1991; King III, 2002; Szulansk, 1996 and Taggar, 2002;).

So such team cohesiveness is remarkable pre condition for facilitation of learning organization in bank.

**B₃: Organizational Behaviour (Organizational Climate and Team Cohesiveness) at Public / Nationalised Versus Private Sector Banks (Table 5.34 and Table 5.35)**

M and t values (Table 5.34) of the public and private sector banks also revealed that with moderately high trend of Organizational Climate (Mₚᵤ=71.48 and Mₚᵥ=72.36) while the Participative Decision Making Style (t= -3.44) was significantly higher in the private sector banks at the same time Role Clarity (t=2.18) was relatively higher in public sector banks.

M and t values (Table 5.35) revealed that the trends of overall Team Cohesiveness (Mₚᵤ=74.5, t=5.08) including its seven components viz, Cohesion (Mₚᵤ=9.66, t=5.08), Confrontation (Mₚᵤ=9.83, t=6.48), Collaboration (Mₚᵤ=10.75, t=4.67), Task
Clarity ($M_{pu}=11.63$, $t=2.45$), Autonomy ($M_{pu}=10.47$, $t=3.76$), Support ($M_{pu}=10.79$, $t=5.03$) and Accountability ($M_{pu}=11.37$, $t=5.14$) were significantly better within public sector banks than that of the private sector banks.

Section 6.2 C Interpretation of Learning Organization Profile and Self Assessed Personal Variables (Innovative Work Behaviour, Commitment and Learning Behaviour) of Bank Officers in Indian Banks (Public and Private Sectors):

C1: Innovative Work Behaviour (Table 5.37):

Mean Value and 2x2 ANOVA (for two levels of learning organization profile x two types of banks) results of self assessed variable Innovative Work behaviour of the officers of public and private sectors banks indicated that overall Innovative Work Behaviour ($M_h=61.98$, $F=35.75$) along with its three components namely, Idea Generation ($M_h=20.16$, $F=34.89$) in terms of critical thinking and searching for new methods in day to day operation in banking, Idea Promotion ($M_h=21.36$, $F=26.92$) in relation to external customer relations for acquiring approval, awareness and support for innovation and Idea Realization ($M_h=20.46$, $F=15.61$) in terms of the nature of participation and application of innovative ideas by the officers was significantly better among the bank officers with perception of high level of learning organization profile than that of the officers with perception of low level of Learning Organization profile. The trend of such overall Innovative work behaviour, including its component Idea generation showed marked variability due to interaction with types of banks. **Hence, the proposed hypothesis (H4) that is irrespective of types of banks (public and private) the nature of innovative work behaviour of the bank officers varies with respect to their perceived level of learning organization dimensions (high and low) of banks, was accepted.**

Present findings, that the process of innovation among the individual employees as important moderator of learning organization was also supported by other researchers (Amabile et al, 1996; Oldham and Cummings, 1996; Scott and Bruce, 1994; Woodman et al, 1993). The essence of presently identified moderate level of
innovation in learning organization may be the reflection of resistance originated from confusion and anxiety about uncertainty associated with changing scenario (Villers, 2002) due to their lack of clarity about task relationship, informal norms and mutual expectations under learning situation (Jones, 2001; Eagly and Chaikar, 1993; Triandis, 1997, 1980).

Hence innovative work behaviour of officers may be considered as significant determinant for learning organization of a bank.

C2: Organizational Commitment (Table 5.38):

Mean Value and 2x2 ANOVA (for two levels of learning organization profile x two types of banks) results of self assessed variable Organizational Commitment of the officers of public and private sectors banks indicated that significant differences existed in the nature of Organizational Commitments of the bank officers with respect to their perception of level of learning organization profile (high or low) of their banks. Results highlighted that for overall Organizational Commitment ((Mh=46.68, F=52.09) including its two components namely Internalization (Mh=14.56, F=8.96) in terms of congruence between the officers with banks' value system and Identification (Mh=16.64, F=14.47) which means the attachment based on desire for affiliation with bank was significantly better for groups of officers with perception of high level of learning organization than that of the officers with perception of low level of learning organization profile. The profile of such differences for ‘Internalization’ indicated marked specificity with respect to the types of banks. Hence, the proposed hypothesis (H3) that is irrespective of types of banks (public and private) the nature of organizational commitments of the bank officers varies with respect to their perceived level of learning organization dimensions (high and low) of banks, was accepted.

The research findings reflected that the level of performance of the committed people had changed the organization into learning organization (Friedman and Lobel, 2003; fritz et al, 1999) and such trend of affective commitment had influenced their feeling of the positive nature of citizenship behaviour which was one of the important
features for learning organization (Shore et al, 1995; Mowday et al, 1979; Becker, 1960; Brown, 1969).

Hence commitment of officers may be considered as significant determinant for learning organization of a bank.

**C3: Learning Behaviour Styles (Table 5.39):**

Mean Value and 2x2 ANOVA (for two levels of learning organization profile x two types of banks) results of self assessed personal variables Learning Behaviour Styles of the officers of public and private sectors banks indicated that the **Competitive Learning** ($M_r=21.12$, $F=43.30$ and $t=-5.40$) in terms of working against each other for personal benefit and **Individualistic Learning** ($M_f=19.92$, $F=19.44$ and $t=-3.76$) considered for attainment of learning regardless of other’s attainment or not, was significantly better for low perceived learning organization, at the same time the **Cooperative Learning** ($M_h=24.0$, $F=16.02$ and $t=4.0$) in terms of mutual respect to each other’s experience and interest was significantly better among the officers with perception of high level of learning organization. These values were unaffected even in interaction with types of banks. *Hence, the proposed hypothesis ($H_4$) that is irrespective of types of banks (public and private) the nature of learning behaviour styles of the bank officers varies with respect to their perceived level of learning organization dimensions (high and low) of banks, was accepted.*

The previous research also corroborated such association between Cooperative Learning on learning organization and development of learning organization as the outcome of collective learning of its employees that proposed **collective information exchange** among employees which is also influenced by **organization strategy** and **content** and **less structured situation** (Deng and Tsacle, 2006; Lethtinen, 1997; Powell, 1981; Ribbens, 1997; Slavin,1980; Yazici, 2005;).
Section 6.2 D Profile of Intercorelationship Among the Learning Organization Profile of banks, Organizational and Personal Variables of Bank Officers (Table 5.41 – Table 5.46)

D1. The identified eight attributes (Holistic Framework, Strategic Thrust, Shared Vision Empowerment, Information Flow, Internality, Learning, Synergy) of Learning Organization Profile of the banks indicated their positive linear relationship as a learning culture facilitating attributes for Indian Bank (Table 5.41).

D2. The profile of interrelationship of three variables (Learning Organization, organizational variables and personal variables) of the bank officers had indicated their unique bi directional pattern of relationship in terms of the level of perception (high and low) of Learning Organization profile (Table 5.42 and 5.43).

D3. There existed significant positive correlation between level of high perception of Learning Organization Profile and Team Cohesiveness (r=0.65), followed by correlation between Organizational Climate and Team Cohesiveness (r=0.49) and Organizational Commitment and Learning Behaviour Styles (r=0.49) in the group of bank officers with level of high perception of Learning Organization Profile.

D4. Correlation and t values for ‘r’ (Table 5.44) indicated significant correlational profile differences existed between banks with high level of perception of Learning Organization and that of the low level of Learning Organization in terms of overall Organizational Climate (r=.42, t=2.7) including its six components, namely Appraisal and Recognition (r=.59, t=3.42), Functional Coordination (r=.38, t=2.69), Professional Growth (r=.43, t=1.97), Professional Interaction (r=.52, t=2.74), Role Clarity (r=.53, t=2.85), Supportive Leadership (r=.43, t=2.62) and Team Cohesiveness (r=.65, t=3.97), including its four components namely, Collaboration (r=.61, t=4.33), Task Clarity (r=.73, t=5.6), Autonomy (r=.45, t=2.48), Support (r=.65, t=3.97) and Accountability (r=.62, t=4.11). Correlation and t values for ‘r’ (Table 5.45) indicated significant correlational profile differences existed between banks with high level of perception of Learning Organization and that of the low level of Learning Organization in terms of Organizational Commitment of Compliance (r=−.60, t=2.41) and Competitive Learning Styles (r=−.46, t=1.76). Hence our proposed hypothesis
that is the nature of relationship between set of test scores for Learning Organization Dimensions, Organizational Climate, Organizational Team Cohesiveness and selected personal variables (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Styles) of the bank officers with perception of high and low level of learning organization dimensions of banks, reveal dissimilarities was accepted.

Research findings highlighted that the individual innovativeness is related with only prediction of individual behaviour, as because it is likely to be obstructed by the incompetent co worker for their job security (Janssen, 2003; Taggar, 2002; Scott and Bruce, 1994; Bantel and Jackson, 1989).

The correlation with favourable climate of an organization was an important precondition for learning organization profile. Such pattern of relationship was also supported by previous researchers that the employees’ perception of learning organization is positively associated with good supervision, choice independence (Kirby et al., 2003; Moxnes et al., 1991).

Section 6.2 E Facilitating Impacts of Variables on Learning Organization Profile (Table 5.47 – Table 5.49)

E1: The result of stepwise regression analysis (Table 5.47) indicated that the overall Team Cohesiveness ($R^2 = 0.57$) was top most organizational variable for facilitating the profile of Learning Organization in Indian Banks.

E2: The result of stepwise regression analysis (Table 5.48) indicated that the Competitive Learning Behaviour Styles ($R^2 = 0.25$) was most significant personal variables of the employees for Learning Organization.
6.3 CONCLUDING COMMENTS:

Recently, the globalization and technological advancement have increased the global connectivity, integration and interdependence in the social, economic and cultural spheres. In the backdrop of such situation, the processes of economic integration of entire world through removal of barrier, the free trade and capital mobility have increased. As a consequence, there is a rapidly evolving nature of change and challenges in the economy and banking systems. This new frontier and emerging challenges have impelled the ‘Bank of international settlement’ (BIS) for introduction and creation of new business policy which are influenced by the three forces: 1) deregulation by abolishing regulatory barrier and allowing non bank financial institutes; 2) technological up gradation towards new options for product and delivery development and 3) customer sophistication and competitions. Under these circumstances, in order to achieve the sustainable competitive advantage, the Indian banks are in desperate need to develop customized learning organization profile. Accordingly, organizational psychologists, economists, counselors and researchers have become increasingly concerned with understanding of the nature of learning organization and related personal and organizational variables for facilitating the learning culture and the human capital for role-effective performance of the Indian banks.

In this context, the findings of the study had helped the present investigator to draw the following inferences on nature of learning organization and related personal and organizational components for facilitating the learning organization profile of Indian Banking systems.

1. Learning organization may be considered as a culture of an organization which is influenced by psycho social or organizational variables. There are multiple personal, situational and organizational factors which are influencing the perception of bank officers for learning organization profile. In general, the learning organization profile of the banking sector may be considered as a combination of the components namely ‘Holistic Framework, Strategic Thrust, Shared Vision, Empowerment, Information Flow, Internality, Learning mechanism and source and lastly Synergy.'
2. The identified eight components of Learning Organization Profile indicated their **positive linear relationship** as facilitating factors of learning organization culture in Indian banks.

3. The trend of **moderately high and favourable learning organization profile** was the general characteristics features of Indian banks. The influence of globalized economy and other external pressure originating from deregulation of banking system by abolishment of regulatory barriers, advancement of technology and customer services and stakeholders expectations etc, had impelled the bank to activate and develop their trend of learning organization profile in the Indian banking systems (nationalized public sector and private sector banks).

4. The level of **overall profile of learning organization** including its all components was relatively higher in public sectors bank than that of in private sector banks. Such differences in the nature of learning organization profile of public and private sector bank might be rooted from the reflection of their differences between areas - financial turnover, priorities for skill development, information flow, customer value orientation and trustworthiness associated with Government control for public / nationalized banks, etc.

5. The nature of overall Learning Organization Profile including its components ('Holistic Frame work', 'Strategic Thrust', 'Shared Vision', 'Empowerment', 'Information Flow', 'Internality', 'Learning Mechanism and Source' and 'Synergy') displayed their **uniqueness** with respect to the level of overall learning organization profile (high and low) of the banks.

6. With the background of uniform Learning Organization profile while the relative weightage and strength of influence of culture of Information Flow and **Strategic Thrust** were more in the public sector, at the same time strength of influence originating from Strategic Thrust and Shared Vision were more in private sector banks.
7. Irrespective the types of banks the level of overall *Organizational Climate* and *Team Cohesiveness* were relatively better among the bank officers with perception of high level of Learning Organization than that of the officers with perception of low level of Learning Organization.

8. Favourable Organizational Climate and Team Cohesiveness propelled by the *spirit of work attitude, motivation* and *performance* of the officers were major factors for facilitating the healthy climate of learning organization in banking systems.

9. The nature of perceived organizational variables (Organizational Climate and Team Cohesiveness) displayed their uniqueness with respect to the types of banks public / nationalized and private. While the *Climate of Role Clarity* about the power and responsibility of decision making and Team Cohesiveness in terms of *Trustworthiness* among officers were significantly better within the learning trend of public sector banks at the same time the *Climate of Participative Decision Making* to cope with the financial challenges by fulfilling the customer expectation were more within the private sector banks.

10. The profile of the *personal variables* (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Styles) of the bank officers revealed much specificity with respect to their level of Learning Organization Profile.

11. With background of favourable organizational Climate and Team Cohesiveness the three personal qualities namely Innovative Work Behaviour, level of Organizational Commitment and pattern of Cooperative Learning Behaviour Style were three *important pre conditions* for facilitating Learning Organization Profile in the Indian Banks.

12. The nature of *profile of interrelationship* among Learning Organization Profile, learning culture moderating organizational variables (Organizational Climate and Team Cohesiveness) and personality variables (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Styles) as assessed by the
bank officers showed marked specificity in terms of the Learning Organization Profile (High and Low) and types of banking system (public and private sector).

13. In general there was a complex networking among the level of learning organization, organizational behaviour (Organizational Climate and Team cohesiveness) and Personal variables (Innovative Work Behaviour, Organizational Commitment and Learning Behaviour Style) of the bank officers and variety of such net working were involved in regulating the nature and characteristics features of the perception of the bank officers about the Learning Organization Profile of Indian Banks.

14. Beside the influencing effect of the personal variables the Compliance and Competitive Learning Styles were the significant contributing most influential factors for inhibiting Learning Organization Profile in the banking system.

15. The relative contribution of the overall Team Cohesiveness including its components Support of Team, Accountability in Team were top influential for facilitating learning Organization Profile with the banking system and it was followed by the contribution of the Organizational Climate for Appraisal and Recognition and Professional Growth of the Indian banking system. Whereas Organizational Climate for Role Clarity was the influential for inhibiting Learning Organization Profile with the banking system.

16. Within the framework of high level of Team Accountability the Organizational Climate of favourable Appraisal and Recognition, the Innovative Work Behaviour and Commitment of the employees were the important preconditions for facilitating the Learning Organization Profile of the banking system.

17. The present study has established that the positive linkage among Learning Organization, organizational variable (Organizational Climate and Team Cohesiveness) and personal variables (Innovative Work Behaviour, Organizational Commitment) of the bank officers. In general the acceptance of Learning Organization of bank was mediated and moderated by wide range of
congruent factors related to organizational, personal attributes, socio economic policy of the country.

18. Qualitative observation highlighted that the abolishment of regulatory barriers and flexibility in the control pattern of Reserve Bank of India after the new policy of ‘Bank of International Settlement’ (BIS) had opened up avenues for both public and private sectors banks in India. Accordingly, in order to maintain the establishment and stability of the public sector banks, the bank officers had to promote the strategy of the knowledge exchange and information dissemination through implementation of the participative and sole effective team cohesiveness. In this context:

In the competitive advantage there were remarkable change in the attitude of Indian bank organization towards customer satisfaction and generation of innovative process for learning culture for the maintenance of security and trust (employees and customers) of establishment and promotion of effective financial turnover without violating the norms and directives of Reserve Bank of India. Accordingly, banks were impelled to create the climate of learning culture for awareness about the customer demands, enquiry about the demoralized and demotivated employees, information dissemination services for their fund position along with opportunities of services (loan processing, interest, CASA, special schemes, etc), introduction of technological changes (ATM, core banking, etc) for speedy and extensive coverage of out reach, internet supervision on business and regulatory control, necessary skill development training for enrichment competencies and healthy interpersonal relationship with internal and external customers. In order to streamline the above mentioned activities in the bank the present investigator would like to recommend the following points for consideration.
6.4 RECOMMENDATIONS:

1. Bank management should take necessary steps for development of trustworthy learning environment in banks by arranging informal and structured interaction with external and internal customers where members would be free to share their knowledge, experiences and ideas to each other for the organizational success.

2. Human Resource department should take initiatives to proper appraisal and recognition of officers and other employees to encourage, support and induce learning from each other at the same level as well as across the level.

3. Proper action strategy be taken by the banks for maintenance of informal and friendly climate among the employees, customers and different branches of bank so that one can realize the problems of the situation and be able to adjust with the inescapable delay for receiving their services.

4. Bank management should give due attention to identify the ‘technical’ and ‘behavioural’ training needs of the employees and to develop Just in Time intervention strategies for knowledge up gradation, development of confidence and efficiency of the employees.

6.5 APPLIED VALUE:

1. The data based factors of the study had provided sufficient insight into the quality and level of learning of the Indian banking system. Such findings could be used by the top management to diagnose the strength and weakness of structures, the level of organizational learning climate and team cohesiveness pattern of banks to promote the learning to optimize performances of the bank.
2. The present test battery may be useful to screen out the ambitious and competent and co-operative employees who could be safely be selected and placed for streamlining the activities for effective learning organization dimensions.

3. The present study had indicated information about predictors, and moderator of learning organization dimensions which may be helpful to prevent wastage of resources (human and other resources) at the banking system and formulation of just in time intervention by the organization,

4. The study has developed the data based information that may be utilized to frame the corporate or business goals and customer services for achievement of the goals of the banks in competitive advantages.

6.6 SUGGESTIONS FOR FURTHER RESEARCH:

The present investigator accordingly, without any prejudice, suggests the following points for consideration:

1. To augment the scientific worth of the test measures and profiles, presented in the present dissertation, by replicating the study involving larger sample size with necessary stratification.

2. To verify the predictivity of the tests measures and profiles presented here by the investigator, through a follow up study or action research on learning organization in terms of business, professional and management outcomes of the banks, by selecting them with the instruments used in the present study.

3. To undertake further researches for generalization of the present findings by including all possible independent treatment conditions.
4. To generalize the present findings a study involving the sample composed of officers as well as other categories of employees from banks and other all financial institutions is required.

5. All measures were self-report inventory by nature and were more liable to usual limitation of such study. Some supplementary objectives and external criterion measures for learning organization profile may be used to enhance the validity of the study.

6. The present study focused on sample groups of bank officers during a single phase of their working period. Longitudinal studies are also needed in order to provide a basis for the assessment and identification of trends of perceptual variation during the tenure of their work life.