# Table of Contents

**EXECUTIVE SUMMARY**

**CHAPTER - 1: ORGANIZATIONAL LEARNING & INFORMATION TECHNOLOGY**

1.1 Organizational Learning (OL) .................................................. 17
1.2 Learning Mantra for Survival .................................................. 18
1.3 Defining Organizational Learning ............................................ 18
1.4 Workplace learning - The Immediate Imperative ..................... 20
1.5 Challenges in Organizational Learning .................................... 20
1.6 Process of Acquiring and Distributing Knowledge .................... 21
1.7 Role of Individual Learning in Organizational Development ........ 21
1.8 Organization Structure and Interpersonal Development ............. 22
1.9 Organic View of Organizational Learning - Implications .......... 22
1.10 Barriers to Individual and Organizational learning ................ 23
1.11 Cultural Strategies for Facilitation of Organizational Ixanung ........ 24
1.12 Media Influences on Individual I-earning - Implications for Organizational learning ............................................. 25
1.13 Action learning (AL) in Organizational Learning Process .......... 26
1.14 I-earning Organization - Integrated use of Information System and Knowledge Engineering: ......................................................... 27
1.15 Knowledge Management (KM) and Organizational learning (CM) .......................................................... 27
1.16 Understanding the Organizational IT Requirements ................. 30
1.17 Technology & Workplace Transformation .............................. 31
1.18 Virtual Organizations ............................................................. 33
1.19 Impact of Technology on Employees ...................................... 33
1.20 Technology and Customer ....................................................... 34
1.21 Framework for Learning and Technology-Based Teaching ....... 34
1.22 Learning Organization & Facets .............................................. 35
1.23 Technology Based Training ................................................................. 36
1.24 Categories of Learning ........................................................................ 45
1.25 Training - Types of Learning Technologies ........................................ 48
1.26 Advantages of using Learning Technologies ...................................... 48
1.27 Role of Technology - Transformation from Training to Learning ....... 48
1.28 Learning Process and Managing Knowledge ....................................... 50
1.29 Performance Acceleration through Learning and Knowledge .......... 52
1.30 EPSS and Organizational Learning Processes .................................... 54
1.31 VXcb-Based Training - The New learning Facilitator ......................... 55
1.32 E-Learning and Cognitive Change ..................................................... 56
1.33 Technology and learning Integration/Implementation Principles ........ 58
1.34 Facilitative Role of Online Discussions for Sharing and learning ....... 61
1.35 K learning - Trends and Perspectives ................................................ 63
1.36 Pedagogical approaches for optimizing K-learning ............................ 65
1.37 Web Based Learning (WBL) ................................................................. 67
1.38 Evaluation of Technology Enhanced Teaching & Learning ................ 69
1.39 Multi-Media Instructional Design Method .......................................... 71
1.39 Technological Futurc - Managing Knowledge & Knowledge Engineering 71
1.40 Technology Needs and learning Requirements ................................... 74
1.41 Quality Considerations in Training .................................................... 76
1.42 Impact of Culture on Technology and Training .................................. 76
1.44 Training for IT Adaptation ................................................................. 79

CHAPTER - 2: BANKING & TECHNOLOGY TRENDS OVERVIEW ............. 81

2.1 Impacting Developments ..................................................................... 81
2.2 Transition of Indian Banking .............................................................. 82
2.3 Foundation Phase (1950-1969) ............................................................ 82
2.4 Rapid Expansion Phase (1970-1984) .................................................... 82
2.5 Consolidation Phase (1985-1990) ........................................................................................................... 83

2.6 Reforms Phase (1991 onwards) ........................................................................................................... 83

2.6.1 Deregulation of Indian Banking System ......................................................................................... 84

2.6.2 Changing Structural Dynamics ..................................................................................................... 85

2.6.3 Stringent Prudential Norms ........................................................................................................... 86

2.6.4 Qualitative Human Resources - Competitive Differentiators ....................................................... 87

2.6.4 IT Environment and Risks .............................................................................................................. 88

2.7 Sectoral Analysis for New Generation Banks (NGBs) ....................................................................... 88

2.8 Sectoral Analysis for Traditional Banks ........................................................................................... 90

2.10 Comparative Performance Analysis of Indian Banks ........................................................................ 91

2.11 Banking Technology - Trends & Perspectives .................................................................................. 94

2.11.1 Current Status of Computerization .............................................................................................. 100

2.11.2 Deliver,L Channels - leveraging of Technology ......................................................................... 101

2.11.4 Strategic Technology Responses by Reserve Bank of India ......................................................... 103

2.11.5 IT Applications ............................................................................................................................. 106

2.11.6 Internet Banking .......................................................................................................................... 106

2.11.7 Virtual Banking - The Emerging Phenomenon ........................................................................... 108

2.11.8 IT and Competitive Strategy ....................................................................................................... 108

2.11.8.1 Building an Enabling Technological Base .............................................................................. 110

2.11.8.2 Planning of Organizational Information system ....................................................................... 110

2.11.8.3 INTRANET as Corporate Communication Strategy .............................................................. 111

2.11.8.4 Information Center & Organizational Intelligence ................................................................. 111

2.11.8.5 Decision Support System (DSS) - Relevance and Pertinence .................................................. 112

2.11.8.6 Business process Re-engineering/System Reengineering ...................................................... 112

2.11.8.8 System Reengineering and Product Development ................................................................. 114

2.11.8.9 Online Transaction Processing (OLTP) .................................................................................. 115

2.11.8.10 Technology Banking and Security ......................................................................................... 115
Executive Summary

The First Chapter “Organisational learning and Information Technology” deals about the earlier researches in the areas of Organizational Learning, Organizational Development. It defines Organizational Learning, emphasis on the need for learning in the competitive environment, challenges in organizational learning and barriers to individual and Organizational Learning, the process involved in acquiring and distribution of knowledge.

The cultural pre-requisites for facilitation of Organizational Learning are explored along with media influences on the individual learning and action learning. The inter-relationship between various sub-aspects such as information systems & knowledge engineering, knowledge management & Organizational Learning.

Subsequently, the factors to be understood in understanding the organizational IT requirements elucidated along with the inter-relationship between the technology and workplace transformation. Exploring the impact of technology the chapter also examines other aspects such as virtual organizations, impact of technology on employees, customers and technology based learning/training. Further, the various stages in technology based training along with a model on the Training System” by Anderson Associates have been explained in detail.

The chapter correlates the recent topics with the core aspects i.e. learning, the various approaches i.e. KSA Approach, Long's Spectrum, CRAMP Approach, Blooms Taxonomy, Gagne's Hierarchy have been explained in brief.

The various types of learning technologies and advantages along with the role of technology in transformation of training to learning have been covered. The improvement in performance through learning and knowledge along with inter-relationship between Electronic Performance Support System and Organizational Learning has been explored. The cognitive change facilitated by E-Learning, the emerging trends, the pedagogical approaches for optimizing E-Learning have been discussed. Further, the various models i.e. Scientific Experimental Model, Management-Oriented System Model, Qualitative/Anthropological Model along with the Participant Oriented Models have been compared for the evaluation of technology enhanced teaching vs. learning.
# Table of Contents

EXECUTIVE SUMMARY ......................................................................................................................... 1

CHAPTER - 1: ORGANIZATIONAL LEARNING & INFORMATION TECHNOLOGY ...................................................... 17

1.1 Organizational Learning (OL) ........................................................................................................ 17

1.2 Learning Mantra for Survival ....................................................................................................... 18

1.3 Defining Organizational Learning ............................................................................................... 18

1.4 Workplace Learning — The Immediate Imperative ....................................................................... 20

1.5 Challenges in Organizational Learning ......................................................................................... 20

1.6 Process of Acquiring and Distributing Knowledge ........................................................................ 21

1.7 Role of Individual Learning in Organizational Development ....................................................... 21

1.8 Organization Structure and Interpersonal Development ................................................................ 22

1.9 Organic View of Organizational Learning - Implications ............................................................ 22

1.10 Barriers to Individual and Organizational Learning ..................................................................... 23

1.11 Cultural Strategies for Facilitation of Organizational Learning .................................................. 24

1.12 Media Influences on Individual Learning - Implications for Organizational Learning ............. 25

1.13 Action Learning (AL) in Organizational Learning Process .......................................................... 26

1.14 Learning Organization - Integrated use of Information System and Knowledge Engineering .... 27

1.15 Knowledge Management (KM) and Organizational Learning (OL) ........................................... 27

1.16 Understanding the Organizational IT Requirements .................................................................... 30

1.17 Technology & Workplace Transformation ...................................................................................... 31

1.18 Virtual Organizations .................................................................................................................. 33

1.19 Impact of Technology on Employees .......................................................................................... 33

1.20 Technology and Customer ............................................................................................................ 34

1.21 Framework for Learning and Technology-Based Teaching ......................................................... 34

1.22 Learning Organization & Facets ................................................................................................... 35
CHAPTER - 1: TECHNOLOGY AND LEARNING

1.23 Technology Based Training.................................................................36
1.24 Categories of Learning........................................................................45
1.25 Training - Types of Learning Technologies........................................48
1.26 Advantages of using Learning Technologies........................................48
1.27 Role of Technology - Transformation from Training to Learning.........48
1.28 Learning Process and Managing Knowledge.......................................50
1.29 Performance Acceleration through Learning and Knowledge...............52
1.30 EPSS and Organizational Learning Processes........................................54
1.31 Web-Based Training - The New Learning Facilitator..........................55
1.32 E-Learning and Cognitive Change......................................................56
1.33 Technology and Learning Integration/Implementation Principles..........58
1.34 Facilitative Role of Online Discussions for Sharing and Learning..........61
1.35 E Learning — Trends and Perspectives...............................................63
1.36 Pedagogical approaches for optimizing E-learning..............................65
1.37 Evaluation of Technology Enhanced Teaching & Learning..................69
1.38 Multi-Media Instructional Design Method............................................71
1.39 Technological Future — Managing Knowledge & Knowledge Engineering.71
1.40 Technology Needs and Learning Requirements....................................74
1.41 Quality Considerations in Training....................................................76
1.42 Impact of Culture on Technology and Training....................................76
1.43 Training for IT Adaptation..................................................................79

CHAPTER - 2: BANKING & TECHNOLOGY TRENDS OVERVIEW.........81

2.1 Impacting Developments......................................................................81
2.2 Transition of Indian Banking...............................................................82
2.3 Foundation Phase (1950-1969).............................................................82
2.4 Rapid Expansion Phase (1970-1984).....................................................82
2.11.9 Technology Adoption - Concerns and Issues

2.11.9.1 Information Technology (IT) Enabled Management Information System (MIS)

2.11.9.2 Status of Computerization in PSBs

2.11.9.3 Factors Influencing Technology Initiatives

2.11.9.4 Areas of Emphasis in IT Plans/Strategies of Banks

2.11.9.5 Roadmap of Banks to strengthen the existing financial Infrastructure

2.11.10 Learning Infrastructure in Indian Banks

2.11.11 Analysis of Training Programmes

2.11.11.1 Institute for Development and Research in Banking Technology (IDRBT), Hyderabad

2.11.11.2 Bankers Training College (BTC), Mumbai

2.11.11.3 Reserve Bank Staff College (RBSC), Chennai

2.11.11.4 College of Agriculture Banking (CAB), Pune

2.11.11.5 Zonal Training Centres (ZTCs)

2.11.11.6 Statistics of Training Programmes - RBI Colleges

2.11.11.7 State Bank of India Institute for Communication and Management (SBIICM), Hyderabad

2.11.11.8 State Bank Staff College (SBSC), Hyderabad

CHAPTER - 3: PROBLEM DEFINITION & SCOPE

3.1 Organizational Learning

3.2 Information Technology and Organizational Learning

3.3 Indian Banking - Information Technology & Organizational Learning

3.4 Scope of the Research

CHAPTER - 4: RESEARCH METHODOLOGY AND DATA COLLECTION

4.1 Sampling for the Research

4.2 Sample Strata

4.3 Public Sector Banks

4.3.1 The Corporation Bank