



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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ORGANIZATIONAL CULTURE AND ITS IMPACT ON ORGANIZATIONAL LEARNING - A STUDY ON INSURANCE COMPANIES

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ABSTRACT

The organizations at present are functioning in a highly competitive and dynamic environment and there is a continuous challenge of survival and sustainability for all organizations. There is a need for all companies to learn new things from internal and external environment that will improve their competence and capability. This learning moves an organization towards the concept of Learning Organization. As such it could be seen that the competition before Insurance Companies are very large due to dramatic change in customer requirements and continuous entry of new private players. The only source of competitive advantage can be found in continuous innovation of the insurance products. To achieve this Insurance Companies need to become more effective Learning Organization. Moreover the companies should have the required characteristics to support and stimulate better learning that results in superior outcomes. This research has identified culture as an organizational feature that supports learning and explores how different types of culture stimulate different levels of learning. The research employed is survey design, deriving a sample of 378 respondents from 10 Insurance Companies. The quantitative design entailed two survey instruments: Organizational Culture Assessment Instrument (OCAI) and Organizational Learning Instrument (OLI). Canonical Correlation Analysis was done to study the impact of Organizational Culture on Organizational Learning. The findings of the study show a better understanding of the relationship between 4 types of culture and 2 levels of learning. Suggestions of the study have implications for both the researcher as well as for managers of Insurance Companies to create a culture that stimulates better learning and enables long term success for organizations.

KEYWORDS

Learning Organization and Organizational Culture.

INTRODUCTION

The continuous changes in the external environment have stimulated heavy competition between various organizations. Tremendous improvements in the customer requirements have become a great challenge and there is a need for all organizations to continuously improve the quality of their product and customer service to sustain in this competitive and dynamic environment. The organizations need to fulfill the essential requirements for continuous improvement like learning something new and a commitment to learn. There arises the need to create a Learning Organization. The purpose of creating a learning organization is to enable the organization to search for new ideas, new problems and new opportunities for learning from which competitive advantage can be culled in an increasingly competitive world (Jennifer Rowley, 1998). The success of creating a learning organization relies on understanding the factors that stimulates learning. An extensive study on the variables that stimulates organizational learning suggests that an organization's culture may facilitate or inhibit learning depending on its characteristics (Argyris, 1987 & Bate, 1990). Deshpande & Webster (1989) and Schien (1990) emphasize that it is important for an organization's culture to be supportive because it is difficult to develop and sustain appropriate learning behaviours if the corresponding organizational values are not in place. This suggests a synergistic relationship between the elements of culture and learning activities within the organization systems which support the learning organization.

THE LEARNING ORGANIZATION

The concept of "Learning Organization" acquired prominence in the UK with the work of Pedler and his co-workers in the late 1980's culminating in the publication of their book, "The Learning Company". Pedler and his team produced the oft-quoted definition of the learning organization, "...an organization which facilitates the learning of all its members and continuously transforms itself" (Pedler, Boydell & Burgoyne, 1992). One of the most influential commentators in the US context is Peter Senge (1990), who popularized the term "Learning Organization" by his book, "The Fifth Discipline". He described Learning Organization as, "organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together".

LEVELS OF LEARNING

It is usually assumed that learning generally has positive outcomes, that organizations have the capacity to learn collectively and that organizational learning occurs at different speeds and levels within the organization (Mabey and Salaman, 1995). Two types of organizational learning are most often cited; Single-loop Learning and Double-loop Learning (Argyris and Schon, 1978).

1. **Single-loop Learning (Argyris and Schon, 1978) or Adaptive learning (Peter M. Senge, 1990):** It is the more basic form of learning and occurs within a set of recognized and unrecognized constraints that reflect the organization's assumptions about its environment and itself (Pralhad and Bettis, 1986). The constraints limit organizational learning to the adaptive variety, which usually is sequential, incremental, and focused on issues and opportunities that are within the traditional scope of the organization's activities. The traditional values limit the organization to implement new and innovative ideas.
2. **Double-loop Learning (Argyris and Schon, 1978) or Generative learning (Peter M. Senge, 1990):** It occurs when the organization is willing to question long-held assumptions about its mission and capabilities, and it requires the development of new ways of looking at the world based on an understanding of the systems and relationships that link key issues and events. It appreciates the employees to bring out with new and creative ideas from various sources. The organization is more concerned towards involving their employees in new assignments other than their regular tasks. It is argued that generative learning is frame-breaking and more likely to lead to competitive advantage than adaptive learning (Slater and Narver, 1995).

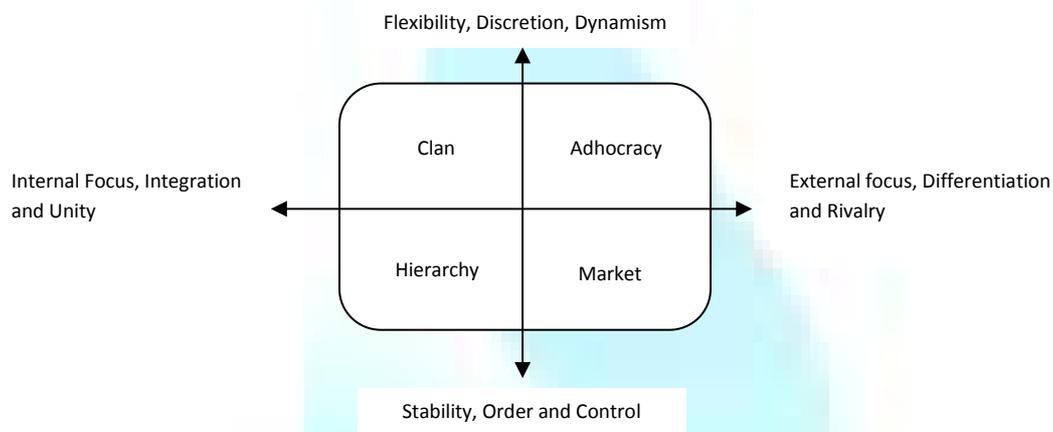
Previous reviews suggest the need for double-loop learning for an organization to become a Learning Organization. Argyris and Schon (1978) justifies saying that an organization can become a learning organization only when it stimulates double-loop learning. Argyris and Schon (1978) argue that organizations generally

perform single-loop learning well, but do not typically perform double-loop learning well at all. Ashok Jashpara (2003) identifies that organizational learning in the form of double-loop learning does lead to competitive advantage and provides evidence to support the assumption underlying the learning organization literature. Mohammad Rezaei Zadeh (2009) compels the need for double-loop learning for an organization to meet the changing demands of their customers. John Seddon and Brendan O'Donovan (2010), believes that double-loop learning is a necessary condition for the development of what Senge called 'generative learning' and thus essential in the progression towards becoming a 'learning organization'. Having understood that double-loop learning is more essential for a Learning Organization, it is also required to understand the factor that stimulates this learning. It is understood from the literature that Organizational Learning is embedded within the culture of an organization. Hence there is need to explore the concept of organizational culture and its relationship with learning.

ORGANIZATIONAL CULTURE

A key question underpinning the field of organizational learning relates to the conditions and climate that best promote learning processes. Such an inquiry seeks not only to identify the mechanisms underlying an organization's learning processes, but also considerations related to an organization's culture. According to Lawson and Shen (1998), Organizational Culture is not just any thoughts, values, and actions, but rather the unifying patterns that are shared, learnt, aggregated at the group level, and internalized only by organizational members. Schein (1990) defines Organizational Culture as a pattern of basic assumptions invented, discovered, or developed by a given group as it learns to cope with its problems of external adaptation and internal integration. Organizational Culture includes those qualities of the organization that give it a particular climate or feel. The distinct qualities of an organization may manifest through two dimensions, where one dimension differentiates an orientation towards flexibility, discretion, and dynamism from an orientation toward stability, order, and control. The second dimension differentiates an orientation toward an internal focus, integration and unity of processes, from an orientation toward an external focus, differentiation and rivalry regarding outsiders. According to Cameron and Quinn (1999), these two dimensions form four quadrants, each representing a distinct set of organizational effectiveness indicators as shown in Figure.1.

FIGURE1: RELATIONSHIP BETWEEN THE TWO DIMENSIONS OF ORGANIZATIONAL CULTURE



Source: Diagnosing and changing Organizational Culture, Cameron and Quinn (1999).

Clan culture is called clan because of its similarity to a family-type organization. It is like an extended family. The major focus of this culture is on internal issues. The organization is held together by tradition and loyalty. Leaders are thought of as mentors and, perhaps, even as parent figures. The root of the word adhocracy is ad hoc that refers to a temporary, specialized, dynamic unit. This culture primarily focuses on external issues. Such organizations are in business to develop new products and services and prepare for the future. The goals of management are to generate vision, entrepreneurship, creativity, and activity on the cutting edge. The hierarchy culture values tradition, consistency, cooperation and conformity. Lines of decision-making, harmonized rules and procedures are valued as keys to success. The market culture gives significance to stability and control and concentrates more on external issues. The primary objectives are profitability; bottom line results, strong market niches, stretch targets, and secure customer bases. The leadership type includes that of hard-driving, competitive, and productive manager with an emphasis to win

CULTURE AND ORGANIZATIONAL LEARNING

Much of the discussion in the management literature is clearly written from the perspective that the learning organization can be designed and managed effectively to produce positive outcomes for the organization. Many commentators have attempted to specify what the learning organization culture should consist of. Burgoyne (1995), for example, talks about an appropriate learning culture as an attribute of a learning organization. He defines it as a culture which supports shared learning from experience. Although numerous authors (Garvin, 1993; McGill, Slocum & Sei, 1992; Senge, 1990) have considered the notion of a learning organization culture, there is no widely accepted theory or view on this issue. Cook and Yanow (1996) agree that organizational learning processes are rooted in culture. DiBella and Nevis (1998) relate culture and learning in organizations, saying that, "The nature of learning and the way [learning in organizations] takes place are determined to a great extent by the culture of the organization". Consistent with the view of Cook and Yanow (1996), DiBella and Nevis (1998) view learning processes as being embedded within an organization's culture, and note that they are relative, multiple, and complex. Josh Bersin (2008) in his research study identifies the key trends and drivers of high-performing learning organizations. He identifies 18 predictors of high-impact learning and one of the biggest predictors of high-impact learning is the learning culture. Hishamuddin bin Md.Som & Roland Yeow Theng Nam (2009) recommends the need to develop a culture which empowers individual learning and knowledge sharing as they have direct benefits toward the implementation of organizational learning and missions' attainment. Thus, organizational culture provides the context through which organizational learning occurs (Popper & Lipshitz, 2000).

RESEARCH GAP

Although some theorists have related the notions of organizational learning and organizational culture, such linkages have remained wholly propositional (e.g., Cook & Yanow, 1996), leaving a surprising absence of empirical research linking the two concepts (Michael S. Garmon, 2004). "An important area for further research is to understand how features of the organization's culture facilitate learning processes and whether these cultural features lead to superior learning outcomes" was suggested by Thomas Garavan (1997). Michael S. Garmon (2004) suggests that future studies should also assess the direct influence of an organization's culture (as the independent variable) on organizational learning. This research tends to study the how the different types of culture that exists in an organization influence different levels of learning.

OBJECTIVE OF THE RESEARCH

To study the impact of 4 types of Organizational Culture on 2 levels of Organizational Learning.

METHODOLOGY

The samples for the study were drawn from 10 Private Insurance Companies in Salem, Erode and Coimbatore. Stratified Random Sampling was used to select the samples. Each insurance company was divided into 3 strata, Salem, Erode and Coimbatore and $1/3^{rd}$ of the total population from each stratum were chosen as samples for the study. Consultants and Operations Managers from each insurance company were chosen as samples for the study. The size of the sample is 378, where 160 respondents were Consultants, 189 were Operations Managers and 29 were others.

TEST OF EQUAL DISTRIBUTION OF SAMPLES

Chi-square statistics was calculated to ensure equal distribution of samples across all companies. The Chi-Square values for age ($\chi^2 = 2.450$; $df = 18$; $p = 1.000$), Educational Qualification ($\chi^2 = 3.161$; $df = 18$; $p = 1.000$), Place of Residence ($\chi^2 = 7.503$; $df = 18$; $p = 0.985$), Designation ($\chi^2 = 1.591$; $df = 18$; $p = 1.000$), Nature of Employment ($\chi^2 = 1.158$; $df = 9$; $p = 0.999$), Salary ($\chi^2 = 2.340$; $df = 18$; $p = 1.000$), Period of Service ($\chi^2 = 7.546$; $df = 27$; $p = 1.000$), shows that the distribution of samples under demographic characteristics is equal in all companies.

TOOLS FOR DATA COLLECTION

Organizational Learning was studied using the Organizational Learning Instrument (OLI) developed by Ashok Jashapara (2003). This instrument consists of 24 items, where the 2 levels of learning, Single-loop learning (SLL) and Double-loop learning (DLL) are measured by 12 items each. Organizational Culture was studied using the Organizational Culture Assessment Instrument (OCAI) developed by Cameron and Quinn (1999). This instrument consists of 24 items, where the 4 types of culture (Clan, Adhocracy, Hierarchy and Market) are described by 6 items each. Responses to both instruments were obtained in a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Both the questionnaires were tested for reliability using Cronbach Alpha to ensure internal consistency of the data. The reliability coefficients are shown in table 1.

TABLE 1: RELIABILITY COEFFICIENTS OF THE VARIABLES IN THE QUESTIONNAIRE

Questionnaire	Variables	No of Items	Cronbach Alpha Value
Organizational Learning	Single-Loop Learning	12	0.601
	Double-Loop Learning	12	
Organizational Culture	Clan	6	0.528
	Adhocracy	6	0.733
	Market	6	0.670
	Hierarchy	6	0.539

The reliability coefficients for all the variables are moderate to high which suggests a fair amount of consistency among the variables.

DATA COLLECTION PROCEDURES

Quantitative data for research was collected using questionnaires. Questionnaires were distributed to the employees in person by the researcher. The purpose and details of filling the questionnaire was explained to the respondents and they were assured confidentiality of their response. The filled in questionnaires were collected within a week. All the companies that participated in the research were highly co-operative to the researcher in collecting the data. Secondary data about the company was collected from company documents, websites, journals and magazines.

RESULTS AND DISCUSSION

TEST OF NORMALITY: Test of normality was performed before analyzing the data. The results are shown in table 2. It could be seen that none of the values are beyond -1 and +1 and hence the deviation from normality is not significant.

TABLE 2: STATISTICS TO SHOW THE NORMAL DISTRIBUTION OF DATA

Variables	N	Minimum	Maximum	Mean	Std. Deviation	Measures of normality	
						Skewness	Kurtosis
Single loop learning	378	36.00	53.00	44.754	3.495	-.098	.250
Double loop learning	370	33.00	52.00	42.556	4.009	-.289	.253
Clan culture	378	17.00	30.00	24.568	2.651	.590	.250
Adhocracy culture	378	18.00	30.00	25.193	2.712	-.020	.250
Hierarchy culture	378	19.00	30.00	25.190	2.563	-.307	.250
Market culture	378	17.00	30.00	24.809	2.610	.701	.250
Valid N (listwise)	370						

TEST OF HOMOGENEITY: One-way ANOVA was calculated to ascertain that the perceptions of the samples are homogeneous. The results are shown in table 3. It could be seen that except double-loop learning the other six variables do not show any significant differences in employee perception.

TABLE 3: COMPARISON OF MEANS OF THE VARIABLES ACROSS COMPANIES
ANOVA TABLE

		Sum of Squares	df	Mean Square	F	Sig.
Single loop learning * Name of the organization	Between Groups (Combined)	28.661	9	3.185	.256	.985
	Within Groups	4577.458	368	12.439		
	Total	4606.119	377			
Double loop learning * Name of the organization	Between Groups (Combined)	342.949	9	38.105	2.454	.010*
	Within Groups	5590.359	360	15.529		
	Total	5933.308	369			
Clan culture * Name of the organization	Between Groups (Combined)	35.879	9	3.987	.561	.829
	Within Groups	2614.833	368	7.106		
	Total	2650.712	377			
Adhocracy culture * Name of the organization	Between Groups (Combined)	70.497	9	7.833	1.067	.387
	Within Groups	2702.405	368	7.343		
	Total	2772.902	377			
Hierarchy culture * Name of the organization	Between Groups (Combined)	21.490	9	2.388	.358	.954
	Within Groups	2456.796	368	6.676		
	Total	2478.286	377			
Market culture * Name of the organization	Between Groups (Combined)	25.483	9	2.831	.410	.930
	Within Groups	2542.802	368	6.910		
	Total	2568.286	377			

*. Correlation is significant at the 0.05 level.

TEST OF LINEARITY: Pearson's product moment correlation was calculated to test the linear relationship between all the 6 variables (CC, HC, AC, MC, SLL and DLL) included in the study. The results are shown in table 4.

TABLE 4: INTER-CORRELATION MATRIX OF VARIABLES

	Single loop learning	Double loop learning	Clan culture	Adhocracy culture	Hierarchy culture	Market culture
Single-loop learning	Pearson Correlation 1	.498**	.416**	.375**	.491**	.260**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	378	370	378	378	378
Double-loop learning	Pearson Correlation .498**	1	.049	.187**	.215**	-.042
	Sig. (2-tailed)	.000	.346	.000	.000	.420
	N	370	370	370	370	370
Clan culture	Pearson Correlation .416**	.049	1	.686**	.647**	.581**
	Sig. (2-tailed)	.000	.346	.000	.000	.000
	N	378	370	378	378	378
Adhocracy culture	Pearson Correlation .375**	.187**	.686**	1	.771**	.625**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	378	370	378	378	378
Hierarchy culture	Pearson Correlation .491**	.215**	.647**	.771**	1	.653**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	378	370	378	378	378
Market culture	Pearson Correlation .260**	-.042	.581**	.625**	.653**	1
	Sig. (2-tailed)	.000	.420	.000	.000	.000
	N	378	370	378	378	378

** . Correlation is significant at the 0.01 level (2-tailed).

It could be seen in table 4, that all the six variables exhibits linear relationship between each other except few (marked in bold face). Basic statistical requirements of normality, homogeneity across organizations and linearity of all research variables were tested and found that the data is fit enough for parametric analysis. The subsequent section deals with answering the research objective.

OBJECTIVE OF THE RESEARCH: TO STUDY THE IMPACT OF 4 TYPES OF ORGANIZATIONAL CULTURE ON 2 LEVELS OF ORGANIZATIONAL LEARNING

While some organizational theorists have argued that Organizational Learning is rooted in an Organization's Culture (Cook & Yanow, 1996; Dibella & Nevis, 1998), this research has begun to address a gap in the extant research by relating different types of culture to different levels of learning. To study this

relationship, canonical correlation analysis was done. Canonical correlation analysis was done because there are more than one independent and dependent variables.

ASSESSMENT OF OVERALL FIT

Two canonical correlations were estimated and table 5 show the overall model fit. Both the correlations are statistically significant as shown by Wilk's Lambda and Chi-square statistics. The first canonical function has the correlation of .545 which explains close to 30% (29.7%) of variance in first set of culture and learning variates. The second function has the correlation of .314 which explains close to 10% (9.9%) of variance in the second set of culture and learning variates. Both the functions are statistically significant and account for substantial amount of variance. Hence both the functions are considered for discussions.

TABLE 5: MEASURES OF OVERALL MODEL FIT FOR CANONICAL CORRELATION ANALYSIS

Canonical Functions	Canonical R	Canonical R-sqr	Wilk's Lambda	Chi square	DF	Sig
1	.545**	.297	.633	166.909	8	.000
2	.314**	.099	.314	38.038	3	.000

** . Correlation is significant at the 0.01 level.

REDUNDANCY ANALYSIS

Redundancy analysis was done to study how much of variance in learning variables (dependent) is explained by canonical variate of culture variables (independent). The results are shown in table 6.

TABLE 6: REDUNDANCY ANALYSIS OF DEPENDENT AND INDEPENDENT VARIABLES FOR BOTH CANONICAL FUNCTIONS

STANDARDIZED VARIANCE OF THE DEPENDENT VARIABLE EXPLAINED BY THE INDEPENDENT VARIABLE					
Canonical function	Their own canonical variate (Shared variance)		Canonical R-sqr	The opposite canonical variate (Redundancy)	
	Percentage	Cumulative percentage		Percentage	Cumulative percentage
1	52.8	52.8	.297	15.7	15.7
2	47.2	100	.099	04.7	20.4

It could be seen in table 6, that 15.7% of variance is explained by the first culture variate on learning variables and 4.7% of variance is explained by the second culture variate on learning variables.

INTERPRETATION OF CANONICAL VARIATES

With the canonical relationship deemed statistically significant and the magnitude of the canonical root and the redundancy index acceptable the data is ready for making substantive interpretation of results. Interpreting the relationship between the canonical variates helps to better understand the influence of culture on learning. The canonical loadings and cross loadings are considered most appropriate to interpret the canonical variates. Table 7 gives the details of loadings and cross loadings of two sets of variables for the two canonical variates. Part A is very important because it helps to understand the nature of canonical variates. These values are simple correlation coefficients of the variate and the respective variables in the same set.

TABLE 7: CANONICAL LOADINGS AND CROSS-LOADINGS FOR THE TWO CANONICAL FUNCTIONS

Part A		Canonical Loadings	
		Variate 1	Variate 2
Correlations between the independent variables and their canonical variates			
1	Clan Culture	-.817	-.300
2	Adhocracy Culture	-.673	.244
3	Hierarchy Culture	-.933	.188
4	Market Culture	-.561	-.460
Correlations between the dependent variables and their canonical variates			
5	Single loop learning	-.979	.203
6	Double loop learning	-.311	.950
Part B		Canonical Cross-Loadings	
		Variate 1	Variate 2
Correlations between independent variables and dependent canonical variates			
1	Clan Culture	-.445	-.094
2	Adhocracy Culture	-.367	.077
3	Hierarchy Culture	-.509	.059
4	Market Culture	-.306	-.145
Correlations between dependent variables and independent canonical variates			
5	Single loop learning	-.534	.064
6	Double loop learning	-.170	.299

DISCUSSIONS

It could be seen in table7 that the loadings of independent variables in the first variate are sizable in the negative direction. This gives the impression that the first independent variate is negative culture variate. That is the respondents perceive the absence of clear cut pattern of beliefs or behavior in their organization. In their view the organization lacks a personality. Similarly the loadings of dependent variables are also negative and sizable. This gives an impression that respondents have perceived complete absence of any form of learning in the organization. Hence it could be understood that complete absence of culture in any form contributes to complete absence of learning. The results of this study are consistent with the thinking of (Hedberg, 1981) who states, that which has been learned by the organization is apparently preserved within its culture. It could be seen that when employees did not feel any consistent pattern of beliefs and norms to exist in an organization they also did not feel any learning to take place. This indicates that learning is directly influenced by the culture of an organization.

Loadings of independent variables in the second variate are statistically marginal but practically significant. The loadings show that market and clan culture contributes negatively and those of adhocracy and hierarchy contribute positively. Taken together this function suggests that some form of culture is perceived but they are not clan or market. There is a slight tendency towards adhocracy and hierarchy. When we examine the loadings of adhocracy and hierarchy culture, it could be seen that the correlation co-efficient of hierarchy is very weak (r = .188) and hence it is ignored. Whereas the loadings of adhocracy culture is positively higher than the loadings of all other types of culture (r = .244). Similarly the loadings of dependent variables suggest a strong presence of learning

more of double loop learning. For an organization to stimulate this double-loop learning there is a need for a culture that appreciates continuous innovation and empowers employees to question the long-held assumptions of the organization. These requirements are fulfilled by the presence of adhocracy culture as Cameron and Quinn (1999) suggests that adhocracy culture concentrates more on external issues and values a high degree of flexibility, individuality and discretion with key values of creativity and risk taking, instead of stability and control. The results of the study are consistent with the theory, suggesting a linear relationship between adhocracy culture and double-loop learning. That is when employees perceived the presence of adhocracy culture they perceive double-loop learning to take place.

CONCLUSION OF CANONICAL CORRELATION ANALYSIS

- Organizational Culture has a strong impact on Organizational Learning.
- When there is a complete absence of culture as perceived by the employees, there is also a complete absence of learning.
- When some form of culture is perceived by the employees especially adhocracy, they perceive double loop learning to take place.

MANAGERIAL IMPLICATIONS

The results of the study have important implications for the organizations that participated in the study as well as for other organizations. A significant implication from the result is that the insurance companies should understand the type of learning that is required to gain competitive advantage. It is also necessary for the insurance companies to create a culture that will support the required level of learning. Previous studies that were performed to identify the level of learning that is required in an organization to survive in this competitive environment, suggests that it is the cognitive dimension of double-loop learning that will aid organizations to sustain competitive advantage rather than the behavioral dimensions of single-loop learning Ashok Jashpara (2003). This double-loop learning could take place in an environment that is flexible, creative, competitive and result-oriented workplace where the employees are motivated to bring out new and creative ideas. While examining the characteristics of different types of culture suggested by Cameron and Quinn (1999) it could be found that such an environment exists in an adhocracy culture or market culture.

The result of the study showed that there is only a slight presence of adhocracy culture. Efforts should be taken by the insurance companies to enhance an atmosphere of adhocracy that values entrepreneurship and risk taking so that the employees feel that they are empowered and supported to question the norms of their organization. They should also be motivated and supported to experiment new and creative ideas for double-loop learning to take place. David A. Garvin (1993) suggests that experimentations create a difficult challenge to the managers, who are trapped between two extremes. They must maintain accountability and control over the experiments without stifling creativity by unduly penalizing employees for failures. This support given by the managers will appreciate employees to test many new experiments and will continuously stimulate fresh flow of ideas resulting in higher level of learning. As David A. Garvin (1993) states, experimentation fosters learning by pushing organizations up the hierarchy, from lower to higher stages of knowledge.

The results of the study further showed that there is no tendency towards market culture. This reveals that though the Insurance companies are highly focused towards the changing needs of the customers the employees do not bring more inputs from the external environment. This will reduce the opportunity to double-loop learning. The Insurance companies can provide monetary or non-monetary incentives to their front line employees to bring out new and creative ideas from other competing organizations. The Insurance Companies can also facilitate conversations with customers who can provide up-to-date product information, competitive comparisons, insights into changing preferences and immediate feedback about product service and patterns of use which invariably stimulates better learning about the external environment.

Thus the Insurance companies that are willing to become a learning organization should foster an environment that stimulates continuous innovation and creativity. This could be facilitated by experimentation of new ideas and organizing symposiums, which bring together customers, suppliers, outside experts and internal groups to share ideas and learn from external environment. All these efforts coupled with empowered workforce create an environment to boldly challenge and question the traditional norms of the organization and facilitate a higher level of learning that moves an organization ahead of its competitors.

SCOPE FOR FURTHER RESEARCH

While this study has contributed to the extant research on organizational learning and culture, the literature on these constructs remains mostly prepositional. This study has demonstrated that different levels of learning are influenced by different types of culture in an organization. Future studies could identify the reasons behind why a particular type of culture influences a particular level of learning. Qualitative data methods and analysis could be used to find out the reasons. This may be beneficial to an organization in bringing out the required changes to create a culture that can facilitate better learning opportunities. Future research can focus on studying how other aspects of an organization like organizational structure, leadership style, employee development, organizational size, role of teams, type of people, learning abilities of people influence learning and can also identify the dominant factor that influences learning to a great extent. Finally research in Indian context is very sparse. Future research studies could explore about the learning process in various Indian organizations. It would be interesting to see how learning varies across different industries and geographies in Indian setup.

CONCLUSION

The purpose of this study was to explore the relationship between organizational culture and learning. The notions of organizational learning and organizational culture are widely recognized in the management literature. However, there have been relatively few empirical studies relating these concepts. This research study has implications for theoreticians and practitioners to gain a deeper and more integrated understanding of the relationship between organizational learning and culture. The results of the study also provides insights for both the organization as well as the researcher to understand the need to create a strong culture that facilitates a higher level of learning and that which enhances organizational value to gain competitive advantage.

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