

# The Relationship between Learning Facilitators and Transforming into a Learning Organization: An Empirical Study of the Insurance Sector in Jordan

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## Abstract

This study examined first the degree to which the insurance sector companies in Jordan are considered learning organizations; depending on the five disciplines of Peter Senge: Personal Mastery, Mental Models, Shared Vision, Team Learning and System Thinking. And also the study examined the relationship between five learning facilitators: Culture, Structure, MIS, HRM Strategies and leadership and the learning organization. A sample of 230 employees was selected randomly, representing 7 companies out of 28. A descriptive analytical methodology was used. The results showed that the insurance sector in Jordan is moving towards transferring into a learning organization. Pearson correlation coefficient was used for hypothesis testing. The results indicated that there is a strong positive relationship between learning facilitators and the 5 learning organization disciplines.

**Keywords:** Learning organization, Learning disciplines, Learning facilitators

## 1. Introduction

Intense and global competition, the explosion in information technology and the emergence of a knowledge-based economy are continually reshaping the world's business environment. Global organizations that will truly excel in the future will be those that discover how to tap people's commitment and capacity to learn (Davis and Delay, 2008). Leaders may think that getting their organizations to learn is only a matter of articulating a clear vision, giving employees the right incentives and providing lots of training (Gravin et al., 2008). Building a learning organization is an important challenge in the workplace. It needs creating an organizational climate that values experimentation, risk taking, tolerates mistakes, rewards non traditional thinking and knowledge sharing (Daft 2008; Ivancevich et al., 2008).

Learning organization concept was popularized by Peter Senge as a group of people working together to collectively enhance their capacities to infuse their organizations with new ideas and new information (Kreitner and Kinicki, 2010). Learning organization is a system wide change program that emphasizes reduction of organization layers and the involvement of all employees in continuous self directed learning (Brown and Harvey, 2006). According to Robbins and Judge (2007); Salleh (2008) a learning organization is the one that has developed a continuous capacity

to adapt and change.

Over the past decades much emphasis has been placed on building the learning organization. Specifically in Jordan Harrim (2010) assessed to what extent the pharmaceutical firms in Jordan are considered learning organizations, and what is the relationship between learning organization and performance. Monani et al., (2010) analyzed the impact of firm's characteristics on the insurance sector financial structure in Jordan, covering all Jordanian insurance companies listed in the Amman Stock Exchange market during the period between 2000-2007, Khasawneh and Reid (2005) examined the relationship between learning culture, learning transfer climate, and organizational innovation at both public and private sector organizations working in Jordan. AL-JAYYOUSI (2004) intended to examine the process of knowledge creation in the Water sector in Jordan, and means of transforming and co-creating a learning organization. Allameh and Moghaddami (2010) analyzed learning organization dimensions at a Gas Company in Iran. Results revealed a lack of proper learning environment, lack of knowledge management strategies and human resources strategies. Mishra and Bhaskar (2010) considered the organic organizational structure the main factor to transfer into a learning organization. Dirani (2009) examined the relationships among the learning organization culture, job satisfaction and organizational commitment in the Lebanese banking sector. Rahim (2009) assessed the links between human resources management, learning organization and performance. A positive relationship between learning organization and performance was found with a mediator role of human resources management. Stancu and Balu (2009) used Senge five disciplines to examine the degree to which Romanian Delta Bank is considered a learning organization. Song et al. (2009) suggested that learning organization culture works as a mediating variable to explain the association between interpersonal trust and organizational commitment. Manosueb (2009) analyzed learning organization at Rajamangala University of Technology in relation to 5 aspects: Learning Dynamics, Organization Transformation, People Empowerment, Knowledge Management, and Technology. Song and Kolb (2008) used seven dimensions of learning organization to assess the influence of learning culture on the perceived knowledge conversion process in Korean organizations.

Barkur et al. (2007) considered transferring into a learning organization is the generic solution for enhancing quality of insurance services. Yang et al. (2007) examined the relationship between learning organization and performance for industry comparison in Taiwan. The results indicated that only high-tech and financial firms have consistently applied the organizational learning concept throughout their organizations. Kontoghiorghes et al. (2005) assessed the relationship between learning organization characteristics and change adaptation, innovation and organizational performance. The results indicated that open communications, information sharing; risk taking, new idea promotion and resources availability were the most critical factors in building a learning organization. Reece (2004) examined building a learning organization at two publicly funded universities in Australia. Giesecke and McNeil (2004) presented steps to becoming a learning organization at the University of Nebraska-Lincoln Library and other libraries in a Chinese context.

Martinette Jr. (2002) conducted his research in seven operating fire departments in the City of Lynchburg to determine the leadership style of the head department, and whether leadership style is conducive to establishing and maintaining a learning organization. The results indicated that the transformational leadership style is the most suitable for establishing a learning organization. As it is apparent there are few studies focused on learning facilitators particularly in the insurance sector.

The objectives of this research are twofold first, to measure the extent to which insurance firms in Jordan are considered learning organizations, and second, to assess the role of learning facilitators in enhancing building learning organizations.

Insurance in Jordan is a well regulated sector, provides a wide variety of services to the public. For a small country, Jordanian insurance sector is crowded, competitive, and has many foreign insurance companies that share the market. Thus, insurance companies must be efficient in order to maximize the value of its stocks, whether by profit maximization or cost minimization. The skills of influence that insurance sectors' human resources have can be leveraged through transferring their organizations into a learning organization.

## **2. Building a Learning Organization**

### *2.1 Learning Disciplines*

Senge argues that there are five interrelated disciplines which organizations need to foster amongst individuals and groups in order to promote learning and success (Alam, 2009).

#### *2.1.1 Personal Mastery*

It is about being able to control one's self to achieve high levels of learning, to have the ability to self reflection, self criticism and the will to be integrated into the whole organization (Reece, 2004).

### 2.1.2 Mental Models

This discipline is concerned with constant refining of thinking and development of awareness. Challenged and questioned individual's implicitly and explicitly assumptions about the organization and the environment in which it operates. The acceptable shift will be only when all or at least the majority of organizational members adopt a mental model which sees their organization as a learning one (Graven et al., 2008).

### 2.1.3 Shared Vision

A collective discipline concerned with commitment to common purposes, and actions to achieve these purposes. Facilitating a shared vision among all persons at all levels of an organization requires knowledge of people capacity, as well as the organization as a whole (Chang and Sun, 2007).

### 2.1.4 Team Learning

Team learning is a dynamic process in which team members take actions, give and receive feedbacks, adjust, improve, and change their behaviors to enhance their capabilities, and gain innovative knowledge (Yang and Chen, 2005).

### 2.1.5 Systems Thinking

A discipline concerned with the organizational behavior, both internally by understanding the interdependency, complementary relations inside the organization, and externally by understating the transactions with other organizations (Amidon, 2005).

## 2.2 Learning Facilitators

Changing an organization from a reactive learning philosophy to a proactive learning culture requires significant expenditure of time and resources (Chinowsky and Carrillo, 2007). Organizational research over the past two decades has revealed broad interactive factors that are essential for facilitating organizational learning and adaptability (Mishra and Bhaskar, 2010)

### 2.2.1 Learning Culture

A culture that rewards breakthroughs and initiatives encourages experimentation, learning from challenges, learning from mistakes and learning from each other (Giesecke and McNeily, 2004).

### 2.2.2 Organizational Structure

Flexible, organic structure must be formed to encourage innovations and knowledge sharing between workers Chan et al., (2005). Flat structures that enhance interdepartmental activities, and flows freely communication across the organization (Serrat, 2009).

### 2.2.3 Human Resources Management Strategies

Human resources are the most significant assets of an organization. In a learning organization employees not only know how to do their job, they also understand why they are important and how they contribute to achieve organization's objectives. To have such employees, first the organization must have appropriate human resources strategies which emphasize planning, recruiting, selecting and hiring people who fit the organization (Sudharatna and Li, 2004). After hiring the right people with the right attitude, companies must train them through strategized ongoing training on the necessary technical skills and knowledge. Effective performance appraisal and feedback must be a day-to-day communications with employees, not just once-a-year assessment. Finally reward systems and a pay-for competence, must be consistent with an employment philosophy which is emphasizing continuous learning, knowledge sharing, training and upgrading employee's skills (Lin, 2007).

### 2.2.4 Management Information System

The learning organization depends on information technology as an important aspect in enabling information and knowledge transfer, enriching organizational capability of adapting to environmental changes, facilitating e-based activities and open communications (Mansor et al., 2010).

### 2.2.5 Leadership

That is always encouraged learning to help both the individual and organization, and fostering systems thinking concept. Work to define shared values and beliefs with a clear vision for the future. Empowerment dominates in away that the locus of control shifts from managers to workers (Yukl, 2006). Leadership which in turn would provide meaningful information for an educated decision making process with regards to strategy formulation and implementation (Cotae, 2010).

## 3. Methodology and Procedures

According to the findings of prior studies, and based on the theoretical framework the main hypothesis of the study

was to find out if there is a statistically significant relationship between the main facilitators: Culture, Structure, HRM Strategies, MIS and leadership and transforming into a learning organization according to Senge five disciplines.

“Insert figure (1) here”

7 insurance companies out of 28 working in Jordanian insurance sector were selected. In order to measure learning organization disciplines and facilitators a questionnaire was developed. It was consisted of 3 parts as follows: Part one dealt with the sample characteristics, Part two consisted of 20 statements concerning Senge learning disciplines: Personal Mastery statements (1-4), Mental Models (5-7), Shared Vision (9-11), Team Working (12-18) and System Thinking (19-20). Part three (25) statements dealt with learning facilitators as follows: Culture (21-26), Structure (27-31), HRM Strategies (32-35), MIS (36-39) and leadership (40-45). The scale has a 5-point Likert type, with values ranging from 1= strongly disagree to 5= strongly agree. Responses were collected from 250 randomly selected employees, 230 questionnaires were analyzed.

The reliability of the collected data was calculated by Cronbach alpha coefficient. The results in table (1) show that all the variables were above 60% and accepted according to Sekaran (2004).

“Insert Table (1) here”

Frequency distribution and percentage were calculated to describe the sample characteristics. The arithmetic mean was used to describe respondents' degree of acceptance on the study questions. Finally Correlation Coefficient was used to identify the association between the learning facilitators and the learning organization disciplines.

#### 4. Findings and Discussion

Table (2) displays the results of the sample characteristics which show that the majority of the respondents were male (77.4%), 66% were between 25-45 years old, 56.6% had university degrees, and around 93% of the sample experience was for more than 5 years.

“Insert Table (2) here”

In this study Peter Senge's five disciplines were considered to be the predictors of transforming into learning organization.

Table (3) presents the means and standard deviations of the sample responses to the research statements. Most of the means were above the mean of scale (3). It was found that system thinking was the most important predictor of transforming into a learning organization, which gave the indication that the respondents considered their companies consisted of integrated subsystems, interacting with the external environment as a one whole system. New Mental Models ranked the second with a mean of (3.45). It has been found that new ways of thinking, creativity and innovation are encouraged in the studied companies. Personal Mastery came the third with a mean of (3.31), the fourth was Team Working with a mean of (3.3), the fifth and last was Shared Vision, its mean was (3.1). This meant that the last two principles had a relatively lower importance as learning predictors than the other three disciplines especially the statements (10,13,15) which all had means less than the mean scale (3).

Table (3) also displays the means and standard deviations of the learning facilitators. It is clear that Structure had the highest mean (3.6), which means that the respondents perceived their companies' structure flexible, flat, encourages empowerment, open communication and facilitates learning. Human Resources Management Strategies ranked the second with a mean (3.4). The third facilitator was (MIS), the respondents considered information system available, important for effective communication and basic daily duties.

Among the five facilitators Culture was the fourth with a mean of (3.2). And the least facilitator was Leadership with a mean of (3.16). The above mentioned results indicated that leadership and the other factors played a moderate role in facilitating building a learning organization.

“Insert Table (3) here”

Pearson's Correlation Coefficient was used to test the study hypothesis, and to examine the relationship between variables. The results were displayed in table (4) which shows that there were statistically significant positive relationships at sig level  $p = 0.00$  between the five learning facilitators: Culture, Structure, MIS, HRM Strategies and Leadership and transforming into a learning organization according to Peter Senge five disciplines.

It was found that Culture had the strongest relationship with the learning organization  $r = 0.95$  this result is closed to the findings of Dirani (2009) who considered the availability of learning culture one of the most important predictors of transferring into a learning organization.

By examining the findings of correlation in table (4) Leadership was the second in its relationship with learning

organization  $r = (0.94)$  which is consistent with Martinette Jr (2002) results that the transformational leadership is the most suitable style to transfer into a learning organization. The results also indicated the importance of (MIS) as a learning facilitator, which is agreed with Manosueb et al. (2009) study which was conducted in Rajamangala University and suggested that information technology is one of the basic requirements to build a learning organization.

Organizational Structure was found to be less correlated with learning organization than the other facilitators  $r = (0.827)$ , Kontoghiorgnes et al. (2005) findings supported this result and stressed on the importance on the organic organizational structure to facilitate learning. The weakest relationship was related to HRM Strategies with a moderate association, this result is closed to Rahim (2009); Allameh and Moghaddami (2010) results which proposed insights of HRM strategies role in enhancing both organizational learning and performance.

“Insert Table (4) here”

## 5. Conclusions and Recommendations

The results implied that the insurance companies in Jordan are transferring into learning organizations. With reference to the association between Senge five disciplines and learning facilitators, Culture was the most correlated, followed by Leadership, Management Information System was the third, Structure ranked the fourth and the weakest relationship was related to HRM Strategies. Moreover it was found that information systems played a vital role in sharing and disseminating information, supported and fostered by transformational leadership style and organic flexible structure.

Considering the study results it is recommended that Insurance Sector companies in Jordan should enhance learning disciplines, and at the same time extend the benefits of learning facilitators. Human resources are considered the most critical factor in achieving sustainable competitive advantage, companies must learn how to manage performance, and develop strategies to improve employees' skills, competencies and knowledge.

While this study has served as a contribution for bridging building a learning organization and several facilitators, there are some limitations as follows: first, it was conducted by using limited sample of one sector – the Insurance, and just in Jordan; therefore the findings are likely to have limited application in other companies, in other sectors, and in other countries. Second, due to study variables only five disciplines and five facilitators were used to support building a learning organization. It is suggested to conduct this research with a larger sample, and in other sectors, and to investigate whether the same results are achieved.

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Table (1). Cronbach Alpha Coefficient

variables	Cronbach's Alpha
Learning Organization disciplines	0.91
Culture	0.85
Organization structure	0.76
Human resources management Strategies.	0.78
Management Information systems	0.84
Leadership	0.88

Table (2). Sample Characteristics

Variable	Frequency	Percentage %
<b>Gender</b>		
Male	178	77.4
Female	52	22.6
	230	100%
<b>Age</b>		
less than 25	34	15
25- less than 35 years	78	34
35-less than 45 years	74	32
45- less than 55 years	39	17
More the 55years	5	2
Total	230	100%
<b>Education</b>		
Secondary	48	20.8
Diploma	52	22.6
Bachelor's degree	108	47.2
High studies	22	9.4
Total	230	100%
<b>Experience</b>		
Less than 5 years	16	7
5-less than 10	81	35
10-less than- 15 years	76	33
15-less than 20	51	22
More than 20 years	6	3
Total	230	100%

Table (3). Arithmetic means and standard deviations of the sample responses

No.		means	S.d.
<b>Learning Organization Disciplines</b>			
<b>Personal Mastery</b>			
1.	My company is working always for creating and acquiring new knowledge.	3.47	1.007
2.	Employees leaning considered one of the important priorities to my company.	3.08	1.20
3.	Self directing learning is expected, encouraged and rewarded.	3.21	1.27
4.	Employees at all levels identify their needed skills for future work tasks.	3.5	1.27
	<b>General mean</b>	<b>3.32</b>	<b>1.18</b>
<b>Mental Models</b>			
5.	There is a willingness to break old patterns and to experiment different ways in managing daily work .	3.14	0.98
6.	Applicable creative, innovative and risk taking ideas are encouraged and rewarded.	3.94	1.01
7.	Employees are allowed to questions current practices, rules and strategies.	3.27	1.23
	<b>General mean</b>	<b>3.45</b>	<b>1.07</b>
<b>Shared vision</b>			
8.	Company's vision, and purposes are clear, flexible communicable and attainable.	3.29	0.87
9.	.Employees have common future trends and vision	3.30	1.03
10.	Employees are enabled to participate in strategic management process.	2.44	1.1
	<b>General Mean</b>	<b>3.01</b>	<b>1</b>
<b>Team work/ learning</b>			
11.	Cross functional learning teams are always organized on a regular basis.	3.21	1.27
12.	Teams/groups have the freedom to adapt their goals and break old patterns of work as needed.	3.27	1.23
13.	All team members shared responsibility and are treated equally.	2.76	1.02
14.	Teams revise their thinking as a result of group discussions.	3.211	1.22
15.	Teams are recognized and rewarded for their achievements as a team/group.	2.77	1.01
16.	Teams are confident that the company will act on their recommendations.	3.22	1.20



17.	In my company people cooperate and help each other to learn.	3.21	1.07
	<b>General Mean</b>	<b>3.1</b>	<b>1.14</b>
<b>System thinking</b>			
18.	My company considered to be one whole system, consists of several integrated subsystems.	3.98	1.01
19.	Employees recognize the importance of the complementary performance of their departments.	3.94	1.08
20.	The company is perceived as one part of a larger economical and social system.	4.1	0.98
	<b>General mean</b>	<b>4.0</b>	<b>1.02</b>
	<b>Learning facilitators</b>		
<b>Culture</b>			
21.	Learning and knowledge are considered the most important resources in my company.	3.08	1.11
22.	Employees have the opportunity to learn from experience, and from each other.	3.92	0.95
23.	Mistakes are tolerated, and discussed to be avoided in the future.	3.08	0.99
24.	Problems in work are viewed as positive growth opportunities.	2.75	1.0
25.	Policies and procedures support learning and are meaningful and understood by every body.	3.44	1.17
26.	Employees are encouraged and provided with the needed resources to become self directed learners.	2.95	1.01
	<b>General Mean</b>	<b>3.2</b>	<b>1.04</b>
<b>Structure</b>			
27.	In my company the structure has few managerial levels	2.32	0.98
28.	Decisions are delegated to employees in the lower levels than the top management.	3.96	1.01
29.	Functional areas in my company are tightly integrated	4.3	0.98
30.	Employees have a great deal of freedom in making decisions about their work.	3.43	1.00
31.	My company's structure emphasizes rapid and open communications.	4.1	1.03
	<b>General Mean</b>	<b>3.6</b>	<b>1.0</b>
<b>HRM Strategies</b>			
32.	There is a clear written staffing strategies in my company	3.45	1.00
33.	Development and learning programs depend on the employees actual training needs.	3.25	1.03
34.	Performance, personal developments are the main factors considered in the evaluation process.	3.80	1.04
35.	Compensation strategies depend on employees' competencies and skills	3.1	1.1
	<b>General Mean</b>	<b>3.4</b>	<b>1.04</b>
<b>MIS</b>			
36.	Hardware, and Software are available and accessible to all employees in all levels.	3.27	1.09
37.	Learning is facilitated by effective communication systems, both internally and externally.	3.77	1.02
38.	Collecting, analyzing and saving information considered to be important daily duties of all the employees.	3.21	1.23
39.	People are enabled to get needed information at any time quickly and easily.	3.26	1.03
	<b>General Mean</b>	<b>3.38</b>	<b>1.09</b>
<b>Leadership</b>			
40.	Leaders are seen as having the primary role in keeping the learning process running smoothly throughout the organization.	2.87	1.02
41.	Leaders share up to date information with employees about competitors, industry trends, and future direction.	3.21	1.20
42.	Leaders always enable their staff to become self developers and learn how to improve their performance.	2.95	1.01
43.	Leaders continually look for opportunities to learn.	3.44	1.17
44.	leaders ensure that the company's actions are consistent with its values	3.27	1.2
45.	There is formal ongoing education programs to prepare managers for their new roles as teachers, coaches and stewards.	3.22	1.21
	<b>General Mean</b>	<b>3.16</b>	<b>1.13</b>

Table (4). Pearson Correlations of Learning Organization facilitators and learning

Facilitators	Learning (total)
Culture	0.95** 0.00
Structure	0.827** 0.00
HRM Strategies	0.589** 0.00
MIS	0.873** 0.00
Leadership	0.943** 0.00

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

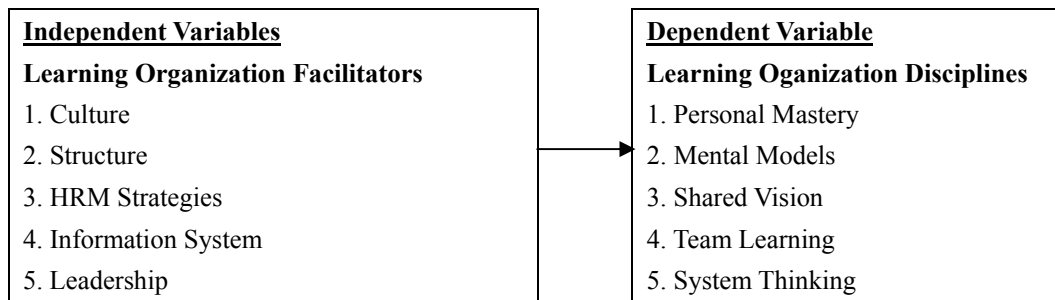


Figure (1). The study model