THE RELATIONSHIP BETWEEN ORGANISATIONAL LEARNING AND PERFORMANCE IMROVEMENT IN KENYA'S COMMERCIAL BANKS

BY

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DECLARATION

This Management Research Project is my original work and has not been presented for the award of a degree in any other university.

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This Management Research Project has been submitted for examination with my approval as the university supervisor;

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I give glory to God for giving me strength to accomplish this study. Thanks to my beloved wife Jane and our loving daughter Joy for their support and patience to complete this project.

Many thanks to my supervisor Dr. Okwiri, who offered invaluable guidance, support and inspiration. His advice, suggestions, positive criticism and encouragement enabled me to come up with a refined research paper.

DEDICATION

First and foremost I dedicated this project to the Almighty God whose providence, grace and care I cherish. To my family for their love and understanding. To my parents Mr. and Mrs. Philip Mweu for their prayers, moral support and encouragement.

Thank you all and may God bless you abundantly.

ABSTRACT

The study investigated the relationship between organizational learning and performance improvement within the context of Kenyan commercial banks. The study was conducted through an empirical research design; a survey method was employed and the study population comprised all the 43 commercial banks in Kenya. Data was collected by means of a self-administered questionnaire. The data was subsequently analyzed using quantitative techniques of descriptive statistics, correlation analysis and regression analysis. The study found that there is a positive relationship between organizational learning and organizational performance. The study also provides a better understanding of the state of organizational learning within commercial banks in Kenya.

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CHAPTER ONE: INTRODUCTION

1.1 Background

Learning has been defined as a measurable and relatively permanent change in behavior through experience, instruction or study. It entails modification of a behavioral tendency by experience.

Starkey (1996) defines learning as "the creation of useful meaning, individual or shared." The author argues that learning generates knowledge which serves to reduce uncertainty. It has been suggested that learning involves knowledge finding, knowledge creation, knowledge using and knowledge sharing that translates to behavior change. Learning applies to both individuals and organizations.

1.1.1   Organizational learning and learning organization

Like individuals, organizations also learn. They learn through individuals acting as agents for them and the individuals' learning activities, in turn, are facilitated or inhibited by a system of factors that may be called an organizational learning system (Argyris, 1977). Argyris (1977) define organizational learning as the process of detection and correction of errors.

A learning organization is one that promotes learning among its employees and also learns from that learning (Evans, 1998). The characteristics of such organizations are that they do not have a command and control structure that is highly formalised and clearly evident, they value individual and organisational learning as a prime means of delivering the organizational mission and do not view the workforce as a collection of passive, hired hands. Additionally in such organisations, there is absence of belief

that technology will solve future organisational problems, all members are involved through continuous reflection in a process of continual review and improvement and work is structured in a way that work tasks are used as opportunities for continuous learning.

The indicators of a Learning organization according to Senge (1990) include; their people continually expand their capacity to create the results they truly desire, there is nurturing of new and expansive patterns of thinking, collective aspiration is set free and people are continually learning to see the whole together. Senge identified the five principles of the learning organization; mental models; Personal mastery; Systems thinking; Building shared vision and Team learning. The argument is that people put aside their old ways of thinking, learn to be open with others, understand how their company really works, form a plan everyone can agree on, and then work together to achieve that vision.

According to Nonaka (1991), learning within an organization involves movement between two types of knowledge; Tacit and explicit.Tacit knowledge is the knowledge carried by individual employees while explicit knowledge is knowledge that has been converted into a form that can be accessed and used by others in the organization. Nonaka argues that tacit and explicit knowledge are not separate but mutually complementary entities which interact with each other in the creative activities of human beings. He suggests that organizational learning takes a process that goes through four stages: socialization, externalization, combination and internalisation.

Nonaka further asserts that socialization involves transfer of tacit knowledge between individuals through observation, imitation and practice. Externalization involves translating tacit knowledge into documents/ procedures and is triggered by dialogue or collective reflection. Combination consequently reconfigures bodies of explicit knowledge through sorting, adding, combining and categorising processes and spreads it throughout an organisation. Lastly, internalisation translates explicit knowledge into individual tacit knowledge. Eventually, through a phenomenon that Nonaka calls the "knowledge spiral", knowledge creation and sharing become part of the culture of an organization (as shown in figure1).

Figure 1: Knowledge Spiral
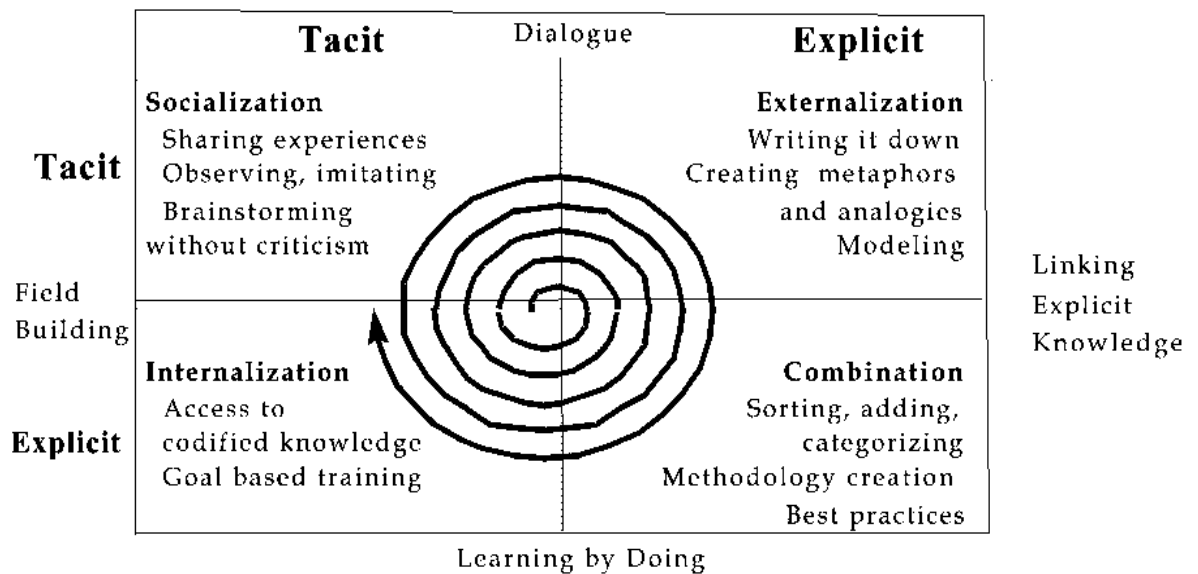
(Adapted from Hildreth & kimble ,2002)

Organizational learning benefits both the individual and the organization. Individuals benefit from their own and other people's experiences and as such improve their personal skills and qualities. The organization on the other hand benefits from its employees; they become competent in their tasks and the organization becomes more flexible and better able to cope with change. The capacity to learn is therefore a core

competence and a competitive advantage for an organization. Senge(1990) points out that the only long term competitive advantage for an organization comes from the ability of its members to learn faster than those in other organizations and to change the nature of the organization to match the changes in the environment. It is envisaged that organizational learning results to increased performance within the organization. Organizational learning is therefore not only relevant but also necessary for Kenyan firms.

1.1.2 Bank Performance

Performance is defined as the accomplishment of a given task measured against preset known standards. It would be expected that overall performance determines an organizational survival.

Given the many aspects of organizational performance, several frameworks for measuring business performance have been developed. One such framework is the Balanced score card proposed by Kaplan and Norton (1992). The balanced scorecard identifies and integrates four different ways of looking at performance; financial, customer, internal business processes and innovation and learning perspectives (as shown in figure 2). The authors argue that there's need to ensure that financial performance, the drivers of it (customer and internal operational performance), and the drivers of ongoing improvement and future performance are given equal weighting.

Figure 2: The Balanced score card
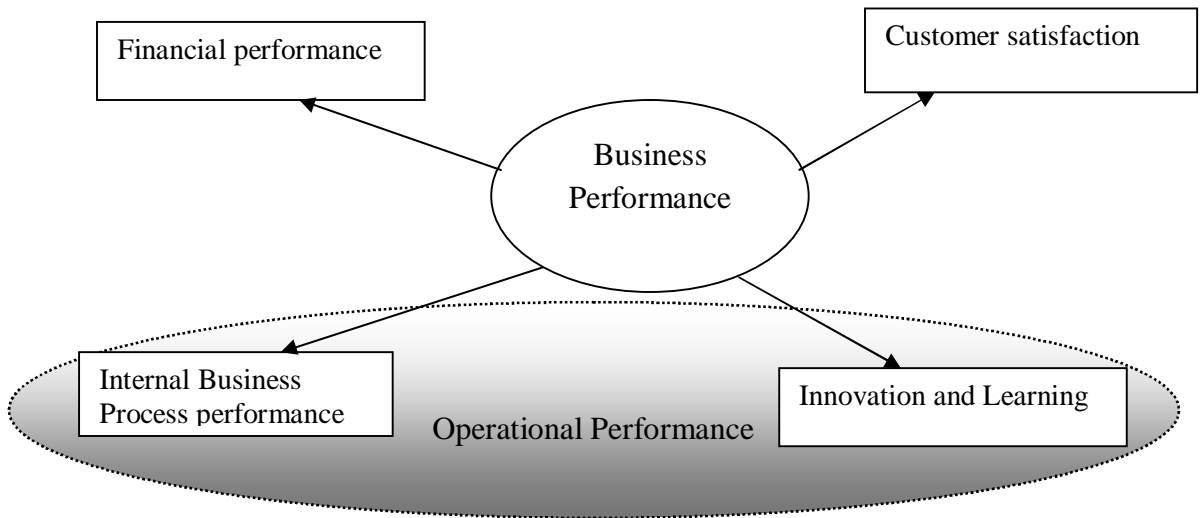
(Adapted from Jumelet, 2004:33)

The issues of organizational learning, learning organization and operational performance are to be investigated in the context of the commercial Banks in Kenya.

1.1.3 The commercial Banks in Kenya.

Commercial banks in Kenya are regulated and governed by the Companies Act Chapter 486, the Banking Act Chapter 488, the Central Bank of Kenya Act Chapter 491 and various prudential guidelines issued by the Central Bank of Kenya (CBK). As at the end of June 2012, the Kenyan banking sector comprised 43 commercial banks, 1 mortgage finance company and 6 deposit taking microfinance institutions. Others in the sector included 2 credit reference bureaus, 5 representative offices of foreign banks and 115 foreign exchange bureaus (CBK , 2012).

Commercial banks over the last few years have seen significant growth in assets, deposits, profitability and products offering. There has been adoption of branch network expansion strategies across the industry and also significant automation of

services coupled with a move towards emphasis on the complex customer needs. Consequently, the Players in this sector have experienced increased competition resulting from increased innovations among the players and new entrants into the market.

The major operational issues facing the Kenyan commercial banks include stiff competition among players further fuelled by availability of substitute services such as Mobile money transfer services, challenges in harnessing innovative technologies and increasing operational risks due to the increasing volatile operating environment. Other issues include declining interest margins due to volatile interest rates and customer pressures and challenges in promoting compliance due to changes in regulatory requirements. As a consequence of these challenges resource constraints have set in and deposit mobilization has become harder. These issues have affected the competitive structure of the commercial banks. The concepts of organizational learning and the learning organization would probably form part of the operational response to these issues and this would even enhance profitability in this sector.

1.2 Statement of Research Problem.

Described above is a context in which mobilization of customer deposit calls for a high level of customer focus and experience. The depositor has now become a 'customer' and maximization of value perception by both the depositor and borrower has become the key route to solving the interest margins. It would appear that the speed of learning and internal change is becoming a key element to remain ahead in this industry which until recently never considered depositors and borrowers as customers. This calls for commitment to learning on the part of the organization and

managers therefore have an obligation to put in place systems to promote organizational learning. The practice has been that Banks hire those they feel are qualified and even experienced to fill positions. Then given resource constraints, little time and limited resources if any are used to promote learning. Setting systems that may be required to achieve the required learning may be seen as an expense with no guaranteed returns.

Research findings in organizational learning within the Banking sector have demonstrated that learning in Banks is highly correlated with the Banks performance (Harris, 2002; Holland, 2010). Most of these researches have however been conducted in the developed world and it would be interesting to investigate learning within the Kenyan Banking sector and see if the findings are consistent.

The aim of this study is to investigate the link between learning and organizational performance. This aim will be achieved by answering the question; what is the significance of organizational learning on the business performance of an organization? This question is to be answered in the context of the commercial banks in Kenya.

1.3 The objectives' of the study.

The specific objectives of this study are;

1. To determine the state of organizational learning within the commercial banks in Kenya.
2. To determine the contribution of organizational learning to performance improvement within Kenyan commercial banks.

1.4 Importance of the Study

The research findings and conclusions are expected to contribute to a better understanding on how to promote organizational learning within the context of commercial banks in Kenya. The results of the study will guide managers within the commercial banks when making decisions in terms of learning strategies. This will in turn help in strategy formulation in general and guide organizational transformation to quality management culture.

Additionally, the research will form a basis for further research in this area among academics and further, act as reference in the field of operations management within the concepts of organizational learning and performance.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The literature in this chapter is to be reviewed in three broad streams. First Literature on how organizational learning is developed will be reviewed. This will be followed by review of literature on the linkage between organizational learning and performance and then literature on learning and performance within the financial sector will be reviewed. Finally a conceptual model will be developed.

2.2 Development of Organizational Learning

The development and importance of organizational learning has been studied by many organizational scientists within the last two decades (Murray, 2002; Koeffe, 2002; Grinsven and Visser, 2011). The increasing number of reviews and outputs in journals and books about organizational learning indicate the growing interest in the concept.

Murrays (2002) study, a conceptual study sought to explore the integrated cycle of learning. The author suggests that organizational learning takes place through cycles which depend on one another. The first cycle, adaptive learning; is a low-level learning and involves aligning an organization with its environment through small step improvements. Adaptive learning is then linked to the creation of capabilities where teams of resources and competencies to do things better and different from before are developed. The third cycle involve matching learning styles of individuals with the conditions that bring out the best in someone rather than conditions that suppress and pacify them. Generative learning is the last cycle and is a higher-level learning that

involves the development of mental patterns that enhance both the individual and organizational abilities to create themselves.

This cyclic model illustrated in figure 3 is referred by Murray (2002) as the ''unbounded learning''. The reference to the unbounded learning is based on the reason that the integrated learning approach allows organizations' to grow unrestricted. The author further asserts that unbounded learning enables organizations' to pursue change and growth simultaneously. Murrays work demonstrates that individualized stand alone approaches to learning are more valuable when integrated.

Figure 3: An integrated cycle of unbounded Learning
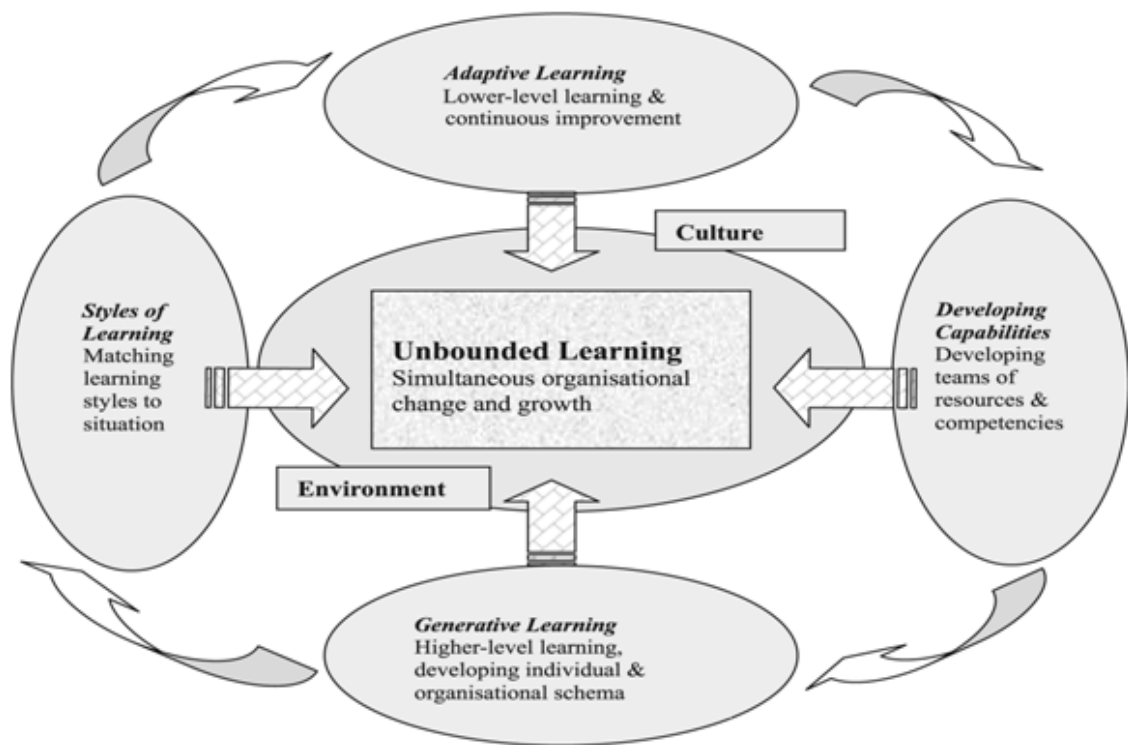
(Adapted from Murray, 2002: 246)

Murray (2002)'s work is a conceptual paper and therefore subject to confirmation by an empirical research.

A study by O'Keeffe (2002) sought to identify the characteristics of organizational learning and the characteristics of a Learning organization. The study identifies customer responsive culture, anthropomorphism, intellectual capital, dissatisfaction with the traditional management paradigm and the nature of global business as the building blocks of organizational learning. According to the study findings, in learning organizations learning is deliberate and part of organizational strategy, promotion of learning is valued and done in a blame free environment, and techniques such as benchmarking and scenario planning are used to scan the environment and envisioning of possible ideal futures. A learning organization this study suggests, knowledge creation is seen as central to the firm, the members work closely together, individuals are productive, empowered and feel a sense of ownership and the organizational past events, beliefs, values and frames of reference are stored.

O'Keeffe (2002)'s view of organizational learning as a process is somehow consistent with Murray (2002)'s integrated learning approach. Being an empirical research on selected multinationals in Ireland, O'Keeffe (2002)'s work seems to open up the need for further investigation in different socio-economic and cultural contexts. It would be interesting to investigate learning within the Kenyan context and see if the findings are consistent with Murray (2002)'s and or O'Keeffe (2002)'s.

Consistent with Murray (2002)'s suggestions, a study by Grinsven and Visser (2011) narrows down to the effects of two key factors that promote organizational learning; empowerment and knowledge conversion. The research finds that the two factors have contradictory effect on organizational learning. Knowledge conversion appears to positively affect adaptive learning, but negatively affects generative learning. The

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research findings suggest that empowerment affects generative learning in a positive sense, but has a negative effect on adaptive learning. The study concludes that empowerment and knowledge conversion are important antecedents to organizational learning.

Grinsven and Visser (2011) assert that empowerment improves new knowledge development hence positively affecting generative organizational learning. However, the study points out that this empowerment may lead to individualistic approaches and fragmented learning experiences leading to limited reuse of existing knowledge hence negatively affecting the adaptive learning. The study also suggests that knowledge conversion promotes dissemination and reuse of existing knowledge throughout the organization and this positively affects adaptive learning. According to the study findings, Knowledge conversion may also limit organizational members from being open-minded and flexible hence negatively impacting generative organizational learning. As a conceptual research, Grinsven and Visser (2011) findings still need to be empirically tested.

2.3 Organizational learning and organizational performance

In this section, research on organizational performance and how it is influenced by organizational learning is critically reviewed. Several studies have reported positive association between organizational learning and firm performance (Yeo, 2003; Dimovski and Skerlavaj, 2005).

A study by Richard et al. (2009)'s views organizational performance as a multidimensional concept encompassing different areas of a firm outcomes: (a) financial performance (profits, return on investment, etc,); (b) product market

performance (sales, market share etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). According to the study findings, this dimensionality arises from the heterogeneity of organizational resources, environments and strategic choices, the different organizational stakeholders, and the measurement timeframe and persistence of the performance. The study suggests that measurement of organizational performance should take into account the above sources of dimensionality. Being a conceptual research, Richard et al. (2009)'s study opens up the need for empirical research to validate the research findings.

An empirical research by Yeo (2003) sought to provide insight onto the relationship between organizational success and organizational learning. The study's findings suggest that organizational learning results in enhanced personal development for the staff, enhanced innovation with a consequent introduction of new products and services. The study links these benefits to better financial performance. According to findings of Yeo (2003) employee attitude, motivation and commitment are outcomes of organizational learning and indicators of enhanced personal development of employees. The suggestion is that individuals learn to enhance their job processes resulting in greater level of achievement of team goals and organizational goals.

Consistent with Yeo (2003)'s study, Dimovski and Skerlavaj (2005)'s research finds that the influence of organizational learning on financial performance and non-financial performance is positive and statistically significant. This impact according to the research findings is stronger on non-financial performance. The study concludes that development of higher level learning results in higher profits, higher value add per employee and better relationships with employees, customers and suppliers.

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Dimovski and Skerlavaj (2005)'s study, being an empirical research based on a sample of 867 Slovenian companies with more than 100 employees, supports the findings of Yeo (2003)'s study in its assertion that organizational learning is beneficial to an organization from a business performance view point. The study seemed to focus on medium- large sized companies and it would be interesting to validate the model developed using smaller companies.

2.4 Learning and performance in the Financial sector

A number of studies have investigated learning within the context of the Banking industry (Harris, 2002; Holland 2010). The study by Harris (2002) sought to explore learning within the UK retail banking industry. Harris observes that some banks were not learning from their earlier mistakes hence learning seems to be an exception rather than the norm. The author notes that this problem on not learning from past experiences is not regarded as a major problem within the industry due to the strong market position of Banks. Harris (2002) identified several factors that inhibit organizational learning process; these include reliance upon established routines, gulf between technical and business areas, poor management of learning, complacency and the culture of blame. Harris concludes that banks will only harness full potential offered by new technologies when and until the complacent attitude towards learning is addressed.

The study by Holland (2010) finds that the Board's and senior management's lack of basic knowledge of banking risks and value drivers resulted to the banks failures in the 2007-2009 banking crisis. The author points out that the survival of some Banks such as HSBC during the crisis could be attributed to its policies to develop knowledge and

implement it at all levels in the Banks business. The results of 2007-2009 crisis therefore suggest that processes of learning and use of knowledge within banks have to become formal, explicit and benchmarked against best practices (Holland, 2010). The writer concludes that for banks to be able to adapt and respond to rapid change and crisis, they should have the ability to learn and create new knowledge. The author goes as far as to suggest that that reduction of the likelihood of future crisis and bank risk can be achieved by ensuring bank learning.

The above literature implies that in today's increasingly unpredictable, competitive and dynamic environment organizational learning within the banking industry is as important as in other sectors.

This proposed research adds to other empirical studies on organizational learning and seeks to investigate organizational learning and performance improvement within the Kenyan banking industry.

2.5 Summary of Literature Review

The studies reviewed reveal some linkages and also inconsistencies. There appears conceptual agreement that learning is accomplished along two dimensions; adaptive learning which a low-level learning and generative learning which a higher- level learning. Organizational learning has also been seen to have a positive impact on organizational performance. As a process, organizational learning is affected by two key factors; empowerment and knowledge conversion. Grinsven and Visser (2011)'s study finds that empowerment and knowledge conversion have contradictory effect on organizational learning. It therefore appears that if the two factors persist in an

organization, learning will be hindered and eventually no learning will take place. This is however inconsistent with Nonaka (1991)'s view of organizational learning as a process that involves movement between tacit and explicit knowledge and Murrays (2002)'s integrated learning cycle. Being a conceptual study, Grinsven and Visser (2011)'s study needs empirical investigation. Table 1 summarises the studies reviewed highlighting the study type, objectives, findings and the gaps identified.

Table 1: Summary of Literature Review

Study/ Type	Study's Objective	Study's Finding	Gap/ Limitation identified
Murray (2002) , A conceptual research	To explore the integrated cycle of learning	Organizational learning goes through cycles which depend on one another. The cycles include adaptive learning, developing capabilities, matching learning styles and generative learning	A conceptual research subject to empirical confirmation
O'Keeffe (2002), An empirical research	To identify the characteristics of organizational learning	Identifies the characteristics of Learning organizations ; • Learning is deliberate and part of organizational strategy • Promotion of learning is valued and done in a blame free environment • Techniques such as benchmarking and scenario planning are used to scan the environment • Knowledge creation is seen as central to the firm • The members work closely together • Individuals are productive, empowered and feel a sense of ownership	Research done on selected multinationals in Ireland. Generalisability to other socio-economic and cultural contexts still to be confirmed.

		The organizational past events, beliefs, values and frames of reference are stored.	
Grinsven and Visser (2011), A conceptual research	To investigate the effects of empowerment and knowledge conversion on organizational learning	Knowledge conversion positively affects adaptive learning, but negatively affects generative learning while empowerment affects generative learning in a positive sense, but negatively effects adaptive learning	A conceptual research subject to empirical investigation
Richard et al. (2009), A conceptual research.	To review the conceptualization of organizational performance	Organizational performance is a multidimensional concept encompassing different areas of a firm outcomes; the dimensionality arises from the heterogeneity of organizational resources, environments and strategic choices, the different organizational stakeholders, and the measurement timeframe and persistence of the performance.	Linkage of organizational performance to organizational learning is needed.
Yeo (2003), An empirical research based on Singapore case studies	To determine how organizational learning influences organizational performance	Organizations benefit from learning through enhanced personal development, increased knowledge creation and innovation, introduction of new products and services and better financial performance.	Research done in Singapore. Generalisability to other socio-economic and cultural contexts still to be done.
Dimovski and	To study the influence of	Organizational learning has significant,	Study sampled

Skerlavaj (2005), An empirical research based on 867 Slovenian companies	organizational learning on the financial as well as the non-financial performance of an organization	positive and strong impact on both financial performance and non-financial performance of an organization	Slovenian companies hence validation of the developed model in different contexts and settings is warranted.
Harris (2002), an empirical research	To investigate learning in the context of technology projects implemented in UK retail banking industry	Factors that inhibit organizational learning process include; reliance upon established routines, gulf between technical and business areas, poor management of learning, complacency and the culture of blame.	Empirical research limited to technology projects in UK retail banking industry.
Holland (2010), A conceptual research.	To examines the extent to which individual bank outcomes can be attributed to systematic differences in banking knowledge concerning the primary risks and value drivers of their organisations by bank board directors and top management.	• The Board's and senior management's lack of basic knowledge of banking risks and value drivers resulted to the banks failures in the 2007-2009 banking crisis. • Reduction of the likelihood of future crisis and bank risk can be achieved by ensuring bank learning.	A conceptual research subject to empirical investigation

2.6 Conceptualization of the Study

The development of organizational learning in view of Grinsven and Visser (2011) is enabled by two key important factors; knowledge conversion and empowerment. Empowerment within an organization can be indicated by the extent to which employees are involved in defining organizational goals and the number of new products and services introduced. Knowledge conversion is indicated by the extent to which work routines and internal standards are set, documented and adhered to.

The review of literature also reveals that organizational learning is developed in two dimensions; adaptive and generative learning. Adaptive learning is indicated by small step improvements which align an organization to its environment while generative learning is indicated by the development of mental patterns which result to enhanced individual and organizational abilities to create themselves. Finally, organizational learning has been seen to relate positively to organizational performance. Organizational performance can be measured by enhanced personal development of staff, increased knowledge creation and innovation, improved customer relationships and better financial performance. The study linkages can be conceptualized as per Figure 4.

Figure 4: Proposed Structural Model
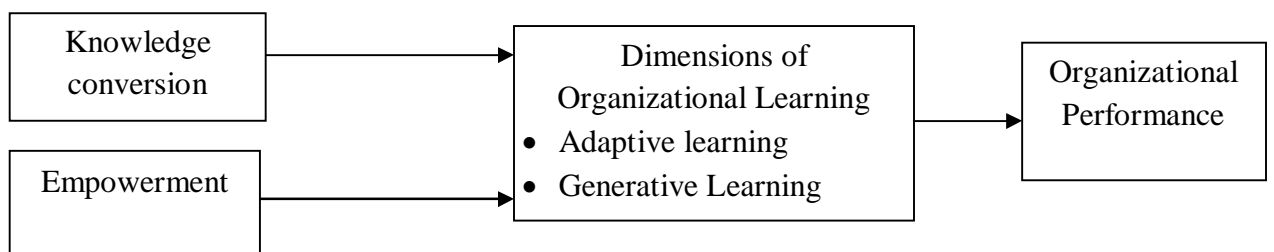
The issues as indicated in the figure 4 can be clarified by examining the links through testing the following hypotheses;

1. There is a relationship between Knowledge conversion and the dimensions of organizational learning.

2. There is a relationship between empowerment and the dimensions of organizational learning.

3. There is a relationship between adaptive learning and organizational performance.

4. There is a relationship between generative learning and organizational performance

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

As discussed in chapter1, the broad objective of this study was to investigate the link between learning and organizational performance. This chapter details how the proposed study was carried out. It explores the research design, sampling design, data collection and data analysis methods that were employed by the study. In making these decisions, considerations has been made of the objectives, time available, topical scope and the specific issues involved.

3.2 Research Design

To achieve the research objectives, the study employed an empirical research design rather than a conceptual research approach. Empirical research involves observing and measuring phenomenon as directly experienced while conceptual research involve breaking down a concept into smaller simpler parts in order to understand it better. Empirical research was chosen because it would help integrate the study concepts with practice while closing the gaps identified in conceptual studies identified in the Literature review.

A cross-sectional research design was chosen over a longitudinal research design. Further, a decision had also to be made as to whether the study was to be a case study or a survey study. A survey method was chosen because it would help discover learning factors that are common across the commercial banks and hence provide the basis for generalization about the study objects.

3.3 Population

The study population consisted of all the 43 commercial banks in Kenya. The information required however relates to behavioral outcomes of specific practices as felt by an employee within a given bank hence random sampling was employed to select one respondent from each of the banks. This meant seeking the attitudes of employees in the case organizations in the population.

3.4 Data collection

As the unit of analysis is the commercial banks and these are only 43, a census was decided on. This makes statistical tests more widely generalizable. Primary data representing the different variables was collected. Measurement of variables was through attitudinal measures using a 5- point likert scale. This data was obtained using a self-administered questionnaire. The design of the questionnaire was based on items derived from the existing literature as shown in table 2. The items were presented to respondents with choices indicating their agreement or disagreement to the statements given. Each variable was measured using 2- 5 statements with the status based on the mean score. The questionnaire (Appendix 1) was administered using a drop and pick later method.

Table 2: Overview of variables, Indicators and their sources

Variable	Indicator	Source
Knowledge conversion	- The extent work routines have been documented and conformed to - The extend internal standards are set and adhered to	Grinsven and Visser (2011)
Empowerment	- The extent employees are involved in defining organizational goals - Introduction of new products and services	Grinsven and Visser (2011)

Variable	Indicator	Source
Dimensions of Organisational learning	• Adaptive learning - Small step improvements within the organization - The extent to which the organization is aligned to its environment	Murray (2002); Grinsven and Visser (2011)
	• Generative learning - The extend individual within the organization have been able to create themselves. - The extend the organization has created itself	
Organizational performance	-Enhanced personal development of staff -Increased knowledge creation and innovation -Improved customer relationship and satisfaction -Better financial performance (profit).	Yeo (2003); Dimovski and Skerlavaj (2005)

3.5 **Data Analysis**

The data collected was quantitative in nature. The data was presented in terms of descriptive statistics, means and standard deviations and was in tables and graphs. Descriptive statistics provide a method of quantifying the characteristics of data, where the centre is, the spread and the relationship between aspects of the data (Walliman, 2001). This indicated the organizational learning factors in the respective organizations and also indicated areas for improvement.

From the likert scales data the total score of a variable was the average of the item scores for each case. Standard deviation was calculated to determine significant difference between item variables while the strength of relation between the variables was evaluated using correlation analysis. The data was presented in form of a correlation matrix and the

significance of the correlation indicated possible relationships between the variables. The matrix presented the variables as shown below;

	X_k	X_e	X_a	X_g	X_p
X_k	1				
X_e		1			
X_a			1		
X_g				1	
X_p					1

Where; X_k is knowledge conversion, X_e is Empowerment, X_a is Adaptive learning, X_g is Generative learning and X_p is Organizational performance.

The proposed research model suggests mediated linkage where knowledge conversion and empowerment affects organizational performance through the dimensions of organizational learning.ie. $[(X_k, X_e) \rightarrow (X_a, X_g) \rightarrow (X_p)]$. Regression analysis was therefore conducted to determine the extent the dimensions of organizational learning function as a mediator. The dimensions of organizational learning were regressed on organizational performance (i.e. $(X_a + X_g) \rightarrow (X_p)$) and knowledge conversion and empowerment $(X_{k+}X_e)$ were added. For the regression analysis, if the addition of knowledge conversion and empowerment contributes significantly to increment of the variance then partial mediation (both direct and mediated effects) exists; if it does not yield a significant increment of the variance then complete mediation exists. Specifically, the research objectives were achieved by conducting the analysis as indicated in the table 3;

Table 3: Summary of Data analysis

Research Objective	Variable studied	Analysis
1. To determine the state of organizational learning within the commercial Banks in Kenya.	• Knowledge conversion, X_k • Empowerment, X_e • Adaptive learning, X_a • Generative learning, X_g	• Test of null hypothesis. $H_{oa}: X_k \leq 3;\ H_{ob}: X_e \leq 3;\ H_{oc}: X_a \leq 3;\ H_{od}: X_g \leq 3$ • Significance of the value being above chance of median value of 3 at 5% error (3.0 ± 0.15). • Rejection of the null hypothesis shall mean organizational learning elements are present within commercial banks in Kenya.
2. To determine the contribution of organizational learning to performance within Kenyan commercial Banks	• Knowledge conversion, X_k • Empowerment, X_e • Adaptive learning, X_a • Generative learning, X_g • Organizational performance, X_p	• Test of null hypothesis. $H_{o1a}: X_{k \neq} X_a;\ H_{o1b}: X_{k \neq} X_g$ $H_{o2a}: X_{e \neq} X_a;\ H_{o2b}: X_{e \neq} X_g$ $H_{o3}: X_{a \neq} X_p;\ H_{o4}: X_{g \neq} X_p$ • Correlation between learning and performance-The significance of the correlation will indicate possible relationship between the variables. • Rejection of the null hypothesis shall indicate knowledge conversion and empowerment bring about organizational learning and these results to increased organizational performance.

CHAPTER FOUR: RESULTS ANALYSIS AND DISCUSSIONS

4.1 Introduction

This chapter presents the results of the study conducted based on the research methodology discussed in the previous chapter. This is followed by a discussion of the findings. Section 4.2 shows summary statistics, section 4.3 presents a discussion of the results, shows test of the hypotheses and finally presents a review of the proposed model.

4.2 Summary statistics

4.2.1 Questionnaire Response statistics

A total of 43 questionnaires were dropped to respondents drawn from the different commercial banks in Kenya. All participants responded and the raw response data was visually checked for completeness and no questionnaire response was found with missing data. The data was summarized into Ms Excel file (Appendix 4). Most of the respondents (60.5%) were drawn from the head offices of the commercial banks while the rest (39.5%) were from branches. Figure 5 shows the classification of respondents by work location.

Figure 5: Classification of Respondents by work location

Respondents classified by work Location

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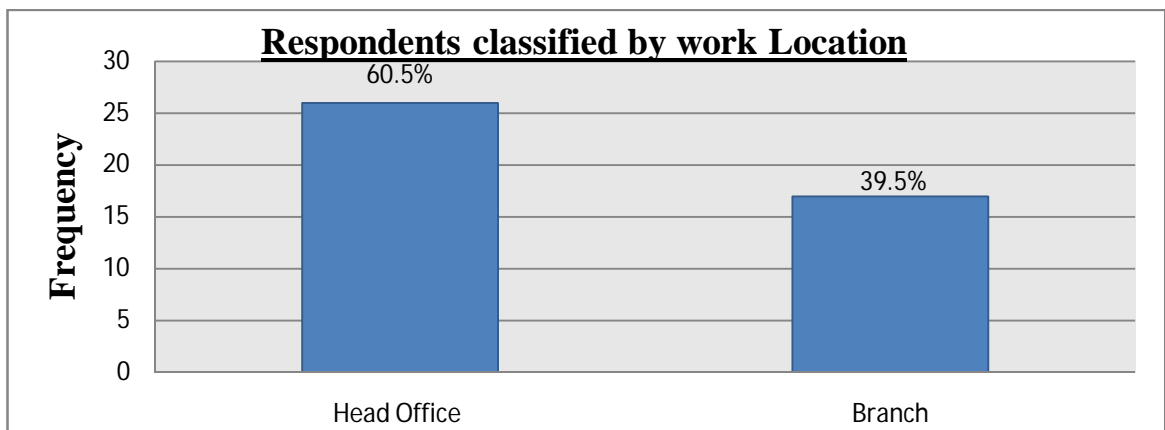
4.2.2 Descriptive statistics of the indicator variables

The raw response data was computed to get the relevant descriptive statistics. The value of the indicator variables was calculated as the mean of the constituent questionnaire items. The expected chance score will be 3.0 in a 1-5 scale. At 5% accuracy, this will be 3.0 ± 0.15 bringing the lower limit to 2.85 and the upper limit to 3.15. The resultant statistics are summarized in table 4.

Table 4: descriptive statistics of indicator variables

Indicator Variable	Abbreviation	Median	mean	standard Deviation	Lower 90% confidence interval Value
Knowledge conversion	X_k	4.00	4.15	0.83	2.78
Empowerment	X_e	4.00	3.85	0.95	2.28
Adaptive learning	X_a	4.00	4.00	0.94	2.46
Generative learning	X_g	4.00	3.91	0.95	2.34
Organizational performance	X_p	4.00	3.96	0.89	2.50

This table indicates the medians, means, standard deviations and the lower 90% confidence interval value. Knowledge conversion had the highest mean of 4.15 while empowerment had the least mean of 3.85. Adaptive learning, generative learning and organizational performance had means of 4.00, 3.91 and 3.96 respectively.

4.2.3 A Correlation matrix of the indicator variables

The indicator variables were correlated between each other. The resultant Spearman correlation coefficients are shown in a correlation matrix (Table 5).

Table 5: Correlation matrix of indicator variables

Indicator Variable	X_k	X_e	X_a	X_g	X_p
	**Inter-correlations (Spearman)**
X_k	1.000				
X_e	0.522	1.000			
X_a	0.535	0.662	1.000		
X_g	0.434	0.505	0.589	1.000	
X_p	0.434	0.448	0.496	0.523	1.000

The correlation between adaptive learning and empowerment had the highest correlation of 0.662. The correlations between knowledge conversion and generative learning and that between knowledge conversion and organizational performance were least at 0.434.

4.2.4 Regression analysis

The dimensions of organizational learning (adaptive and generative learning) were regressed on organizational performance (i.e. $(X_{a+}X_g) \longrightarrow (X_p)$). The output of this regression is summarized in Table 6. The second regression involved regressing knowledge conversion; empowerment; adaptive learning and generative learning on

organizational performance (i.e. $((X_{a+}\ X_{g)}, (X_{k+}\ X_e) \longrightarrow (X_p))$. The output is summarized

in Table 7.

Table 6: Summary output of the regression of adaptive and generative learning on

organisational performance

SUMMARY OUTPUT- $(X_a + X_g) \longrightarrow (X_p)$					
Regression Statistics					
Multiple R	0.570274763				
R Square	0.325213305				
Adjusted R Square	0.308755093				
Standard Error	0.517675742				
Observations	43				
ANOVA					
	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	5.295430598	5.2954306	19.75994133	6.54282E-05
Residual	41	10.98751514	0.26798817		
Total	42	16.28294574			
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*
Intercept	1.88825922	0.472115074	3.99957409	0.000258834	0.934803496
(Xa+ Xg)	0.523978329	0.117874673	4.44521555	6.54282E-05	0.2859256

The resultant regression line is; $(X_p)=K_1 + b_1(X_a + X_g) + €$

$$(X_p) = 1.9 + 0.52(X_a + X_g) + 0.52$$

Table 7: Summary output of the regression of knowledge conversion, empowerment, adaptive and generative learning on organisational performance

SUMMARY OUTPUT - $((X_k + X_e), (X_a + X_g)) \longrightarrow (X_p)$					
Regression Statistics					
Multiple R	0.590793512				
R Square	0.349036974				
Adjusted R Square	0.333159827				
Standard Error	0.508455232				
Observations	43				
ANOVA					
	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	5.683350107	5.68335011	21.98360791	3.03506E-05
Residual	41	10.59959563	0.25852672		
Total	42	16.28294574			
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*
Intercept	1.329474319	0.56581497	2.34966268	0.023686859	0.186787817
(Xk, Xe,Xa, Xg)	0.656625452	0.1400452	4.68866803	3.03506E-05	0.373798436

The resultant regression line is : $(X_p) = K_2 + b_2((X_k + X_e), (X_a + X_g)) + €$

$$(X_p) = 1.3 + 0.7((X_k + X_e), (X_a + X_g)) + 0.51$$

4.3 Discussion of Results

4.3.1 The state of organizational learning within the commercial banks in Kenya.

To achieve this study objective, 3 null hypotheses had to be tested (H_{oa}: $X_k \leq 3$, H_{ob}: $X_e \leq 3$, H_{oc}: $X_a \leq 3$ and H_{od}: $X_g \leq 3$) . The hypotheses are that the value for each element of organizational learning is significantly above chance median value of 3 when 5% confidence level is taken into account. The lower 90% confidence interval values are smaller than of the expected confidence interval (2.85- 3.15). This implies that there is

95% chance of getting the results with means of less than 3. Since the scores are smaller than that of the confidence interval expected the null hypotheses are accepted and the alternative hypotheses are rejected.

The conclusion is that knowledge conversion, empowerment, adaptive learning and generative learning are not statistically significant at 5% confidence level.

4.3.2 The contribution of organizational learning to performance improvement within Kenyan commercial banks.

Four null hypotheses were tested to enable the achievement of this objective. The first null hypothesis assets that there is no relationship between Knowledge conversion and the dimensions of organizational learning (H_{o1a}: $X_k \neq X_a$; H_{o1b}: $X_k \neq X_g$). Conversely, the alternative hypothesis states that there is a relationship between Knowledge conversion and the dimensions of organizational learning.

The correlation matrix (Table 5) indicates that knowledge conversion correlates strongly with adaptive learning (0.54) and also with generative learning (0.43) hence the null H_{o1} hypothesis is rejected. The conclusion is that there is a positive relationship between knowledge conversion and the dimensions of organizational learning.

The second null hypothesis states that there is no relationship between empowerment and the dimensions of organizational learning (H_{o2a}: $X_e \neq X_a$; H_{o2b}: $X_e \neq X_g$).The alternative hypothesis states that there is a relationship between empowerment and the dimensions of organizational learning.

The relationship between empowerment and the dimensions of organizational learning is clearly demonstrated by the strong correlations of 0.67 and 0.51 between empowerment and adaptive learning and generative learning respectively. The null hypothesis H_{o2} is hence rejected and we therefore conclude that there is a positive relationship between empowerment and the dimensions of organizational learning. The rejection of the first two null hypotheses H_{o1} and H_{o2} implies that knowledge conversion and empowerment promote organizational learning within the commercial banks in Kenya.

The third null hypothesis states that there is no relationship between adaptive learning and organizational performance (H_{o3}: $X_a \neq X_p$). The alternative hypothesis is that there is a relationship between adaptive learning and organizational performance. Adaptive learning correlates relatively strongly with organizational performance (0.496) as evidenced in the correlation matrix. The null hypothesis H_{o3} is therefore rejected. The conclusion is that adaptive learning has a positive relationship with organizational performance.

The final null hypothesis states that there is no relationship between generative learning and organizational performance (H_{o4}: $X_g \neq X_p$). The alternative hypothesis on the other hand is that there is a relationship between generative learning and organizational performance. The alternative hypothesis H_4 is retained while the null hypothesis H_{o4} is rejected because the correlation between generative learning and organizational performance is 0.52 as depicted in the correlation matrix.

The acceptance of alternative hypotheses three and four implies that organizational learning promotes organizational performance.

4.3.3 Review of proposed research model

Section 2.6; figure 4 presented the research model for this study. The model suggests mediated linkage where knowledge conversion and empowerment affects organizational performance through the dimensions of organizational learning.

ie. $(X_k, X_e) \longrightarrow (X_a, X_g) \longrightarrow (X_p)$.

Regression analysis was conducted to determine the extent the dimensions of organizational learning function as a mediator. The dimensions of organizational learning were regressed on organizational performance (i.e. $(X_a+X_g) \longrightarrow (X_p)$). The second regression involved regressing knowledge conversion; empowerment; adaptive learning and generative learning on organizational performance (i.e. $((X_{a+}X_g),(X_k,+X_e)) \longrightarrow (X_p)$).

The regression output of greatest interest for this study is the R square. The summary outputs of the regressions presented in Table 6 and Table 7 shows that the R square for the first regression was 0.33 while for the second was 0.35. The addition of knowledge conversion and empowerment did not yield a significant increment of the variance. This therefore means that complete mediation exists between the indicator variables as depicted in the research model i.e. knowledge conversion and empowerment affects organizational performance through the dimensions of organizational learning.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a conclusion of the study. Section 5.2 gives a summary of the study findings, section 5.3 provides the research conclusions and section 5.4 presents recommendations for further research.

5.2 Summary of key findings

The study investigated the relationship between organizational learning and performance within commercial banks in Kenya. The data was collected from participants drawn from all the commercial banks in Kenya. The analysis of the data provided an understanding of the contribution of organizational learning to performance improvement within the commercial banks in Kenya.

To determine the strength of the relation between the indicator variables, correlation analysis was conducted. There was a significant strong relationship between empowerment and adaptive learning with a correlation of 0.67. Knowledge conversion and generative learning had the least correlation of 0.434. The relationship between adaptive learning and organizational performance is relatively strong with a correlation of 0.496. Generative learning and organizational performance also have a strong correlation of 0.52. These positive correlations imply that knowledge conversion and empowerment promote organizational learning and consequently the dimensions of organizational learning (adaptive and generative learning) enhance organizational performance.

The regression of the dimensions of organizational learning on organizational performance gives an R^2 of 0.33. Addition of knowledge conversion and empowerment on the regression gives an R^2 of 0.35. Since the addition does not yield a significant increment in the variance, the dimensions of organizational learning (adaptive learning and generative learning) completely mediate the relationship between the factors that promote organizational learning (knowledge conversion and empowerment) and organizational performance.

5.3 Research conclusions

With reference to the study findings, the following conclusions were made. First, it was concluded that there exists a positive relationship between factors that promote organizational learning and the dimensions of organizational learning. Additionally, there is a strong positive correlation between the dimensions of organizational learning and organizational performance. However, generative learning appears to contribute more to an organizations performance than adaptive learning. Therefore increasing organizational learning increases an organizational performance.

The regression analysis results show that knowledge conversion and empowerment affect an organizations performance through the dimensions of organizational learning. Consequently, this study has contributed to a better understanding of how to promote organizational learning within commercial banks. The study also contributes to the body of empirical knowledge on the relationship between organizational learning and performance. Notably, the main contribution of this study is perhaps the development of an empirically confirmed model of the relationship between organizational learning factors, dimensions of organizational learning and organizational performance.

5.4 Recommendations for further research

Although the research successfully demonstrated the link between organizational learning and performance, the study findings seem to open up the need for further research. Firstly, the study shows that generative learning contributes more to organizational performance than adaptive learning. It would be interesting to investigate why this is the case. Further research is also required to investigate learning and performance within other sectors in Kenya and see if the findings will be consistent with this study's.

Finally, longitudinal research on organizational learning and performance is required to help further validate the cross-sectional researches.

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APPENDICES

APPENDIX 1: COVER LETTER

Dear Sir/ Madam,

I am a University of Nairobi student carrying out research on the role of organizational learning on improvement of performance in commercial banks in Kenya.

You have experience that would be very useful in investigating this very important issue of management. Your contribution will go a long way in helping understanding key concepts in modern management.

You are kindly requested to complete the attached questionnaire towards this objective. The responses will be treated in confidence and this data will be presented in summary form. No participant will be identified by name.

Many thanks for your contribution.

Yours faithfully,

Samuel Nzioka

Student.

APPENDIX 2: QUESTIONNAIRE

Section A

This questionnaire does not require you to give your name or the name of your organization or any form of identification. You are required to respond by ticking in the box that best describes your view as regards the statement given.

Please tick as appropriate

Work location: ☐ Head Office   ☐ Branch

Section B

Please tick on the response option which is closest to your view as regards these statements;

	Strongly Disagree	Disagree	Not Sure	Agree	Strongly agree
1. In my organization, work routines to guide how I do my work have been documented.					
2. In my organization work routines that guide how work is done are always conformed to.					
3. In my organization Internal standards have been set to guide my work					
4. In my organization internal standards are adhered to					
5. I am involved in defining the organizational goals in my organisation					
6. In my organization new products and services are oftenly introduced					

7. My organisation has been improving over time					
8. My organization has been able to adapt to changing circumstances within the Banking industry					
9. In my organization I am expected to develop my own ideas and practices to improve work					

Please tick what best describes the direction of change you have experienced in the recent past in your organization as regards the indicated aspects

	Much worse than before	somewhat worse than before	same as before	Somewhat better than before	Much better than before
10. Your organization as an employer to you					
11. Your organization as a provider of services.					

Section C

Please tick on the response option which best describes your view as regards these statements					
	Strongly Disagree	Disagree	Not Sure	Agree	Strongly agree
12. My personal development has been enhanced					
13. Compared to other organizations, my organization frequently introduces new and better methods of solving problems					
14. My organization Introduces new services more oftenly compared to other organizations					
15. In my organisation relationships with our customers has improved					
16. In my organization Customer satisfaction levels have improved					
17. The profitability of my organisation has significantly improved					

Thank you for filling this questionnaire.

APPENDIX 3: LIST OF COMMERCIAL BANKS IN KENYA

1. African Banking Corporation Ltd.
2. Bank of Africa Kenya Ltd.
3. Bank of Baroda (K) Ltd.
4. Bank of India
5. Barclays Bank of Kenya Ltd.
6. CFC Stanbic Bank Ltd.
7. Charterhouse Bank Ltd
8. Chase Bank (K) Ltd.
9. Citibank N.A Kenya
10. Commercial Bank of Africa Ltd.
11. Consolidated Bank of Kenya Ltd.
12. Co-operative Bank of Kenya Ltd.
13. Credit Bank Ltd.
14. Development Bank of Kenya Ltd.
15. Diamond Trust Bank (K) Ltd.
16. Dubai Bank Kenya Ltd.
17. Ecobank Kenya Ltd
18. Equatorial Commercial Bank Ltd.
19. Equity Bank Ltd.
20. Family Bank Ltd
21. Fidelity Commercial Bank Ltd
22. Fina Bank Ltd
23. First community Bank Limited
24. Giro Commercial Bank Ltd.
25. Guardian Bank Ltd
26. Gulf African Bank Limited
27. Habib Bank A.G Zurich
28. Habib Bank Ltd.
29. Imperial Bank Ltd
30. I & M Bank Ltd
31. Jamii Bora Bank Ltd.
32. Kenya Commercial Bank Ltd
33. K-Rep Bank Ltd
34. Middle East Bank (K) Ltd
35. National Bank of Kenya Ltd
36. NIC Bank Ltd
37. Oriental Commercial Bank Ltd
38. Paramount Universal Bank Ltd
39. Prime Bank Ltd
40. Standard Chartered Bank (K) Ltd
41. Trans-National Bank Ltd
42. Victoria Commercial Bank Ltd
43. UBA Kenya Bank Ltd.

APPENDIX 4: SUMMARY OF RAW RESPONSE DATA

Bank (As per appendix 3)	Questionnaire Statement number																
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**
	X_k				X_e		X_a		X_g			X_p					
1	4	4	5	4	1	4	4	3	2	4	4	2	3	3	4	4	5
2	4	5	4	4	2	4	4	4	4	4	4	2	2	2	4	4	4
3	5	3	4	3	3	5	4	5	4	3	4	3	3	4	5	4	5
4	3	5	5	4	3	4	3	4	5	4	5	4	5	5	4	3	4
5	4	5	5	4	3	4	4	4	3	4	4	3	4	4	5	5	5
6	5	3	4	4	3	3	3	4	4	5	4	5	4	5	5	5	4
7	3	4	4	5	5	5	5	5	4	4	4	4	4	5	3	5	5
8	5	4	4	4	4	4	5	3	3	3	3	5	5	5	5	5	5
9	4	3	5	5	4	4	5	3	5	3	5	4	4	3	4	4	4
10	5	5	5	4	3	4	4	5	3	3	4	4	5	5	4	5	4
11	5	5	5	4	4	3	4	4	3	3	2	5	4	4	5	4	3
12	5	4	5	5	4	5	4	4	5	5	5	5	5	5	5	5	4
13	3	4	4	4	3	3	4	3	4	3	3	3	3	4	4	4	3
14	4	4	4	3	3	4	4	4	3	3	3	4	4	4	4	4	5
15	5	5	5	4	4	5	5	5	5	5	4	5	5	5	5	5	4
16	4	4	4	4	5	4	3	3	3	3	3	3	3	4	4	4	4
17	2	4	5	5	2	5	5	4	2	4	5	2	2	3	5	5	5
18	2	2	1	2	1	4	1	4	1	1	4	2	1	2	4	4	4
19	5	3	3	3	3	4	4	4	5	5	5		3	3	5	5	4

Bank (As per appendix 3)	Questionnaire Statement number																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	X_k				X_e		X_a		X_g			X_p					
20	4	5	5	4	3	4	5	3	5	4	5	4	3	4	4	5	4
21	5	4	5	5	5	5	5	5	4	4	4	4	4	4	4	4	5
22	3	5	5	5	4	5	5	5	5	5	4	3	3	3	3	3	4
23	5	5	5	4	4	5	5	4	5	5	5	4	3	4	5	5	5
24	4	5	3	4	4	3	3	3	3	5	5	5	5	4	5	4	5
25	5	5	5	5	4	4	4	4	3	3	4	4	4	4	4	3	3
26	5	5	3	4	3	4	3	4	3	4	3	4	3	3	4	3	3
27	5	5	3	4	4	5	4	4	5	5	5	4	4	4	4	5	4
28	2	4	4	4	4	5	4	5	4	5	4	4	3	4	4	4	4
29	3	3	4	3	4	3	3	5	3	5	3	5	3	5	3	5	5
30	4	5	5	5	5	5	5	5	5	4	5	4	3	4	4	4	5
31	5	3	4	4	3	5	4	4	4	4	4	4	4	4	3	3	3
32	5	5	5	4	5	4	5	4	5	4	5	5	4	3	4	4	4
33	4	4	5	4	4	4	4	4	4	3	4	4	5	4	4	4	5
34	4	4	4	3	4	4	3	3	2	3	3	4	2	2	3	3	2
35	4	4	4	4	4	4	5	5	5	5	5	5	5	4	5	5	5
36	4	5	4	4	4	4	4	3	3	3	3	4	4	3	4	4	4
37	4	4	4	5	5	5	4	4	3	4	4	4	3	4	4	4	3
38	4	5	5	4	5	4	4	4	4	5	5	4	4	4	4	4	4
39	4	3	4	3	4	4	4	4	4	5	5	4	4	4	5	5	5
40	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5
41	4	4	5	5	4	4	4	4	4	4	4	4	3	3	4	4	5

Questionnaire Statement number																	
Bank (As per appendix 3)	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**
	X_k				X_e		X_a		X_g			X_p					
42	4	3	4	3	2	2	2	2	2	3	3	4	2	2	3	3	3
43	3	3	4	3	2	2	4	3	3	3	3	4	2	2	3	2	2