IS PAKISTANI FINANCIAL SERVICES ARE USING LEARNING ORGANIZATION TECHNIQUES IN HUMAN RESOURCE DEVELOPMENT?

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Abstract

This study investigated the level of learning organization practices adopted by financial services in Pakistan. This study provides some interesting and new insight to human resource development managers regarding new trends of learning organization trends in Pakistan. Data was collected from 88 branches of managers of a leading financial service institution. Data revealed some interesting insight that Pakistani financial services companies are adopting learning organization principals. The current studies results had also revealed that learning organization is considered as an important factor in services sector of Pakistan. Recommendations are also discussed in this study.

Keywords: Learning organization, financial services, Pakistan

Introduction:

World became global village and changing are happening very rapidly. You need to adjust according to environment. If you would not change according to environment you will diminish from this globe like dinosaur and other species. Same case is applicable in today business world. Companies are coming with more creativity and innovation at faster pace with cheaper cost. If you want to be successful in today business world you need to learn faster than your competitors. Today dream is next day reality. In this context Pakistan organizations are not able cope with global competition. May be in next two decade the country boundary does not matter. Companies from all over the world may sell their products in every country. In order to compete in dynamic environment you need creative & knowledgeable worker. Pakistani Organizations are facing difficulties in coping with new competition. Learning organization concepts are widely used by Japanese, European and US firms. They are successful due to more dynamic learning culture and more creative firm. Professor Peter Senge of MIT proposed the idea of learning organization in 1990. In this project we will try to evaluate Pakistani service sector organization that at what extent they are using learning organization concepts. What potential benefits they will take if they use the concepts of learning organization.

Now distance does not matter. Changes in the global market are happening very rapidly. Now if you want to compete at global or even at local level. Learning ability of the organizations is a big asset for competing in market. Concepts of “knowledge worker” and learning organizations are becoming hot issues in the management. Now organizations are facilitating their workers and teams to learn individually as well as collectively. Organizations are trying to create an environment which support learning (David A. Garvin 2008). They are also establishing knowledge centers in their organizations. Where people share their ideas with other staff and refine these ideas (Rabia Kiran, 2009). Argyris and Schön are the founding members who start a discussion on the topic of learning in organization (Chien-Chi Tseng 2010). In the past two decades there are many authors who on this topic. They try to refine the topic as well to define the characteristic of learning organization (A.V.L.N Rao 2011 & Raili Moilanen 2005, 2001). A.V.L.N Rao (2011) discussed Pedler, Senge,Watkins & Marsick, Hitt and many other authors models. Concepts of Learning organization is widely been used in today business world. Background was discussed in above paragraph. In this project we want to test that "Is FINANCE SERVICES INSTITUTE a learning organization or not". This project will help Pakistani service sector organizations to judge that weather they are learning or not. If they are learning at what extent they are learning. It will guide the organization to improve their learning abilities. This project outcomes will help Pakistan service sector organizations that how they improve their performance by implementing Senge concepts of learning organization.

This project will provide a new dimension to Pakistani Organization that how they judge their organization learning ability. Senge concepts are widely used in the world. But in Pakistani Service sector it is not at well establish level. After this project the organization will be aware that what potential benefits they can gain by using Senge learning organization concepts.

There are different authors which have discussed characteristic of learning organization (David a Gravin 2008). Professor Peter Senge quoted the fortune magazine quote "The most successful corporation of the 1990s will be something called a learning organization" (Senge , 1990). Professor Peter Senge generally considered as father of learning organization concept (Rebecca Cors 2003). He writes a book title as "the fifth discipline the art and practice of learning organization" in this book he proposed model of learning organization. In his book he defines 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 how to learn together."

Professor Peter Senge also highlighted few common "Learning Disabilities". By removing these disabilities your organization will become learning organization. In his book he describes five disciples as 'personal mastery', 'mental models', 'team learning', 'building shared vision', and 'systems thinking.' Professor Peter Senge describes first four disciplines and then connected all these discipline with fifth discipline 'System Thinking'(Jan Zeb 2010). System thinking "Senge 1990" shows that how an individual's actions affect other actions and how organizations are inter-connected. There are different CLO discussed by Rao (2011) & Raili Moilanen (2005). But our main focus in this project is on Professor Peter Senge models. During a study conducted by (JOO HO PARK 2006) in Korea on vocational school teachers, he found a high ratio of school teacher who are using Peter Senge concepts. So in this study I will assess the "Pakistan currency exchange" that weather.

Literature Review:

Personal Mastery

This discipline has emphasis on individual learning. That if individuals of an organization do not learn organization as whole will also not learn. (Senge, 1990) Individual must remove their weaknesses and change themselves according to environment. In simple words if an individual is learning it does not mean that whole organization is learning. But if individuals of any organization will not learned the organizational learning will not happened.(Jan Zeb 2010)

Mental Models

In this discipline professor peter Senge explains the role of perceptions, images and values which plays an important role in the learning of individual as well as organizational learning. There are many ideas which are not converted in practice. There are some confrontation, as a reason, in mind from previous experience and values of organizations. People normally practice routine ideas for solving problem. They use those ideas which fit according to his perception. If you want to create a learning environment you need to break these models. (Senge 1990)

Team Learning

Team learning is happened when all team members' directions are aligned. All team members are at the same direction. Team cannot achieve desired results until their efforts are aligned. Few times individual learning does not guarantee organization learning. Team learning according to Professor Peter Senge "if teams learn, they become a microcosm for learning throughout the organization". In team there must be open discussion, they respect each other. (Senge 1990)

Shared Vision

Shared vision is an important factor in individual learning as well as individual motivation. Shared vision must be made with proper consultation with staff members and it also communicated to all staff member. (Senge 1990)

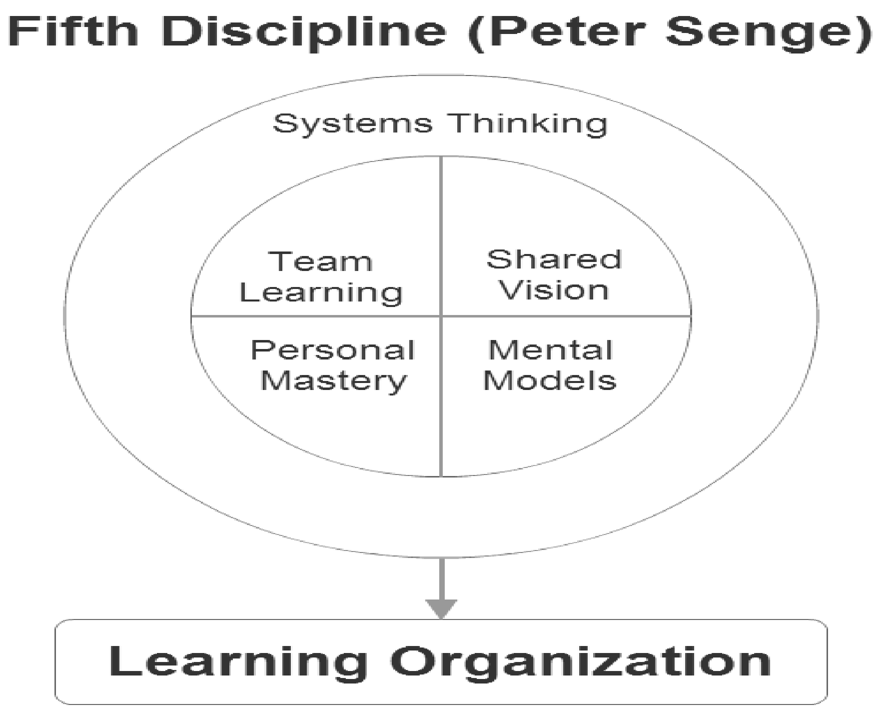
System Thinking

This discipline shows that how organization components are interconnected. How any decision can affect the other segments of the organization? You can say it a "chain Reaction". It will allow you to see the whole organization as a single unit or system. You can evaluate the whole system not individual segment. Each segment of organization has few important contributions in the whole system performance. If any segment of system does not work properly the whole system performance will be affected. (Senge 1990).

Theoretical Framework

The primary objective of this project is to test that weather FINANCE SERVICES INSTITUTE is a learning organization or not. Different factors of learning organization are tested. Different dimensions of Senge learning organization is tested in PCE.

Research Design:
The study was focused only on Quantitative analysis. Employees of FINANCE SERVICES INSTITUTE had primary sources of data collection. I used following tools for collection of data from these employees. Likert scale had been used in the questionnaire. The scale ranges from 1 to 5 reflecting respondents' feedback as "Almost Never True" on 1 to "Almost always True" at 5.



Secondary Data Sources:
Company Policy Documents
Company SOP'Company
Internal Audit reports

Sampling
In this research paper had used non-probability purposive sampling. In this type of sampling, the respondents had the freedom to choose the group according to topic requirement. I decided about the appropriateness of the respondents on the basis of their interest in the study and relevant knowledge.

Reason:
The topic is only known to the educated and trained personnel of the organization. If i had used probability sampling than to acquire appropriate results. So, i had selected the Branch Managers of all 80 branches, Directors, Chairman and departmental heads of this organization.

All the eighty managers, 8 Departmental heads are our sample size. I had sent the attached questionnaire through mail to all managers and departmental heads.

Fieldwork & data collection
Software: Excel had used to measure word frequencies, mean, and variance between different factors defined in Peter Senge concept of learning organization.

Measures

Operationalization

Concept of learning organization have multiple factors like “Personal Mastery” , “Team Learning” , “Mental Model”, “Shared Vision”, “System Thinking”. Each factor has multiple sub factors. These factors are tested in questionnaire.

Scaling

Non comparative scaling technique will be used in project. We will use Likert Scale methodology. We will ask respondents to indicate the amount of agreement or disagreement on a 5 scale.

Limitations of Data Study:

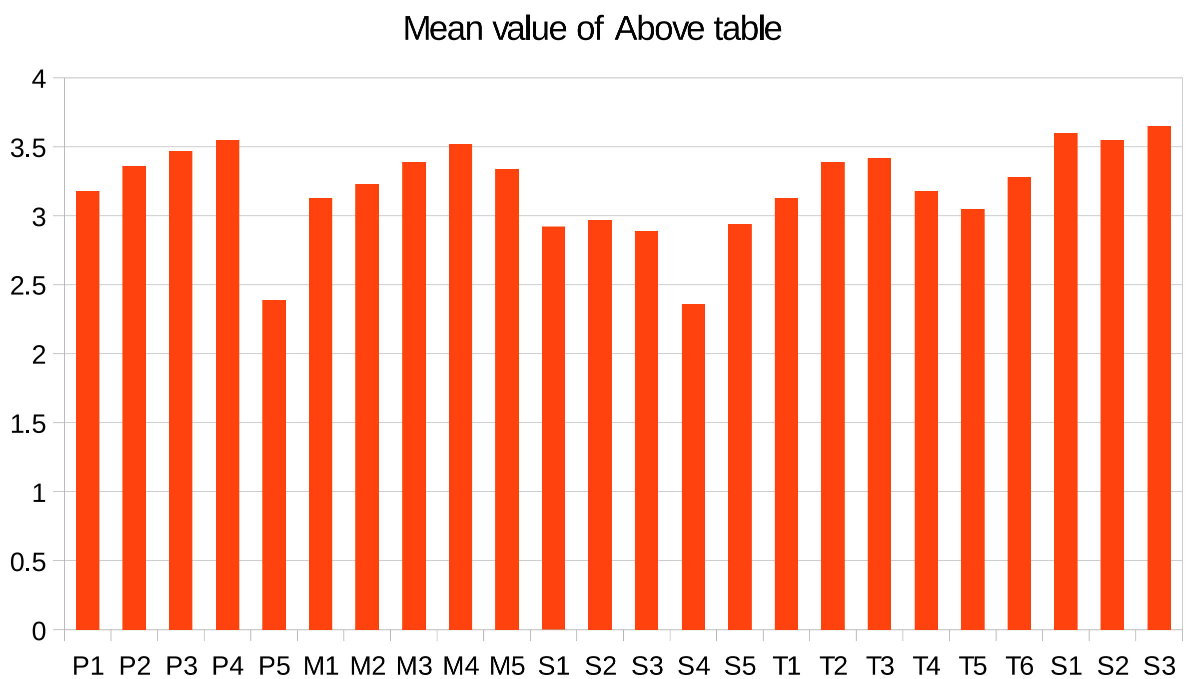
Due to limitation of resources and time I could not able to generalize this work. The numbers of respondents are less. All managers of FINANCE SERVICES INSTITUTE are male so the factor of having absence of opposite gender’s response to the studied issue is visible.

Data Analysis and Recommendations

Table 1

	Question	Mean	Mode	Median	Sdv	Var
P1	Staff at FINANCE SERVICES INSTITUTE engages in contentious learning and skill development.	3.18	3	3	1.09	1.18
P2	Staff individual growth is truly valued in PCE.	3.36	3	3	1.2	1.43
P3	Staff at FINANCE SERVICES INSTITUTE continually learns new skills to progress in their career.	3.47	3	3.5	1.18	1.39
P4	Staff at FINANCE SERVICES INSTITUTE learns from previous mistakes.	3.55	3	3	1.16	1.33
P5	Performance appraisal system of FINANCE SERVICES INSTITUTE provides guidelines for career growth.	2.39	2	2	1.08	1.16
M1	Staff at FINANCE SERVICES INSTITUTE learn and change their working style as per need.	3.13	3	3	1.02	1.04
M2	Staff at FINANCE SERVICES INSTITUTE fully aware of their belief that how it will affect his performance.	3.23	3	3	1.13	1.27
M3	Staff at FINANCE SERVICES INSTITUTE adopts new techniques to facilitate and satisfy the customers.	3.39	4	4	1.17	1.39
M4	Staff at FINANCE SERVICES INSTITUTE takes suggestion from colleagues that their working style is appropriate.	3.52	4	4	1.08	1.17
M5	Staff at FINANCE SERVICES INSTITUTE encourages improving normal routine procedures for	3.34	3	3	1.15	1.31

	providing better services to customers.					
S1	Staff at FINANCE SERVICES INSTITUTE is committed to shared vision of organization.	2.92	3	3	1.28	1.64
S2	Staff at FINANCE SERVICES INSTITUTE actively participates in formulating shared vision for organization.	2.97	3	3	1.15	1.32
S3	Staff at FINANCE SERVICES INSTITUTE is fully comfortable with shared vision of organization.	2.89	3	3	0.89	0.8
S4	Staff at FINANCE SERVICES INSTITUTE aligns personal goals with the organization vision.	2.36	2	2	1.05	1.1
S5	Staff at FINANCE SERVICES INSTITUTE considers the impact of the new practices before implementing the new practices.	2.94	3	3	1.01	1.02
T1	At FINANCE SERVICES INSTITUTE team based activities are highly appreciated in the branch for providing better services	3.13	3	3	0.99	0.98
T2	At FINANCE SERVICES INSTITUTE all team members are equally treated.	3.39	4	3	0.79	0.62
T3	At FINANCE SERVICES INSTITUTE team member openly communicate their ideas, opinion to other team members.	3.42	3	3	1	1.01
T4	All team members at FINANCE SERVICES INSTITUTE aligned their efforts to collectively achieve their desired targets.	3.18	3	3	1.23	1.51
T5	All team members are very honest and share their ideas with each other and help each other.	3.05	3	3	0.98	0.97
T6	At FINANCE SERVICES INSTITUTE team members believe that together they learn and achieve more.	3.28	3	3	0.77	0.59
S1	At FINANCE SERVICES INSTITUTE before formulating any policy implications of that policy on other segments of system had considered.	3.60	3	3	1.1	1.22
S2	Before changing working practices all consequences are considered.	3.55	3	3	1.11	1.23
S3	Staff at FINANCE SERVICES INSTITUTE sees his work assignment as a part of system.	3.65	3	3.5	0.99	0.99



Interpretation and reasoning:

Interpretation of Each Question by Its mean Value:

Personal Mastery:

There are 5 questions asked from respondents showed in table 1 from P1 to P5. P1 shows mean of 3.18. While P2, P3 & P4 have receptive3.36, 3.47 & 3.55 is the respective value of mean. P1 is slightly above 3 while P2, P3,P4 is near about 4. This mean that most of the people think That FINANCE SERVICES INSTITUTE is a learning organization. P5 mean value is 2.39. Most people do not agree that FINANCE SERVICES INSTITUTE had a good performance appraisal system which guides staff in career growth. So this is the only dimensions where a respondent does not agree. So FINANCE SERVICES INSTITUTE needs to improve his performance appraisal system.

Mental Models:

In this dimensions five questions had been asked from respondents. Average respective mean of M1, M2, M3, M4 & M5 is 3.13, 3.23, 3.39, 3.52 & 3.34. All values are above 3 this shows that respondent's thinks agree with this statement that FINANCE SERVICES INSTITUTE is correctly employing Mental Model Practices. All values are above 4 shows that people agree that FINANCE SERVICES INSTITUTE is appropriately using mental model practices.

Shared Vision:

While respondents answer in shared vision is quite different from other factors. Here 5 Questions are asked from respondents and they are shown in the table as S1, S2, S3, S4 & S5. There Receptive Mean Values are 2.92, 2.97, 2.89, 2.36, & 2.94. This is the weakest factor where

FINANCE SERVICES INSTITUTE needs a lot of improvement. Here S1, S2, S3, S5 is near 3. It shows those respondents are indifference. While S4 shows that people did not agree that people align his goals with organization vision. So Here FINANCE SERVICES INSTITUTE also needs a lot of improvement.

Team Learning:

This factor is one of the strongest factors of PCE. Here 6 questions are asked to respondents for testing of these factors. These questions showed in table as T1, T2, T3, T4, T5 & T6 and their respective mean values are 3.13, 3.39, 3.42, 3.18, 3.05 & 3.28. Here all means are above 4 but all questions average mean are less than 3.50. So it shows that respondents are slightly agreed that FINANCE SERVICES INSTITUTE is using Team learning concept. But they need improvement that they can bring average mean to above 3.50.

System Thinking:

System thinking is the strongest factor of PCE. Three questions are asked from respondents. These questions are showed at the last section of table as S1, S2, and S3. The respective values of Mean are 3.60, 3.55 & 3.60. In this factor all mean values are above 3.5. It shows that most of respondents agree that FINANCE SERVICES INSTITUTE using system thinking approach while making any decision.

Overlook of Mean & Standard Deviation value:

By focusing on results of the different dimensions of different factors, the researcher came to know that strongest dimension of FINANCE SERVICES INSTITUTE is S3. Staff at FINANCE SERVICES INSTITUTE look at their work assignment as a part of the overall working system. While the weakest area is P5 here FINANCE SERVICES INSTITUTE appraisal system does not guide staff of FINANCE SERVICES INSTITUTE to for improvement.

P1 to P5, M1 to M5, S1 to S5, T1 to T6 and S1 to S3 is the grouping of the questions that had been asked from the respondents. P1 and P4 are the most visible contributors in the Personal mystery variable with respect to their Mean and SDV. This means that continuous learning and taking the past mistakes as guideline is the way that leads to being a learning organization.

For mental model, M4 which records about whether “Staff at FINANCE SERVICES INSTITUTE take suggestion from colleagues that their working style is appropriate” having mean (3.52) and SDV (1.08) is the most contributing constituent. As concerned to shared vision, S2 is the most influential that reflects about “Staff at FINANCE SERVICES INSTITUTE actively participate in formulating shared vision for organization”, having mean (2.97) and SDV (1.15). In team learning, T3 is the most visible one that tells that “At FINANCE SERVICES INSTITUTE team member openly communicate their ideas, opinion to other team members”, having mean (3.42) and SDV (1.01). Lastly, system thinking has S3 as “Staff at FINANCE SERVICES INSTITUTE see his work assignment as a part of system”, mean (3.65) and SDV (0.99).

Discussion:

Personal Mastery:

Here we interpret the result of each question one by one. If you consider the mode of different questions asked in of Personal Mastery factor of LO. P1 to P4 people most of the people choose 3. It means that they are somewhat agree that FINANCE SERVICES INSTITUTE is a learning organization. But in P5 where questions has been asked question from employees about effectiveness of performance appraisal system for career growth. Here Mode of P5 is 2. It means that people think that performance appraisal system did not help employees in career growth.

But if you will consider the median value of personal Mastery. In question P1, P2 & P4 is 3.

It means that people are somewhat agree that FINANCE SERVICES INSTITUTE is a learning organization. While P3 shows in that people are agree that FINANCE SERVICES INSTITUTE employees are continually learning. While P5 median value is 2 it means that respondents think that FINANCE SERVICES INSTITUTE performance appraisal system does not help in career growth.

Mental Models:

Five questions are asked in mental model factor. These questions showed in table from M1 to M5. M1, M2 & M5 mode value is 3 it shows that most of the people are slightly agree that they are using practices of mental model. While P3 & P4 shows that people are agree that FINANCE SERVICES INSTITUTE is correctly employing mental model practices.

In mental model median values are also telling same story like mode. They are confirming the figures of mode. M1, M2 & M5 median is 3 while M4 & M5 Median is 4.

Shared Vision:

Five question are also asked in this section for testing of shared vision models. Mode and median values are quite interesting with comparison to mean values. S1, S2, S3 & S5 are showing less than 3 in mean while mode and median showing 3. So it means that most of the people slightly agreeing that FINANCE SERVICES INSTITUTE is using shared vision concepts in Pakistan. S4 showing mode and median value is 2. It means that Staff of FINANCE SERVICES INSTITUTE does not align his goals with the goals of PCE.

Team Learning:

Team learning is an important dimension of LO. To test team learning concept we ask 6 questions from respondents. Which are shown in the table as T1, T2, T3, T4, T5 & T6. The mode value of all values other than T2 is 3. It shows that most of the respondents slightly agree that FINANCE SERVICES INSTITUTE is employing TL practices. While as well as T2 dimensions shows that most of the people agree that people are equally treated in PCE. While median of all question shows 3 figures.

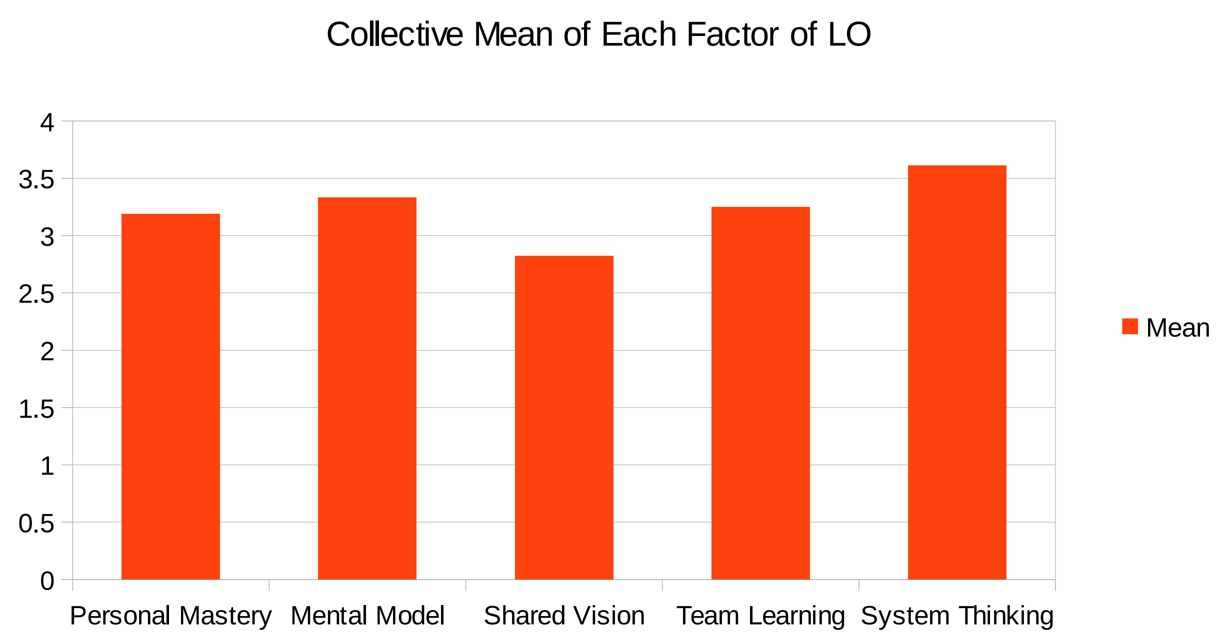
System Thinking:

System thinking is the strongest point in FINANCE SERVICES INSTITUTE LO. In system thinking factors there are three questions asked from respondents. Mean value of all three questions is above 3.5. Mode value is showing results of 3. It means that most of the people slightly agree that FINANCE SERVICES INSTITUTE is using system thinking approach while making decision. While if you look towards median value S1 & S2 median value is 3. Which shows that people are slightly agree that FINANCE SERVICES INSTITUTE is using system thinking approach in decision making. While S3 median value is 3.5 it shows that most of the people agree that FINANCE SERVICES INSTITUTE see every assignment as a part of system.

Table 4

Factor	**Number of Question**	**Mean**	**SDV**
Personal Mastery	5	3.19	0.47
Mental Model	5	3.33	0.06
Shared Vision	5	2.82	0.25
Team Learning	6	3.25	0.15
System Thinking	3	3.61	0.53
LO	**24**	**3.24**	**0.28**

Chart Showing Results of Different Factors of Learning Organization and Overall Score



The primary focus of study is to test the Senge concept of learning organization in Pakistani Environment. During the study different factors of Senge Learning organization is tested. Different dimensions of each factor are also tested. We send questionnaire to 88 managers of the PCE. But we will get only 38 replies so response rate is very low as 43%. After analyzing results overall we can say that FINANCE SERVICES INSTITUTE is a learning organization. Strongest point of FINANCE SERVICES INSTITUTE is system thinking. They make decision after considering chain reaction of that decision. They consider each decision in the perspective of whole system. The weakest Factor of FINANCE SERVICES INSTITUTE is Shared Vision. They need to improve this factor. While overall I am satisfied that FINANCE SERVICES INSTITUTE is using learning organization concept.

Explanation of the table and corresponding chart in accordance to the objectives:

The above table describes that the greatest average value of mean has been attained by the variable named as system thinking (3.61) followed by mental model (3.33), but system thinking has SDV(0.53) as compared vision's SDV (0.25) which is the third lowest. This depicts that clarity of organizational goals in the minds of the employees across the departments and their perception about the company for being supportive in learning processes (mental model) has link with unified direction of the organizational efforts (shared vision). Furthermore, the image of the company as learning organization can be visible from the minimum level of difference in understanding of the employees regarding any organizational developmental issue, which could be directly or indirectly related to the employees' job. The case of LO and team learning is interesting as both are near to each other by having average mean difference of about 0.01 by having 3.24 and 3.25. It has to also noted that the SDV of team learning is far less than the LO and second to lowest than mental model. This takes us to the point that team learning has rigorous affect with same level of visibility across departments of the company. Connecting the SDV of team learning (0.15) with that of personal mastery (0.47), it is clear that for an organization to move towards being a learning organization, the collective effort of the employees backed by unified view point (Mental model, SDV=0.06) is the key leading to success.

Table 5
Aggregate Percentage of Each Factor

Factor	**% of Respondent who Chooses 4 & 5**	**% of Respondent who Chooses 3, 4 & 5**	**% of Respondent who Chooses 1 & 2**
Personal Mastery	39.47	72.10	27.89
Mental Models	46.31	76.84	23.15
Shared Vision	22.10	62.10	37.89
Team Learning	38.15	78.94	21.05
System Thinking	47.36	85.96	14.03
Total LO	**36.68**	**75.19**	**24.80**

Above table shows you a broader picture of FINANCE SERVICES INSTITUTE LO. If you consider every factor individually than almost more than 75% respondents think that FINANCE SERVICES INSTITUTE was using each factor of LO. But FINANCE SERVICES INSTITUTE needs to make improvement in shared vision factor of LO. While if you look at overall score you would conclude that FINANCE SERVICES INSTITUTE is a learning organization. Because more than 75% people think that FINANCE SERVICES INSTITUTE is employee LO practices. And near about 37% respondents agree or strongly agree that FINANCE SERVICES INSTITUTE is not a learning Organization. While only 25% people disagree or strongly disagree that FINANCE SERVICES INSTITUTE is not a learning organization. So After detail analysis I conclude that FINANCE SERVICES INSTITUTE is a Leaning Organization.

Summary of Analysis:

Through Detail analysis we concluded that FINANCE SERVICES INSTITUTE is a learning organization. Most of Respondent agrees that FINANCE SERVICES INSTITUTE is a learning organization. Overall mean of LO is 3.24 which is above 3 and near to 4. So it shows that

FINANCE SERVICES INSTITUTE is a learning organization. And about 75& respondent agree that FINANCE SERVICES INSTITUTE is a learning organization. In 75% few strongly agree, few agree and few somewhat agree. System Thinking contributes more than any factor in LO of PCE. The mean value of System thinking is 3.61. In terms of percentage more than 85% people that FINANCE SERVICES INSTITUTE is properly using system thinking approach in Decision Making. The weakest area is shared vision with mean value of 2.82. FINANCE SERVICES INSTITUTE needs to improve his appraisal system and tries to create an environment where FINANCE SERVICES INSTITUTE employees align their goals with shared vision of PCE.

Conclusion:

It has been concluded from this research that FINANCE SERVICES INSTITUTE is on the path way to become a learning organization through investing in creation of opportunities of learning. Most visible point of FINANCE SERVICES INSTITUTE is system thinking with high mean value of (3.65) but the comparison of its SDV with team learning and personal mastery projects that it has weak link with learning organization. On the other hand, the weakest area is shared vision 2.82 but its SDV tell us that it has more stable affect than system thinking.

As for lapses, notably, among different dimensions of learning organization which had been tested in project, the weakest area is appraisal system of employees. This depicts that the employees have been provided with the mechanism of improving their skills and abilities regarding their jobs and encouraged to participate while being deprived from the facility of pre-planned promotion in job title. This tells that the variable of appraisal system is necessary for sustainable growth in shift of FINANCE SERVICES INSTITUTE from conventional to learning organization.

While if you look at total mean of personal mastery is 3.19 and performance appraisal system is 2.39. During the detailed analysis of the respondents, it had been noted that Pakistani organizations are using learning organization concepts with absence of factors depending on their respective markets situation, as appraisal system in the case of PCE. This means that the future of national business organizations is based on implementation of learning organization as a whole and not relies on situational needs but focus on up-coming challenges in terms of competition. The need of present is actually shift from eye-wash to change in organizational approach from scratch.

Recommendations:

The recommendations for FINANCE SERVICES INSTITUTE and ers who want to further explore this topic are

- FINANCE SERVICES INSTITUTE will need to Improve “Shared Vision” Factor of Learning organization.
- They should strive to bring all factor of Learning Organization at the mean value of 3.5 at least.
- They have to increase “Personally Mastery” factor by improving sub factor of Performance Appraisal System.

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