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Revisiting the *What, How and Why* of Managerial Learning: Some New Evidence

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Editor's Foreword

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ABSTRACT

The relationship between individual and organisational learning remains one of the contested issues in Organisational Learning debates. It is assumed that we know enough about learning at the individual level to draw inferences about learning at the organisational level. This paper provides some new evidence about the nature of individual learning practices in organisations using the individual manager as a unit of analysis. The paper presents empirical evidence from a recent study in the Financial Services Sector in the UK in relation to the *how, what* and *why* of managerial learning within organisations. The analysis draws examples from the learning practices of managers in three retail banks and challenges the simplistic view of the relationship between individual and organisational learning currently propounded in the literature. The paper concludes with a review of the implications of the findings for the way we think about learning in organisations.

Keywords: Managerial Learning, Organisational Learning, Banking

Introduction

Learning theory in the context of organisations has come a long way in its efforts to encapsulate the cultural, political and social dimensions of learning (Cook & Yanow, 1993; Coopey, 1995; Easterby-Smith et al., 1999, 2000). However, learning as practiced by individuals still remains relatively little understood, despite recent contributions emphasizing the collective, relational and situated nature of learning (Gherardi, 1999; Wenger, 2000). Considering the inferences drawn on individual learning to understand organisational learning it is rather ironic that to-date we know very little about *what* individuals actually learn in organisations, *how* they learn and *why* they learn. A more integrative analysis of the *what*, *how* and *why* of individuals' learning in organisations would provide valuable insights about the relationship between individual and organisational learning, which continues to be an unresolved issue in current debates (Friedlander, 1983; Kim, 1993; Richter, 1998; Antonacopoulou, 1998; Friedman, 2001). Such an analysis could show more clearly the interactions between social, cultural, political, economic, as well as psychological and psychodynamic aspects of learning. These interactions in turn can help encapsulate the broader aspects of the context in which learning takes place and enhance our understanding of the impact of the context on the nature of learning in organisations and the individual's disposition towards such a process. The latter is a perspective, which continues to be neglected in much of the current literature on organisational learning and associated debates in management education, training and development, which frequently promote only the perspective of the organisation. A more in-depth understanding of individuals' learning within organisations, using the manager as a unit of analysis, may provide insights into the way individuals perceive learning, the objective(s) of individuals' learning within organisations and the value attached to learning by individual managers particularly in the light of the ongoing organisational changes.

Therefore, the purpose of this paper is to focus on the nature, content and process of individual learning in the context of changing organisations using the individual manager as the unit of analysis. The discussion focuses on the complexity of learning and identifies the

impact of contextual factors particularly in relation to the education, development and training practices. The discussion is informed by recent empirical findings from a longitudinal study of three retail banks in the UK. The discussion begins with a review of the main propositions in the existing literature in relation to managerial learning. The main issues in relation to education, training and development in the banking sector and in relation to the three banks participating in the study are then discussed in order to contextualize the findings in relation to what, how and why managers learn. The paper selectively presents findings, which show how education, development and training at the industry and organisational level affect the way managers perceive learning, the approach they adopt in order to learn, what managers choose to learn and finally, why some managers may be more or less receptive to learning. The paper will conclude with a call for rethinking the nature of learning in organisations and the relationship between individual and organisational learning more specifically.

Managerial learning within organisations

The interest in how people learn has commanded the attention of many researchers over the years (Harris & Schwahn, 1961; Crow & Crow, 1963; Bandura, 1977). Efforts to understand learning have given rise to at least two major categories of learning theories. These have been termed as *pedagogy* and *andragogy* (Knowles, 1980); the former addressing issues of children's learning, the latter focusing on adults' learning. The principles of adult learning inform our understanding of individuals' approach and potential attitude towards learning opportunities. For example, a unique characteristic of adult learning is that individuals do not approach learning with the straightforward intention to soak up knowledge. Adults compare a new piece of information with what they already know and test it against their views and prejudices in relation to their own working situation (Hague, 1979; BIM, 1984). Theories of adult learning have had a significant impact in the development of theory and research in relation to how managers learn within organisations.

In an extensive review of the learning theories, Burgoyne & Stuart (1977, 1978) identified at least eight "schools of thought" which they discuss using metaphors in relation to their main principles and applications, as well as, their assumptions about the nature of people. In similar fashion, Brostrom (1979) discusses four main theories of learning - behaviourism, structuralism, functionalism and humanism - and discusses their main principles in relation to training and learning. Table 1. summarises the main characteristics of each of these theories and the basic assumptions about how adults learn. Table 1 shows that the orientation of different learning theories over the years has moved from notions of conditioning and indoctrination, towards autonomy and self-direction. It is evident that the responsibility is moving away from the teacher (trainer) towards the individual who is held responsible for their learning, because (s)he can determine whether learning actually takes place. From this view it follows that the individual is perceived to have the 'power' to choose whether or not to learn, therefore, more emphasis should be given to understanding what motivates an individual to learn. Juch (1983:18) emphasised this point when he stated that:

> "man is a Homo discriminator who senses only what he/she wants or needs to perceive i.e. the tendency to reinforce one's own innate or initial preferences, while neglecting those abilities which are harder to develop".

Table 1: The Main Learning Theories and their Basic Orientation

	Behaviourism	*Structuralism*	*Functionalism*	*Humanism*
Initiators	Pavlov (1927), Thorndike (1932), Skinner (1953, 1971)	Levi-Strauss (1963), Ausubel (1968, 1985)	Miller (1964), Hilgard & Bower (1975)	Rogers (1961, 1969), Boydell (1979), Argyris, (1982)
Basic Assumptions	New behaviours can be caused and shaped with structures around the learner.	The mind is like a computer; the teacher is the programmer.	People learn only if they want to learn and if they perceive the task practical.	Learning is self-directed. The essence is discovery, meaningfulness and autonomy.
Orientation to Teaching & Learning	Reward-punishment, stimulus-response, behaviour modification.	Design content carefully and fed to the learner in small portions to be retained in memory.	Learner involvement, hands-on problem-solving, building confidence.	Freedom to learn, individualistic approach, experiential and spontaneous, understanding.

The recognition of the fact that individuals cannot be forced to learn has been further developed by researchers (Mumford, 1971; Honey & Mumford, 1982; Sutcliffe, 1988; Lessem, 1991) who have sought to examine managers' preferred style of learning. These researchers have identified several types of learners ranging from activists, reflectors, theorists, pragmatists, energised, harmonic, inspired etc. The various types of learners identified in the literature enhance our understanding both about the way individuals may approach learning and what may be the underlying triggers to managers' learning.

Moreover, research into the nature of managers' learning (Burgoyne & Stuart, 1976; Stuart 1984; Burgoyne & Hodgson, 1983; Davies & Easterby-Smith, 1984; Mumford, 1986; Park, 1994) - in particular whether this learning is "on-the-job" or "off-the-job" - has shown that the bulk of managers' learning takes place in the work place, as a result of their work and role activities. Not only does on-the-job learning appear to be the most prevalent, but if one accepts the argument of management researchers like Casey (1980), Hague (1979) and Revans (1977), it is the most effective form of learning. Thus, it is argued that whilst on-the-job learning is "real", "effective", "lasting", and "useable", much off-the-job formalised learning activity, for example on training courses, tends to be far removed from the real world of managers. Furthermore, it is claimed that when off-the-job learning does occur, it presents the manager with major difficulties in transferring knowledge back to the work environment. The recognition that managerial learning consists of unstructured, discontinuous and often unconscious aspects has generated more interest in the experiences managers encounter and the actions they take (Revans, 1982; Mumford, 1989; Marsick, & O'Neil, 1999).

Table 2: Experiential and Action Learning Theories		
	Experiential learning	*Action learning*
Initiators	Kolb & Fry (1975), Kolb (1984), Mant (1981), Mumford (1986, 1988).	Revans (1966, 1971, 1980, 1982), Boddy (1980), Robertson & Cooper (1983)
Basic Assumptions	Learning follows a four-stage cycle (concrete experience, reflective observation, abstract conceptualisation and active experimentation) which engages the 'whole' person, self-actualisation.	Learning by doing, with and from others. Learning involves awareness of one's own values and taking action towards their fulfilment.
Orientation to Teaching & Learning	Learning is a dynamic process involving active participation. Compatibility with individual preferred learning style important.	Developing individual's ability to learn - learning to learn - and raising self-awareness and the search for new knowledge.

Experiential learning and action learning theories aimed to address this issue by placing importance on the social, cultural and political aspects surrounding the learning process. The main characteristics of each of these theories are summarised in Table 2. Experiential learning theory has not been without its critics (see Holman et al., 1997). It has been criticised for replicating several aspects of cognitivism (e.g. the dualism between mind/body, organism/environment) which fails to explore sufficiently the transactional and reciprocal relationship between the person and the external world from a social constructivist, activity theory perspective (which gives more emphasis to the interaction of the learner with the context or events in which learning takes place). This view has found more voice in recent contributions promoting a situated view of learning in organisations, integral to the functioning of communities of practice (see Lave & Wenger, 1991; Brown & Duguid, 1991; Wenger, 1999; Engestroem & Miettinen, 1999). These perspectives have also helped bring to the forefront greater consideration of the psychoanalytic, emotional and aesthetic aspects of learning (see Antonacopoulou & Gabriel, 2001; Scherer & Tran, 2001; Vince, 2001; Strati, 1999). The review of the various management learning theories and models presented here illustrates the difficulty of capturing the complexity and diversity of individuals' learning from any one single perspective. It also encourages a reconsideration of what learning is.

Earlier theories considered learning as a change in behaviour, which results from the acquisition of knowledge and skills. Many researchers have actually defined learning in these terms (e.g. Kimble 1961; Jones, 1967; Bass & Vaughan 1966). The definitions of learning assume that the change in behaviour is relatively permanent and that practice and experience are an important ingredient. Learning defined in these terms is often associated with taking action towards resolving problems (e.g. Argyris, 1982; Thomas & Harri-Augstein, 1985). However, as researchers increasingly recognised that learning is not always a structured, continuous and conscious process, learning has been defined as a process of gaining a broader understanding and the awareness of the personal meaning of experiences which does not necessarily result from the acquisition of the new knowledge as much as a rearrangement of the existing knowledge (e.g. Revans, 1971; Walker, 1975; Juch, 1983; Gagné, 1983). Learning has been increasingly defined in broader terms to capture the complexity of thinking, as well as acting, and researchers have more recently described learning as a process of reframing meaning, transformation and liberation (e.g. Schön, 1983; Kolb et al., 1991; Antonacopoulou, 1998). The recognition that learning is a dynamic and emergent process encourages a more integrative framework of interacting variables. From this perspective, learning emerges from the interconnection of various personal and contextual factors. In other words, learning does not only depend on the individual's motivation and personal drive, but on the reinforcement of learning within the environment as well. Therefore, it is not enough making sense of HOW managers learn, but equally important is to find out WHAT managers learn and WHY they learn in the context of organisations. A greater alignment between the process (how), the content (what) and the motivation (why) behind learning could provide valuable insights about the nature of learning in organisations and the relationship between individual and organisational learning more specifically. Undoubtedly, the specific context in which these questions are examined is bound to generate some insights specific to the particular reality of the organisation, the sector and the society at large. This paper reports the findings from a study of managerial learning practices in the financial services sector in the UK and comparatively across three retail banks.

Methodology

The key focus of the study reported in this paper, was the way individual managers learn and adapt during organisational changes, and the extent to which organisational systems (specifically training and development) facilitate or inhibit such processes (Antonacopoulou, 1996).

Any approach, which seeks to study learning is confronted with a number of methodological challenges not least of which is how to identify learning when you see it. Considering that learning is as much conscious as it is unconscious there would be a number of epistemological and ontological challenges to overcome. In the context of this analysis learning is defined as the liberation of knowledge through learning and self-questioning (Antonacopoulou, 2001). This definition of learning acknowledges that in studying the nature of individuals' learning in the context of organisations it is important to provide opportunities for managers to articulate what is essentially introspective and retrospective, as well as to reflect upon and question their practices. This process is not only intended to demonstrate potential consistencies or inconsistencies between managers' "espoused theories" and "theories-in-use" (Argyris & Schön, 1974). It is also intended to show how managers attribute meaning and importance to organisational issues, including the significance attached to learning and in turn how these interpretations are reflected in their praxis. This approach is more geared to interpretativism (Yanow, 2000a), it is sensitive to the social construction of reality (Berger and Lackmann, 1967) and it approaches learning as a phenomenon situated in individual practices (Easterby-Smith et al. 1991). Therefore, the nature of what, how and why managers learn in the context of the three retail banks (the top three in the UK in size and financial strength) is examined by concentrating on the meanings and explanations managers give for their practices in relation to learning. By adopting a comparative case-study approach (Yin, 1994) to locate individual practices within each bank and across the three banks in the sector, the analysis of the findings is by definition contextually specific.

The data has been collected using a longitudinal approach, which unfolded in five main phases and took three years (1991-1994) to complete. The main strand of the field research was the qualitative interview (semi-structured), while observation, questionnaires and the critical incident technique were supplementary data collection methods employed.

The first phase of the data collection comprised of a thorough historical analysis of the industry and the organizations using mainly secondary sources. This review provided valuable insights into the way banks are organized and managed as organizational systems and how the nature of their HRM practices offered an initial feel of the culture of organizations in this sector, particularly in relation to learning.

Phase II comprised a series of interviews with HR managers. A total of six to eight HR/training managers were interviewed within each bank. These interviews provided valuable data about the perspective of the organisation in relation to the importance attached to the education and learning of its staff (managers in particular) and the extent to which they are encouraged to take responsibility for their personal development.

Phase III comprised of a series of semi-structured interviews with individual managers (26 managers) in each bank. The managerial sample (78) in the three retail banks was randomly selected, incorporating managers across a broad spread of age, seniority, specialisation, gender and background. Managers classed as fast-track (who experienced different educational opportunities) were included in the sample and compared with non fast-track managers.

Phase IV comprised follow-up interviews with individual managers, which took place 6-8 months after the initial interview (during phase III). Despite many of the organisational changes that took place during the course of the study, it was possible to maintain the original sample of interviewees throughout all phases of the data collection.

The fifth and final phase of data collection involved a follow-up questionnaire with individual managers, again 6-8 months following the interview held as part of Phase IV of the data collection. For a more detailed analysis of the phases of data collection and the research questions please refer to Antonacopoulou (1996, 2001).

The analysis sought to compare individuals' perspectives within each bank and across banks, as well as to compare individual's perspectives with that of the organisation, as described by HR managers. This comparative dimension was a means of triangulating the findings to provide a rich exegesis about how managers formulate their interpretations and why managers hold the views they have.

In the sections which follow, the findings of the study in relation to manager's views of the nature of learning and how they prefer to learn, what they choose to learn and why they may be less receptive to learning are discussed. The analysis of these issues is first placed in the context of the wider picture of managerial learning in the financial services sector and the three banks in particular.

The Financial Services sector in the UK: Management learning issues

Banks do not only influence the economic, political and socio-cultural context in which they operate, they are also affected by it. Economic, political and socio-cultural factors have been significant forces for change in the retail banking sector in the UK in recent years. Moreover, the trends in the world economy have forced retail banks to be more international and global in outlook. Furthermore, the changing structure of the industry at large is a trigger to many of the internal changes identified within the sector. The various internal and external changes are fundamentally transforming the role that staff are expected to play within banks. Banks realise that it is necessary to develop policies, which will ensure that once skilled people are in position, they are retained and grown to meet the future needs of the business. As a result, banks find themselves with an expanding mix of interrelated HRM problems to manage (Storey, 1995). Amongst these issues management education, training and development have been a critical priority.

Management education, training and development in banks

Banks have a reputation for providing most of the specialised training skills required in the sector, which gives banking a remarkable degree of loyalty and esprit de corps (Jones, 1991). Traditionally banks recruited school-leavers, who were trained through a formal

disciplined classroom approach and had to pass professional qualifications (such as the Association of the Chartered Institute of Banking Diploma - ACIBD) in order to meet the immediate needs of the bank. Employee development programmes, therefore, have traditionally sought to develop experience and know-how in banking techniques and to provide a broad/generalist perspective of banking. Despite the commitment of UK banks to training their staff, they have been criticised for not spending enough on training and development (Murphy, 1989; Bournois & Torchy, 1992). Investment in training, to keep abreast of new developments, is increasingly linked to profitability and is argued as being significant to competitive success (Gould, 1988; Murphy, 1989). In recent years, investment in training has taken a new turn as regulatory measures by the Financial Services Authority have come into force requiring banks to provide evidence both of regular training, as well as the impact of such training on staff development. As Mackintosh (2001: iii) notes, financial institutions now have to provide evidence that staff who undertook training "understood what they were doing".

Whilst the major banks have always been considerable trainers of their junior staff, managers have often been left largely to themselves to find their own approaches to managing. The banks have relied on the professional bodies to oversee the basic professional education of their future management. However, the skill requirements are widening and the core of professional knowledge traditionally taught, becomes less and less relevant and sufficient to sustain the performance demanded. Management training for substantial numbers is relatively new to banks. In the early 1970s management training was frequently undertaken by attendance at external management centres and the University Business Schools and was largely restricted to an elite of individuals heading to the top (i.e. High Flyers) (Gould, 1988). Although this trend continues today, in addition, banks have devoted more effort to training and retraining their managers themselves, often with the assistance of external management teachers (Timewell, 1992; Flemington, 1992; Laurie, 1990). Management training provided by the organisation places traditionally emphasis on technical skills, products, services, selling and professional updating.

The developments in the sector over the last ten years have shifted the emphasis from technical skills training towards management skills training with particular emphasis on sales and marketing (Donnelly et al., 1988; Howcroft, 1989; Morgan & Sturdy, 2000). While formal training is intended to match the individual's speed of learning and assist them in their promotion ladder, informal on-the-job training is also increasingly encouraged as a means of acquiring the basic banking skills. However, individuals rarely participate in the identification of their own training and development thus, are not fully committed to its outcomes (Mosson, 1986).

In the light of all these changes banks can no longer maintain their paternalistic approach to staff development, nor is it possible for the head office, regional office, or the personnel department to determine with any certainty the career pattern of any individual. Clearly, the psychological contract in banking careers is changing and it is no longer based on loyalty, commitment and life-long employment (Herriot et al., 1996; Storey et al. 1997). The new deal that is being struck between the bank and its future employees will shape the behaviours that managers will be expected to demonstrate.

In short the characteristics of the HRD mentality in the banking sector reflects to some extent wider issues about the short-term focus and the limited investment in human capital, which some researchers have identified to be common in the wider UK industry (Constable & McCormick, 1987; Mangham & Silver, 1986; Keep & Mayhew, 1996). Recent studies by Bennett et al. (1992) and Banks et al. (1992) show that social factors such as class, family background and gender create barriers to equality of access to education and influence the choice made by young people about the development of their career and education (i.e. the potential payoffs from their learning). Despite the hype of HRM activity in organisations and the efforts by successive governments to change attitudes towards education and training, recent research (Ashton & Felstead; 1995; Keep, 1989) shows that training and development remains a cost rather than an investment, it is haphazardly undertaken and there is little indication that it forms part of a rigorous HRD approach embedded in the wider HRM strategy. It is significant to note that the wider socio-cultural context at the organisational,

industry and country level has according to recent studies (Rigg, 1989; Syrett, 1990; Maguire et al., 1993; Taylor & Spencer, 1994), played a determining role in the attitudes managers develop towards learning, education and development (see Antonacopoulou, 2000b).

The education, training and development trends of the financial services sector in the UK, provide an interesting context in which to study the nature of individuals' learning partly, because it reflects quite clearly the impact of social, cultural, political and economic factors at the industry and wider societal level on organisational practices. Focusing at the individual level of analysis it would be interesting to see how the impact of the context may have a bearing on the what, how and why of managerial learning.

Managerial learning across three retail banks

As a result of the changes in the financial services sector, the three banks in this study (Bank A, Bank B and Bank C) have been undergoing numerous operational and strategic changes over the last few years. One of the most significant changes, however, has been the cultural shift from being operational to becoming more sales oriented. This shift has caused a reconsideration of their HRM strategy with an emphasis on management training and development. In some of the banks this meant a redefinition of the banks' training policies, the introduction of new training programmes and in particular an emphasis on a more active involvement by staff in their development. A common strategy promoted by all three banks has been a greater focus on learner-centred strategies for the development of staff. Self-development is seen by the three banks as an appropriate strategy for developing staff in the light of the present uncertainties, because it allows the necessary flexibility and self-direction in the development process and facilitates a more immediate response to the changing needs of individuals and the organisation (c.f. Antonacopoulou, 2000a). Each of the banks in the study have addressed this issue in a different way.

In Bank A, the introduction of self-development in the bank's vocabulary has been relatively recent by comparison to the other banks and is seen as being a less costly and more

efficient approach to management training and development given that it operates on a DIY (do it yourself) basis. Although the emphasis on self-development, as a new approach to management training, in Bank B appears to be similar to Bank A, in this bank the interest in introducing self-development is a concern with changing individual attitudes towards training and learning. The transition towards more self-directed learning approaches is recognised by the bank as a cultural change, because managers are not used to taking such a responsibility. One of the mechanisms which aims to assist this transition is the introduction of Personal Development Plans (PDPs) and specialist development programmes designed to cultivate responsibility for self-development at all levels. In Bank C the emphasis on self-development has been part of the organisation's management education philosophy since 1980 and has been gradually enhanced by the new initiatives and the practical indications by this bank of the importance attached to self-development. Bank C has sought to remove any relationship of training to assessment and has invested in flexible learning resources (e.g. an internal library of learning materials available to all staff free of charge) to demonstrate its commitment to staff learning and self-development.

The approach of each of the three banks to management training and development, as well as the wider industry specific characteristics regarding education and qualification, evidently shapes managers' perceptions of the learning process. An interesting characteristic of the managerial sample across the three retail banks is that the majority have a basic education with their main academic qualification being O'levels and some A'levels and a very small proportion holding a University degree. Moreover, the majority of managers hold a professional qualification which is valued in the sector; namely the Diploma of the Association of Chartered Institute of Bankers (ACIBD). The sections which follow will selectively present findings which show *how* managers perceive the learning process and their approach to learning, *what* managers choose to learn and *why* some managers may be less receptive than others to learn.

How managers learn

Managers across the three banks were asked a series of questions about the learning process and in particular their views of what is learning, how people learn, the factors which facilitate or inhibit learning. Managers were also asked to describe a critical incident of a learning experience they considered 'ideal' and to explain what was special about it.

The nature and approach to learning within the three banks

The findings provide a very consistent picture across the three banks, with managers having identical views about the learning process. Learning is perceived to result from *"experience"* (from everyday life and on-the job), *"training", "modelling others in the workplace"* and *"coaching"* (i.e. apprenticeship and being looked after). Although managers across the three banks give a slightly different priority to each of these aspects in the learning process, overall they share common assumptions about how people learn. The latter is particularly evident in the strong association between learning and training (for a detailed discussion of this relationship see Antonacopoulou, 1999a; 2001). A significant proportion of managers across all three banks (52% in Bank A, 54 % in Bank B and 46% in Bank C) refer to specific training interventions, mainly provided within the organisation, as their ideal learning experience. The way managers in these organisations define/understand both training and learning re-enforces their interdependence. A common definition of training includes the "*provision of knowledge and skills*", while learning is commonly defined as the "*process of acquiring knowledge and skills*".

The homogeneity (within each bank and across banks) in managers' perceptions of how people learn, suggests that managers feel insecure about learning if it is not through training, because they have been brought up in an environment which has 'spoon fed' them. As one manager in Bank B argued: *"managers do not feel confident to learn from methods other than formal training courses, because of historical reasons"*. This point is also echoed in the remarks of training managers. A senior HR manager in Bank A pointed out that: *"The average manager waits for the organisation to offer training. At senior levels in particular...The culture of the organisation is paternalistic"*. Another training manager in

Bank B added: *"...sometimes the culture of the organisation has been that people do as they are told. They attend management courses, because they are told to come"*. A manager in Bank B confirms this point saying: *"People learn because they are told to. People do not often take the initiative"*. In effect, managers have developed a sense of dependency on the organisation and they perceive training as an opportunity for learning because *"you are forced to learn"* (manager, Bank A).

The relatively narrow view of learning, evident in managers' responses, does not come as a surprise particularly when one also notes that a common feature across the three banks is the strong teaching culture that dominates training interventions. The way training is being delivered and the overall atmosphere which dominates training is depicted by managers as a 'back to school' experience. One of the underlying assumptions of training provision in Banks A and B (and less so in Bank C) is that trainees learn in the same way. There is no indication that training in these banks caters for different learning styles or that it treats trainees as adult learners (Honey & Mumford, 1982; Knowles, 1980). It has been observed that training neglects andragogical principles and assumes that managers absorb information without questioning it. The culture of the banking sector has disciplined managers to be receptive to learning in the context of training. In effect, learning is defined in terms of training and training is circumscribed in terms of teaching. The words of a training provider in Bank B confirm this point: "*...learning has traditionally been something which happens away from the job, away on a course...*". Against this background, managers have come to believe that learning is training and more specifically that learning is going on courses. It is evident that managers across the three organisations perceive training and learning as closely interconnected, because this is one of the main learning opportunities they have had available to them and it is highly valued by their employing organisation.

The findings of the present study supports the observations of Preston (1993); Croft (1996), Thomas & Al-Maskati (1997) and others, that training as a learning event provides the opportunity to find out more about the organisation, strategies for surviving in the

organisation and passing as an adequate employee of the organisation by demonstrating acceptable behaviour.

In conclusion, training as a source of learning is evidently the result of the banks' perception of how individuals *should* develop. It is significant to note that individuals' perceptions of the learning process is heavily biased by the perspective of the organisation to which they closely subscribe. This analysis reveals the level of dependency of the individual on the training provided by the organisation in order to learn, which partly explains why managers perceive that they should learn from training. Moreover, the fact that until recently the banks in this study have not provided any alternatives for learning (i.e. managers knew that training was their sole opportunity to develop) has strengthened the significance attached by managers to learning through training. These findings provide new evidence about the approach to managerial learning in organisations. While earlier studies (Burgoyne & Stuart, 1976; Davies & Easterby-Smith, 1984) suggest that learning off-the-job (on training courses) are perceived to be less effective, the present study suggests the opposite. Managers in the three banks perceive learning off-the-job as the main source of learning. As the analysis of the findings shows, managers perceive learning through training as the legitimate way to learn, as this is how they interpret what the organisation values. In other words, the three banks in the study perceive learning takes place on training courses and, therefore, managers also seek to learn by attending training courses. If they claim that they learn mainly by interacting with others in the workplace this may well not be perceived as learning activity within their organisation. Therefore, how managers learn in organisations may well reflect the legitimate route to learning promoted by the organisation. This issue also inadvertently reflects a significant degree of power and control on behalf of the organisation, which encourages greater dependency by individuals on the organisation's resources in order to learn. This control does not only shape how managers learn but what they learn as well.

What managers learn

An understanding of what managers choose to learn has been addressed in the present study by asking managers to describe the organisation's policy in relation to management education and to explain how far the organisation's education policy affects their decision to learn. Moreover, a key part of the study was the emphasis on studying the learning goals managers identify and pursue as part of their personal development. By reviewing the learning goals individuals identify, it is possible to observe some of the factors which affect what managers may choose to learn, as well as how they choose to learn. It is important to point out that 'learning goal' was the term used during the interviews to encourage managers to articulate their learning practices. Identifying and pursuing a learning goal, which they articulate in their own terms, provides a valuable avenue for tapping into the introspective nature of learning. Moreover, studying individuals' learning goals provides an avenue for tracing parts of the learning process as it unfolds rather than being limited only on retrospective accounts of learning. The longitudinal approach of following a learning goal as it is defined by managers, as well as it unfolds (in the way managers pursue the learning goal), is critical in understanding the emerging nature of learning. Both the content and process of learning are constantly redefined as learning goals unfold. It is not uncommon to find that learning goals may be abandoned as a result. This point is very important in understanding what managers learn, as well as why they may or may not learn.

The perceived education policy and its impact on learning

The findings from the study suggest that the significance attached by the individual to the organisation's education policy is a factor influencing what managers learn. It is interesting to note that the majority of managers across all three banks claim that they are not aware of a policy statement per se, which addresses management education issues. Nonetheless ironically, despite the lack of familiarity with the company's education policy a significant proportion of managers interviewed across each of the three banks (Bank A: 60%; Bank B: 50%; Bank C: 38%) feel that the organisation's policy influences their decision to engage in further education and learning and their decision of what to learn.

Therefore, in relation to what managers learn the findings suggest that managers would tend to choose to learn what in their view is likely to be relevant and valued in their organisation and the industry at large. For example, several managers across the three banks admit that they qualified for the ACIBD because it was one of the qualifications the organisation valued.

A manager in Bank B explained this most aptly saying:
"when I first joined the emphasis was on examinations (the ACIBD) not so much now...I am not pushed, I am not motivated to do it".

A fast track manager in Bank C made the following remark:
"Of course I am influenced by the policy, because like others I play the politics of the game. If the bank sends a signal of what it values I would do it".

While, a manager in Bank A said:
"the bank's policy on education is the only means of finding out more about the job and acquiring those skills and knowledge that are needed. If the policy of the organisation did not include the provision of courses I would not take personally any initiative".

Managers' responses suggest that they are more inclined to embark on educational programmes which are approved by the organisation rather than any other qualification which may be perceived to be irrelevant to their development within their employing organisation. This observation is further supported by longitudinal findings from the study in relation to the learning goals individuals set and the way they go about fulfilling them. Managers were asked to describe an identified learning goal. The implicit and explicit messages the organisation sends about what it values is a guiding force in their decision to engage or in some instances to abandon a learning goal.

The nature of learning goals managers identify and pursue

As part of the Phase III (the initial interviews) managers were asked to describe an identified learning goal. This was intended to provide further insights into the learning priorities managers have (what they learn), as well as the way they pursue the fulfilment of the learning goal (how they learn). As part of the longitudinal design of the study the same sample of managers were revisited six to eight months after the first meeting and a series of questions were raised about the actions taken in fulfilling the identified learning goal, as well

as the developments resulting from the learning goal they may have been pursuing. The findings show that the majority of managers who were able to identify a learning goal in each bank (69% in Bank A, 88% in Bank B and 65% in Bank C) described as their learning goal specific skills in relation to their present job. It is fascinating to observe that the common emphasis placed by managers in the three banks on the organisation's priorities and the specific job at hand provided significant consistency and similarity in the learning goals managers identified. Some of the learning goals managers across the three banks described were the following:

> *"understanding lending, product availability and lending policies"*
>
> *"improve management skills in delegation, team building and decision making"*
>
> *"revisit negotiation skills to feel more at home with senior management of other companies, to face aggressiveness and assertiveness with them to create a good interviewing atmosphere"*
>
> *"refresh basic skills of management, to update current thinking and put it in the banking context"*
>
> *"develop better time planning and time management".*

When asked how they pursued the fulfilment of their learning goal, almost unanimously managers across the three banks referred to training interventions as the 'obvious' choice. This observation is especially reflected in the actions described by managers across the three banks as their preferred approach for fulfilling their learning goals.

When managers were revisited six to eight months after the initial meeting and were asked to describe the actions they have taken in fulfilling their learning goal, they described activities like: "*attending a relevant course on the topic"* currently provided by the organisation, *"solicit the help of colleagues", "be coached by the line manager", "talk to people in the bank", "read a book"* etc.

Moreover, it is important to note the similarity in views expressed by managers across the three banks when asked to explain what influenced their choice of activities in pursuing the learning goal. Managers' responses in terms of frequency suggest the following reasons: Firstly, *"a matter of preference and a perception of how the learning goal can best be*

tackled", secondly, *"a matter of opportunities and availability of resources"* and thirdly, *"ease in accessibility of information"*. These findings suggest that managers across the three banks would tend to rely on the organisation's resources and direction in terms of what to learn, as well as how they would go about fulfilling a learning goal. Essentially, managers' preferred learning approach has evolved over time in line with the contextual definition of how it is best to learn. This also defines introspectively what managers think that they learn when they seek to learn. There is limited evidence of reflective practice in the way managers in the three banks account for what they learn. As far as they are concerned what they learn is subject to what the organisation expects them to know. As long as a learning goal is perceived by the organisation to be important, managers would be more inclined to see some value in learning. These findings also provide indications as to why some managers may be more or less receptive to the need to learn.

Why do managers learn

The findings in relation to what managers choose to learn also provide insights into the underlying motives and orientation (short vs. long term) managers have in the learning process. As part of the longitudinal analysis managers were asked to explain why they have set the particular learning goal in the first place and what were the reasons which have influenced their decision to pursue the learning goal they identified.

The motives behind pursuing a learning goal

Managers' responses across the three banks suggest that the main reason which has influenced their decision to set the specific learning goal was the business and job requirements i.e. *"the need to meet the targets set by the bank for my mortgages this year"*(Manager, Bank A), *"the need to catch up with the changes in processes and new types of decision making*" (Manager, Bank B), *"business priorities at the time"* (Manager, Bank C).

Another significant factor affecting managers decision to pursue a learning goal is their personal recognition of the need to learn and a willingness to improve i.e. *"it was a*

recognition that if I was to play a part in the organisation in the future I needed to change" (Manager, Bank A), *"being a figurehead I needed to be seen as being able to lead staff to work for me"*(Manager, Bank B), *"a willingness to be better at what I do"* (Manager, Bank C).

A third reason affecting managers' decision to learn is their concern to advance their personal and career development, i.e. *"a recognition that my old mode of learning would not enable me to move forward and a recognition of constantly needing to align my learning goals with my career development"* (Manager, Bank A*), "to obtain a promotion and to move forward"* (Manager, Bank B), *"another stepping stone in my career development"* (Manager, Bank C).

Although there is some variation in the proportion of managers who give more priority to one of the three factors in relation to their decision to learn, the fact that there is so much similarity in managers' way of evaluating the significance of learning reveals additional issues regarding the factors which affect individuals' propensity to learn. It has been discussed more extensively elsewhere (Antonacopoulou, 1998) that individual's propensity to learn is a product of the interaction between personal and organisational factors, which leads to positive (*philomathia*[i]) and negative (*mathophobia*) attitudes towards learning. The analysis here will concentrate predominantly on the organisational factors affecting individuals' receptivity to learn as these will help highlight other significant dimensions in relation to the institutionalised nature of individuals' learning within organisations. Reviewing the responses of managers in this study concerning the factors affecting their decision to learn, one clearly identifies that one of the most influential factors is the perceived encouragement by the organisation.

The impact of the organisation's encouragement on individuals' learning and self-development

The differential development in the way each bank has introduced self-development and the implicit and explicit messages provided about the nature and role of learning appears to affect managers' perceptions of what constitutes learning and self-development as evident

in the previous sections. More significantly the relative importance attached by managers to learning and self-development, and the extent to which they are willing to engage in these processes, is affected by the perceived encouragement of the organisation. Managers across the three banks were asked whether in their view the organisation encourages them to learn and to take responsibility for their self-development. The findings suggest that 46% of managers in Bank A feel they are encouraged to learn, in comparison with 54% in Bank B and 81% in Bank C. In relation to the perceived encouragement of the organisation for self-development, the findings suggest that 50% of managers in Bank A feel they are encouraged to take responsibility for self-development, while a larger proportion of managers in Bank B (73%) and Bank C (100%) perceive they are being encouraged. Comparing managers' responses it is evident that managers in Bank A, are the least encouraged to learn and to develop themselves. These findings are consistent with the differential strategy adopted in each bank in relation to staff development and learning discussed earlier.

Therefore, in Bank A where the attitude of senior management towards learning has been inconsistent and there have been limited practical indications as to the way learning and self-development may form part of the organisation's HRM strategy, managers do not see as urgently the need to learn. Managers in this organisation appear to be less inclined to learn or take responsibility for their self-development because they remain confused and unclear as to what they need to do and whether the organisation would value it. A manager made the following comment in relation to this issue: *"the rigid structure and senior people determine what should be made available to people. If they have mindsets which consider learning is not important, then no one else does* (think it is important)*"*.

In Bank B the encouragement by the organisation to learn is acknowledged but it is often interpreted as an *"expectation"*. Despite the emphasis of this organisation on learning and self-development and the introduction of systems to support this (such as PDPs), managers do not interpret these initiatives as providing a wider personal choice. It is evident in the case study that the annual appraisal process assesses individuals on their personal development activities and the learning they claim they have undertaken. Therefore,

managers in this bank engage in learning and self-development because the organisation **expects** them to do so, rather than because they personally understand the significance of doing so. A manager's comments illustrate this point : *"You are not encouraged you are expected to develop. You are expected to know things. You do it for your own protection"*. Moreover, it is evident that because the message of the bank is inconsistent (as is largely the case in Bank A), managers in Bank B are not fully committed to learning and self-development and, therefore, are more inclined to learn for the sake of fitting into the organisational culture. In effect, this propensity to learn reflects how managers in this bank and in Bank A continue to adopt the identity of a 'bank manager' enforced by the bank and to mechanically adopt as personal objectives the target against which they are assessed and rewarded, a point which is consistent with previous studies in the sector (Burton, 1994; Morgan & Sturdy, 2000).

Managers in Bank C present a more unified understanding of the value of learning and self-development because they demonstrate more clearly that in pursuing a learning goal they take into account their personal development and their career growth, rather than just the requirements of the bank in relation to their present job. The emphasis on ownership has been a central feature of the bank's education strategy since the 1980's (when the internal library was first introduced). Moreover, the message of the bank has been consistent and has been gradually enhanced by additional measures such as the introduction of competencies and a more coherent career path for individuals. The latter is a recent initiative, which has been carefully placed in the context of personal development, thus making managers feel *"empowered"*. The words of a manager in Bank C illustrate the point: *"The organisation would love you to do something and not tell you what to do"*. Another manager also said: *"the bank points out the skills you need and provides assistance in getting them. You need to be self-motivated to do it"*.

Although managers in this bank would appear to value learning and are more self-reliant, their underlying motives are not significantly different from the motives of managers in the other two banks. They too seek to learn in order to satisfy the requirements of the

bank, which in this case has been more consistent in the message it has been communicating regarding the value of learning and self-development. This observation is reflected more clearly in managers' explanations as to why they were unable to identify a learning goal.

Why managers don't/won't learn

The analysis of the factors affecting managers' learning provide clearer insights into the reasons *why* managers don't or won't learn (Salaman & Bulter, 1990; Thomas & Al-Maskati, 1997). The present study shows that managers who were less forthcoming in describing any learning goal tended to attribute this to the lack of clarity about the organisation's expectations and direction and the on-going uncertainty of the changes taking place within the organisation and the industry at large. The words of a manager in Bank C demonstrates this point: *"I don't have anything immediate to learn, because the recent changes brought about a number of new jobs and I am not clear about the future direction of my career".* A manager in Bank A shares a similar position: *"Learning is being offered when one enters a new job. I do not know what I will be doing in two years. Why learn when there is a basic problem of mobility, risk and uncertainty".* A manager in Bank B said: *"I do not have any learning goals, because I don't know where the bank wants me to go. I don't know that opportunities are available".* These findings show only more clearly the remarkable degree of loyalty and esprit de corps that managers have in this sector, which has partly been the result of the education policy in the sector.

In summary, the findings suggest that the extent to which managers learn would be affected, among other things, by the perceived encouragement by the organisation to do so (i.e. whether is learning is a 'good' thing), the mechanisms in place to support learning, the historical approach and the tradition in the sector which determine the acceptable behaviour and the level of freedom there is to learn beyond the boundaries of the education, training and development provided within organisations. Clearly there is something to be said about organisations who genuinely encourage individuals to learn and develop themselves, against organisations who are more likely to employ the notion of encouragement as a more sophisticated means of manipulating individuals to achieve the organisation's priorities.

In organisations where the encouragement is genuine, managers are more likely to be more self-reliant and to base their decision to learn on their judgement about the areas they need to develop. Managers in these organisations would tend to pursue learning goals which are personally developmental and which widen their employability. Put differently, *Learning managers* are more likely to seek to learn because learning is meaningful to them (see Antonacopoulou, 1998). Whereas in organisations where managers learn in order to satisfy the organisation's requirements, these managers essentially do not learn, they merely play by the rules of the political game. The motives of managers in the three banks reported in this paper, in relation to learning and self-development, reflect this observation. The more managers are dependent on the organisation's direction and resources to learn, the more likely they are to learn in a mechanistic fashion. In other words, they fail to question their assumptions and to think beyond the boundaries of the present organisational reality, which they identify with. The *mathophobic* (see Antonacopoulou, 1998) attitude that reflects predominantly manager's propensity to learning in the three banks is one of the main determinants of their limited receptivity to learning.

The analysis developed in this paper and the findings presented illustrate the complexity of managerial learning within changing organisations, the politics underlying the learning process and show the richness of learning as a process, which entails both psychological and sociological dimensions. The findings of this study support the personal and organisational obstacles to learning identified by previous researchers (Koudra, 1975; Stewart & Stewart, 1981; Lyons, 1985; Salaman & Butler, 1990). However, the findings of the present study show more clearly how the product of the interaction of personal, organisational and societal factors affects managers' attitudes towards learning and the way managers are likely to interpret the nature of learning, its role and significance to their development and survival and essentially whether it is something that they should value and seek to take responsibility for. The preceding analysis highlights several key issues regarding the nature of managerial learning in organisations. Taking stock of these key issues it is

possible to draw out some valuable insights about the relationship between individual and organisational learning.

Rethinking learning in organisations: The relationship between individual and organisational learning

One of the key issues in organisational learning debates is the relationship between individual and organisational learning. This relationship is best reflected in the responses to the question "Does an organisation learn?", which range from "yes", "no", to "maybe". The bulk of the contributions in the field seem to agree that it is **not** possible to talk about organisational learning because this would be a reification, which would give organisations anthropomorphic qualities (Kim, 1993). Therefore, it is now commonly agreed that organisational learning is the product of individuals' learning (Argyris & Schön, 1978; Fiol & Lyles, 1985; Senge, 1990). However, recent thinking based on the same proposition has shifted the focus to the collective practices of people within organisations, thus locating learning at the community, group level taking into account the sub-cultures and related actions within the specific community structure (Lave & Wenger, 1991; Brown & Duguid, 1991; Crossan et al, 1995).

There are of course those who argue that **it is** possible to talk about organisational learning, given that organisations exhibit some learning abilities such as: competence acquisition, experimentation, boundary spanning and continuous improvement (Rheem, 1995; DeGeus, 1997; DiBella & Nevis, 1998). It is more interesting to note, however, the arguments of those who could be located in the '**maybe**' camp. They tend to argue that organisations develop and accumulate knowledge in files, rules, roles, routines, procedures and, through their culture and structure, they develop shared mental models, values and behaviours which constitute part of the organisational memory (Walsh, & Ungson, 1991; Weick & Roberts, 1993; Cohen & Bacdayan, 1994; Schulz, 2001). Organisational learning from this perspective could exist when we consider that organisations do not have brains but have cognitive systems and memories, which allow them to make sense of the changes in their environment. Organisational learning, therefore, is presented as a social process, which

is affected by the contextual factors such as the organisation structure, information, communication and control processes, which impact on the way individuals learn (Hedberg, 1981, Simon, 1991, Pawlowski, 2001).

Essentially, different theories of organisational learning appear to address different levels or dimensions of learning. There is, therefore, scope for incorporating all these perspectives in our understanding of the complex nature of learning in organisations. If we consider the findings of the present study it is clear that the three banks in this study signal that they recognise the need to learn, partly because the changes in the sector are threatening their survival. They seek to learn by introducing new practices e.g. self-development – encouraging individuals to take more responsibility for their learning. The inherent assumption in their practices, and in much of the existing literature, is that individual learning will lead to organisational learning. In other words, individuals are expected to act as 'agents' for organisational learning (Friedman, 2001). However, when we examine the nature of an individual's learning it is not hard to see how limited individual learning is because of the restricted view of learning at the organisational level. For example, individual managers in the three banks cannot take the role of a learning agent because they are restricted in the *space* they have to learn. Individual's learning is significantly affected by organisational practices and managerial learning practices reflect the organisation's orientation towards learning. The relationship between individual and organisational learning, as reflected in the findings of the study reported in this paper, could best be described as instrumental and paradoxical in the same terms that Argyris & Schön (1978: 9)[ii] and others (see Simon, 1991) convincingly argued.

The analysis in this paper has concentrated on individual managers' learning in three organisations in one sector. Although the findings reflect the contextual specificity of managerial learning, they also raise some interesting issues about the factors which influence learning in organisations and the potential impact of individual learning on organisational learning. The findings presented in this paper show: (a) that individuals' learning is **directly affected** by the organisation's practices and the wider contextual factors in which learning

takes place, and (b) that the institutional identities supporting individual's learning are also a **reflection** of the organisational learning as part of the organisation's identity.

Individuals' learning is directly affected by the organisational context

The findings regarding managerial learning in the three banks demonstrate the direct influence of the organisation on individuals' perceptions of what learning is, how they should learn, what they should learn and whether learning is meaningful when they do learn. Essentially, therefore, there is a close relationship between individual and organisation learning, in as much as individual learning is shaped by the organisational context in which it takes place. This *unidirectional* relationship, however, shows only more clearly that individual learning is to a large extent conditioned by their institutionalised identities, as these are defined by the context in which learning takes place (Dimaggio & Powell, 1983; Oliver, 1992). Therefore, the learnt identity of being a bank manager, as evident from the findings, affects considerably the perceived nature and approach to learning itself. In the light of the dramatic changes to the sector and the job insecurity, created as a result of the significant number of staff reductions, there is little scope for experimentation (Cressey and Scott, 1992). Therefore, learning is exploitative (March, 1991) and limited in scope promoting consistent behaviour within the dominant regime of truth (Foucault, 1978). This characteristic is particular to the banking sector, as other studies have also shown, that the dominance of institutional isomorphism particularly in the context of change is encouraging managers to copy others/imitate (as one manager in Bank B put it *"monkey see, monkey do"*) rather than innovate (Morgan & Sturdy, 2000; see also Clarke & Newman, 1997). The attitudes of managers in the banking sector in relation to learning, education, training and development are also consistent with findings from studies across different sectors of the economy in the UK, which suggest a wider trend in the society at large (Rigg, 1989; Maguire et al., 1993; Taylor & Spencer, 1994). Therefore, the findings call for a more careful understanding of the nature of individual's learning in organisations in relation to the professional and national contexts in which they are examined. The latter point suggests that

the managerial learning practices are a much more complex product of contextual factors than reference to mere context[iii] suggests. The findings reported in this paper show that individual identities of what it means to learn are the product of learning practices that transcend across a number of levels (national, industry, organisation, group, individual - see Figure 1)

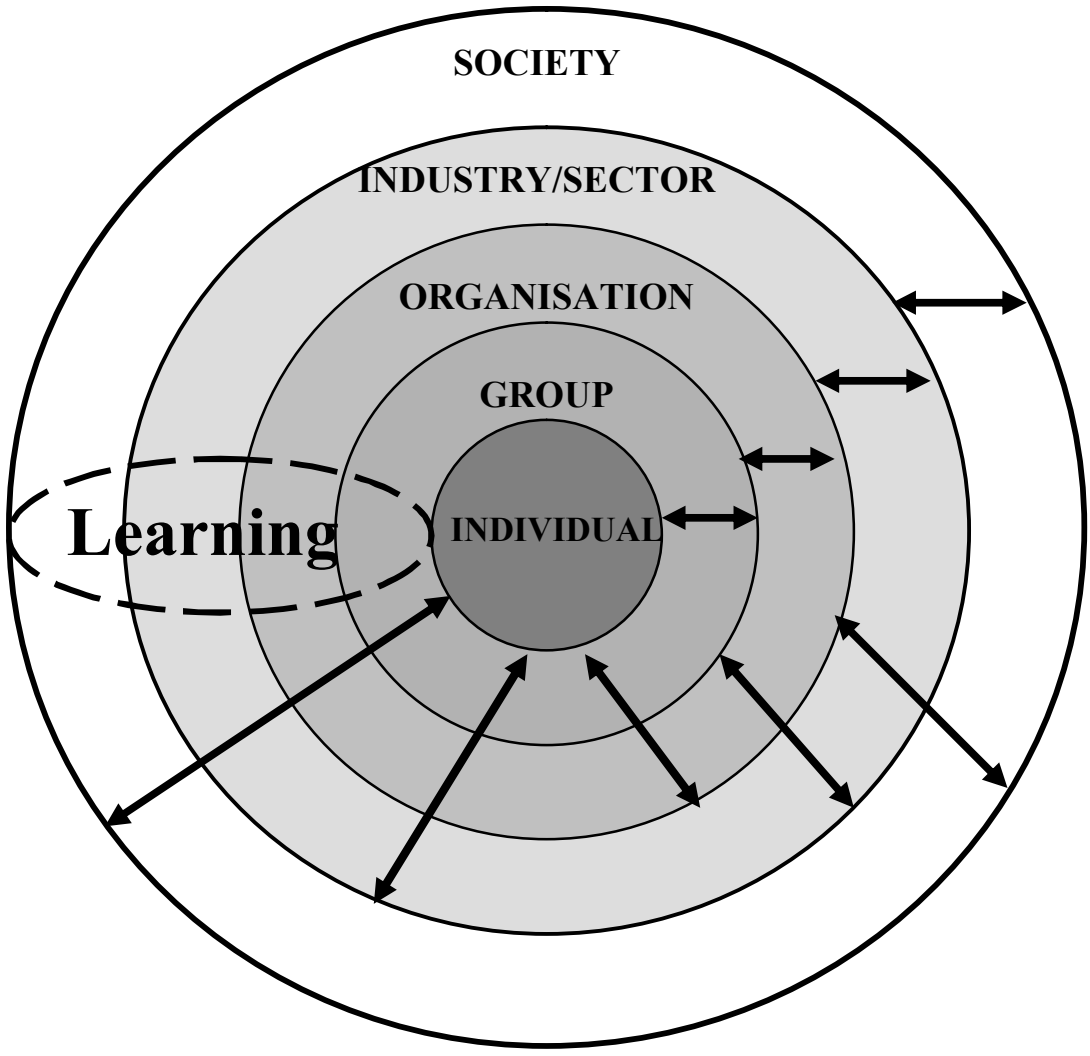

Figure 1: The Multiple Levels of Learning and their Interactions.

If we are to understand better the relationship between individual and organisational learning, we need to first appreciate that our assumptions about organisational learning need to carefully reconsider our assumptions about individual learning. It has perhaps been our greatest pitfall in this field to assume that we understand individual learning enough to translate it into a set of organisation-wide practices. Whilst situated, community perspectives show the relational nature of learning effectively they do not always fully account for the way individuals come to adopt their learning practices. In the light of the findings presented in this paper, considering that individual learning is shaped significantly by contextual factors, perhaps there is scope for arguing that individual learning in some respects is as good as the organisation context in which it takes place.

Considering the impact of the organisational and wider societal context, it is important to appreciate that learning in organisations does not take place in a vacuum. Learning in organisations appears to be more calculative and structured reflective of the way individuals as human agents seek to address the internal dilemmas they experience when they have to balance personal and organisational priorities in relation to learning. The personal dilemma in the case of the bank managers in this study is one of loyalty along side the need for employability. In relation to the current climate of job insecurity, managers' seeking to enhance their learning as a means of addressing their need for greater employability and job security may well be advised to consider that they are only as good a learner as the organisation they learn for! This would suggest that there is scope for understanding, through a more rigorous analysis of individual's learning, the main characteristics of organisational learning.

Individuals' learning reflects organisational learning

The limited learning choices managers make in the three banks reported in this paper are reflective of the learning structures in place, which define the scope of their personal learning and possibly the wider organisational learning activity. Considering the dominance of the organisation over the individual in relation to the learning process one quickly

acknowledges the inequalities of power and control in relation to learning and the underlying political agenda (Coopey, 1995). The points raised so far reflect only more clearly that there is close interdependence between individual and organisational learning, as much as the study reported in this paper suggests that organisational hegemony is defining the significance of learning and affects individuals' dependency to learn in culturally acceptable ways (i.e. through training courses provided by the organisation). Given the definition of learning on which this analysis is based, one would question whether what is being referred to here as learning is in fact *learning* or another form of control. To answer this question one only needs to consider the limited possibility of learning at the individual level making an impact on learning at the organisational level. As the examples of the three banks show, the organisation culture, even when it promotes learning, essentially discourages learning because the boundaries it sets limit human agency in the process of learning.

Therefore, the findings presented confirm Cook and Yanow's (1993), and Yanow's (2000b) view of organisational learning as a cultural process, as they show the inter-subjective meanings that inform individuals' actions. In fact the similarity between managers' views across the three banks reflects potentially an industry-specific learning culture. The perceived value of education and the systems of qualification in the sector act as guiding principles when seeking employment in a bank and as the written and unwritten rules that need to be followed if one is to have a career in banking. Therefore, individual learning is as much a reflection of individual's personal interests and histories as it is a reflection of their social identity and the regulating impact of the professional culture, which they embody. Consequently, individual learning is an avenue of understanding the 'collective mind' (Weick & Roberts, 1993), which reflects the mental models which define the meanings ascribed to learning both in relation to learning at the individual level and the organisational level.

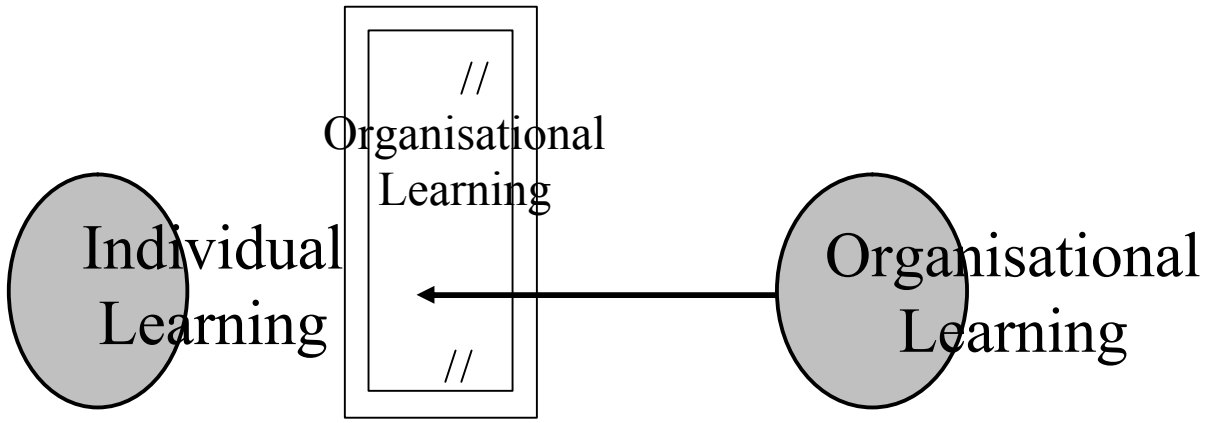

Figure 2: The impact of organisational learning on individual learning and the reflection of organisational learning in individual learning

Considering the case of the three banks in the study it is evident that the meanings ascribed to learning are in relation to improving organisational performance. It is, therefore, no surprise to find that for individual managers interpreting the implicit and explicit messages of the organisation and the meaning attributed to their learning is also driven by their anxiety to fit in. In other words, their effort to pursue learning in a meaningful way is shaped by the identity that they themselves seek to maintain. Put differently, if managers were genuinely encouraged to learn then chances are their learning could throw into question the institutionalised norms, regimes of practices and policies within their employing organisation and in relation to the trends in the sector (Henderson, 1997). Instead, the impact of their learning on the organisation is limited because they only seek to learn in ways that maintains rather than challenges the status quo (see Antonacopoulou, 1999b). This point suggests that currently, we have limited evidence about the reciprocal relationship between individual and organisational learning. The organisation may affect individual' s learning, but the reverse is less evident to be the case. At best, individual learning *reflects*/*mirrors* (at least in the three banks in the study) the lack of organisational learning (see Figure 2).

It is here perhaps that our efforts to understand the relationship between individual and organisational learning need to be focused. If we understand better the complex nature of managerial learning in organisations we can move the debate on learning in organisations to explore the interrelationships and potential reciprocal interactions between learning at the individual and organisational levels as an emerging process of negotiation. The findings of the study reported in this paper suggest that such negotiation would be as much about what is meant by learning as it would be about what drives the desire to learn and to make learning a socially and culturally acceptable process supported by a diverse set of values and attitudes (see Fiol, 1994). It is also critical to consider what underpins the process of learning and to acknowledge that the political nature of learning makes it essentially a process of interpreting the signals received within the particular context and the inherent discourses that give learning the particular meanings it acquires for it to be meaningful to those who engage with it. Maybe here lies too the essence of understanding why learning, despite best efforts to measure, co-ordinate and assess it, frequently ends up to be a slippery concept. Clearly there is much scope to examine more carefully the language people use when they refer to learning, as this can be a valuable source of the discursive discourse that influences the relative importance attached to learning and the actions people take if they are to reflect what learning means to them. This paper did not apply a discourse analysis in exploring these issues, however, the findings show that the meanings attributed by managers to what is learning affects the perceived nature of learning, as well as what managers learn, how they learn and whether they learn not just why they learn. Further reflection on these issues may provide other avenues for understanding the implications of structured approaches to learning against approaches which allow learning to emerge as a *space* of possibilities (Antonacopoulou, 2002). The very attempt to set boundaries around which learning is meant to take place could well be the very source of why learning is little more that an empty word but not necessary an empty space.

Conclusion

This paper discussed the nature, content and process of managerial learning. The evidence from a recent longitudinal study of three retail banks in the UK has demonstrated the interplay between managerial learning at the individual level with management learning at the organisational, sector and wider societal level. From this analysis it is evident that the relationship between individual and organisational learning is much more complex than we currently assume it is. At the most basis level the relationship between individual and organisational level is not reciprocal. The organisational context in which learning takes place is seen to have the most significant bearing on the meanings ascribed by individuals to learning, how they go about learning, what they seek to learn and whether they do learn. However, the discussion also raised the issue that individual learning is not seen to have a significant impact on organisational learning, predominantly because it is limited within the existing dominant learning structures which reinforce rather than question the existing status quo. The implications of genuine learning by individuals would be a fundamental starting point for organisational learning, if such learning were to throw into question the institutionalised norms, regimes of practices and policies within their employing organisation. Therefore, if we are to make progress in our understanding of the issues in organisational learning we need to move our focus from asking whether individual and organisational learning are related, to considering how does the interaction of individual and organisational processes create conditions which affect learning in organisations.

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Notes

I. [i] The concepts of ***mathophobia*** and ***philomathia*** have their roots to Greek words. Both concepts derive from the word *mathisis* which means learning. Mathophobia derives from the combination the words *mathisis* and *phobia* (dislike, fear), while philomathia derives from the words *mathisis* and *philos* (friend, supporter). Mathophobia describes the reluctance or otherwise negative attitude of individuals towards learning, whereas philomathia describes the positive attitude towards learning and a readiness to explore and improve through learning (Antonacopoulou, 1998).

II. [ii] The infamous words of Argyris & Schön (1978: 9) where that "There is something paradoxical here. Organisations are not merely collections of individuals, yet there are no organisations without such collections. Similarly organisational learning is not merely individual learning, but organisations learn only through the experience and actions of individuals. What, then are we to make of organisational learning? What is an organisation that it may learn?".

III. [iii] For the purpose of this discussion reference to context builds on existing notions of contextualism (see Pettigrew, 1985) which emphasises sensitivity to the environmental conditions, as well as to the coherence of internal practices within organisations. However, context is also used in this paper to emphasis the dynamic interactions between environmental and organisational practices and in particular to place individual characteristics as a part of this dynamic interaction. Individual, organisational and social issues are seen part of the same whole referred to here as a context. In relation to the research findings presented context embraces the individual bank manager, the organisational practices of each bank in relation to learning, the wider learning and education trends in the banking industry and more importantly their dynamic interaction which is seen to shape the nature, approach and orientation of learning. The analysis is intended to show the interaction between the characteristics of the national culture and the industry-specific characteristics (the societal level) with the organisational policies and practices in relation to management learning (organisational level) and their impact on individual learning (individual level) (see Figure1).

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